Draft

Stories Behind the Family Card Programme

Authored by: Sadia Afrin Suvra & Takia Islam Toma
Publication design and layout: Sadia Afrin Suvra

Social Security Policy Support (SSPS) Programme
Cabinet Division and General Economics Division (GED) of Bangladesh Planning Commission
Government of the People's Republic of Bangladesh
www.socialprotection.gov.bd

Foreword

The Family Card Programme was introduced to support low-income households in Bangladesh through monthly cash transfers. This case study focuses on two urban settlements: the Korail slum in Dhaka North City Corporation and the low-income community of Khalishpur in Khulna. Both areas represent vulnerable populations where families struggle to meet daily needs, yet their experiences with the programme reveal important differences.

The programme provides a monthly allowance of BDT 2,500 to selected households. This study explores how families use the allowance, how it influences household well-being, and what challenges limit its impact. Special attention is given to women's role in financial decision-making, spending on education and nutrition, livelihood opportunities, and household resilience. The study also considers broader socioeconomic conditions, including household characteristics, income sources, coping strategies, and barriers that shape programme outcomes.

Findings show that regular cash transfers help families cover essential needs such as food, rent, and healthcare. They also support children's schooling and improve nutrition. In some households, the allowance enabled small investments in assets or income-generating activities, creating opportunities for longer-term stability. However, outcomes varied across locations. In Korail, where living costs are significantly higher, most of the allowance was consumed by immediate survival needs, leaving little room for savings or investment. In contrast, families in Khalishpur were able to save part of the allowance and channel it into livelihood activities, demonstrating greater capacity to build resilience.

The case study also highlights several policy challenges. Digital exclusion prevents many households from accessing programme benefits efficiently. Unequal control over household finances limits women's autonomy, reducing the potential impact of cash transfers. In addition, barriers such as lack of financial literacy and limited livelihood opportunities restrict the ability of families to move beyond survival.

Overall, the evidence suggests that cash transfers are most effective when combined with complementary measures such as financial inclusion, digital literacy, livelihood support, and gender-responsive programme design. While these findings are not statistically representative of all beneficiaries, they provide valuable qualitative insights into how social protection programmes operate in practice. The lessons drawn from Korail and Khalishpur can guide policymakers in strengthening the Family Card Programme and ensuring that it delivers sustainable improvements in household well-being.

Executive Summary

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Objectives of the Study

The study was undertaken to generate qualitative evidence on the early experiences of beneficiaries enrolled in the Family Card Programme. Specifically, the study aimed to:

- understand how beneficiary households utilize the monthly Family Card allowance;
- examine the socioeconomic conditions of beneficiary households, including income sources, education, household composition, existing skills, and financial coping strategies;
- identify opportunities and constraints affecting women's financial empowerment;
- document implementation challenges experienced by beneficiaries, particularly regarding programme access, digital financial services, and benefit utilization;
- generate policy lessons and recommendations for strengthening programme design and implementation.

Methodology

The publication is based on qualitative fieldwork conducted in Korail Slum (Dhaka) and Khalishpur (Khulna) as part of the Family Card Programme assessment.

The study adopted a qualitative approach consisting of:

- Focus Group Discussions (FGDs) with programme beneficiaries to understand common experiences regarding programme participation, use of the allowance, challenges, and perceived impacts.
- Follow-up in-depth interviews with purposively selected beneficiaries whose experiences reflected important programme outcomes and policy issues. These interviews were developed into the five case studies presented in this publication.

The selected case studies are not intended to represent all programme beneficiaries. Rather, they illustrate recurring themes and important policy issues emerging from the FGDs, including women's financial agency, digital inclusion, education, livelihood development, and household resilience.

Policy Questions Guiding the Study

This study sought to answer the following questions:

- How are beneficiaries using the monthly Family Card allowance?
- Does the allowance contribute only to consumption, or also to savings and investment?
- What factors influence differences in programme outcomes across locations?
- Does direct access to programme benefits strengthen women's financial decision-making?
- What implementation barriers reduce programme effectiveness?
- What improvements can strengthen the Family Card Programme?

Detail Case Studies: Korail and Khalishpur

The following five case studies were developed from beneficiaries who participated in the Focus Group Discussions conducted in Korail Slum and Khalishpur. Participants were purposively selected for in-depth interviews because their experiences reflected broader themes identified during the FGDs. While each story represents an individual household, together they illustrate common programme outcomes, implementation challenges, and policy lessons emerging from the qualitative study.

Case Study 1: Domestic Conflict and Multi-Layered Social Protection

Popy (28), Korail Slum, Dhaka

When Choosing Her Children Meant Losing Her Husband

The day Popy refused to hand over her Family Card allowance was the day her family changed forever.

The monthly allowance was intended to help feed her children and meet essential household needs. But when her husband demanded the money, Popy refused. She believed it belonged to her children. Unable to accept her decision, her husband left the family, leaving Popy alone to care for two sons aged 12 and 7, and her one-year-old daughter.

Life became even harder after his departure. Before leaving, her husband worked as a rickshaw puller, but even then, the family's income had barely covered daily expenses. As a breastfeeding mother, Popy also receives a nutritional food basket through the Livelihood Improvement of Urban Poor Communities (LIUPC) programme, helping her care for her youngest child.

Today, Popy shares a small one-room house with her three children, her mother Shefali, and her 80-year-old grandmother. The household survives through several social protection programmes working together. Popy receives the Family Card allowance and the LIUPC nutrition support, her mother is also a Family Card beneficiary, and her grandmother receives the Old Age Allowance. These combined benefits help the family cope with extreme hardship, although they remain far from financial security.

Popy's story is not one of success—it is a story of survival. Controlling the allowance enabled her to prioritize her children's needs, but it also exposed her to conflict and abandonment. Her experience reminds us that while direct cash transfers can strengthen women's decision-making, they may also challenge existing household power dynamics. Social protection programmes therefore need complementary measures that address financial coercion, domestic violence, and support women who face retaliation for exercising control over their own benefits.

Case Study 2: Digital Exclusion and the Loss of Financial Agency

Moni (28), Korail Slum, Dhaka

When the Money Arrives, but Never Reaches Her Hands

Every month, the Family Card allowance is deposited on time. Yet Moni has never received it directly.

Moni has lived in Korail Slum with her family for the past seven years. She is the mother of three daughters aged 8, 5, and 3. Before becoming a full-time homemaker, she worked in a garment factory. Today, her husband earns around BDT 17,000–18,000 per month in another garment factory, but supporting a family of five in one of Dhaka's most expensive informal settlements remains a daily struggle.

Although Moni is officially registered as the Family Card beneficiary, she does not own a mobile phone or have a registered Mobile Financial Service (MFS) account. As a result, the allowance is transferred directly to her husband's bKash account.

The programme recognizes Moni as the beneficiary, but in practice she has little control over the money intended for her. A benefit designed to strengthen women's financial agency becomes part of the household income before it ever reaches the woman it is meant to empower.

Moni's experience reveals a challenge that often goes unnoticed. Digital exclusion is not simply a technological issue—it directly affects women's ability to benefit from social protection. Without access to mobile phones, registered SIM cards, MFS accounts, and basic digital financial skills, women remain dependent on others to access resources that legally belong to them.

Her story demonstrates that effective social protection requires more than digital payment systems. It requires ensuring that women themselves can receive, access, and manage their benefits independently.

Case Study 3: Human Capital Investment and Educational Continuity

Selina Begum (35), Korail Slum, Dhaka

A Mother's Greatest Investment Was Her Daughter's Education

When the deadline for her eldest daughter's BA examination fee approached, Selina faced an impossible choice.

Her husband, a tailor earning around **BDT 12,000** per month, struggled to cover food, rent, and household expenses. Paying the university examination fee seemed beyond the family's reach.

Instead of spending every monthly Family Card allowance on daily necessities, Selina quietly saved the payments for three consecutive months. When the examination deadline arrived, she used the accumulated savings to pay her daughter's BA registration fee, ensuring she could continue her studies.

Education has always been a family effort. Her eldest daughter also works as a private tutor to cover her own educational expenses and reduce the financial burden on her parents. Meanwhile, Selina continues supporting her second daughter, who studies in Class 11, and her son, who is in Class 8.

For Selina, the Family Card allowance became more than short-term financial assistance. It provided the confidence to plan ahead and invest in her children's future. The predictable nature of the monthly transfer allowed her to make a decision that could shape the next generation.

Her story reminds us that the value of social protection cannot always be measured by immediate consumption alone. Sometimes its greatest impact is helping a young person stay in school and opening opportunities that extend far beyond a single household.

Case Study 4: Small Asset Formation and the Pathway to Self-Reliance

Kolpona Akter (26), Korail Slum, Dhaka

Building a Future Together

"Save it if you want. We'll manage."

Those simple words from her husband gave Kolpona the confidence to make a different decision.

Like most beneficiaries in Korail Slum, Kolpona could easily have spent her Family Card allowance on daily necessities. Instead, with her husband's encouragement and his willingness to shoulder most of the household expenses, she was able to save the allowance over several months.

Eventually, Kolpona purchased her first productive asset—a goat.

For her, the goat represented more than livestock. It was the family's first step toward building an asset that could generate future income through breeding or sale. More importantly, it reflected a household where financial decisions were made together and where her husband respected her right to decide how the allowance should be used.

Kolpona knows that many women in Korail do not have the same opportunity. Larger families, higher living costs, and greater financial pressure often leave no room for saving. Her experience was made possible not only by the allowance itself but also by a supportive household environment.

Her story demonstrates that social protection can have greater impact when women retain control over programme benefits and receive support from their families. Small transfers, combined with trust, planning, and shared responsibility, can become the foundation for future economic security.

Case Study 5: Multidimensional Empowerment Through Strategic Saving

Tahmina (27), Khalishpur, Khulna

From an Unused Skill to a New Beginning

For years, Tahmina knew how to sew but had no sewing machine.

Without one, her tailoring skills remained unused, and her husband was the family's only source of income. Living in a small rented house with their young son, they struggled to meet daily expenses while Tahmina's dream of contributing financially remained out of reach.

Everything began to change after she joined the Family Card Programme in March 2026 and started receiving BDT 2,500 each month. Rather than spending the money immediately, she saved the allowance for three consecutive months until she had accumulated BDT 7,500. With those savings, she purchased a second-hand sewing machine.

Today, the sound of that sewing machine has become part of her daily routine. By accepting tailoring orders from neighbours and community members, Tahmina now earns approximately BDT 2,000–3,000 each month. The additional income helps cover household expenses, strengthens her confidence, and allows her to contribute financially alongside her husband.

Her ambitions now extend beyond income generation. Although she completed her Higher Secondary Certificate (HSC), marriage and motherhood interrupted her dream of attending university. With greater financial stability, she hopes to resume her bachelor's degree while continuing to grow her tailoring business.

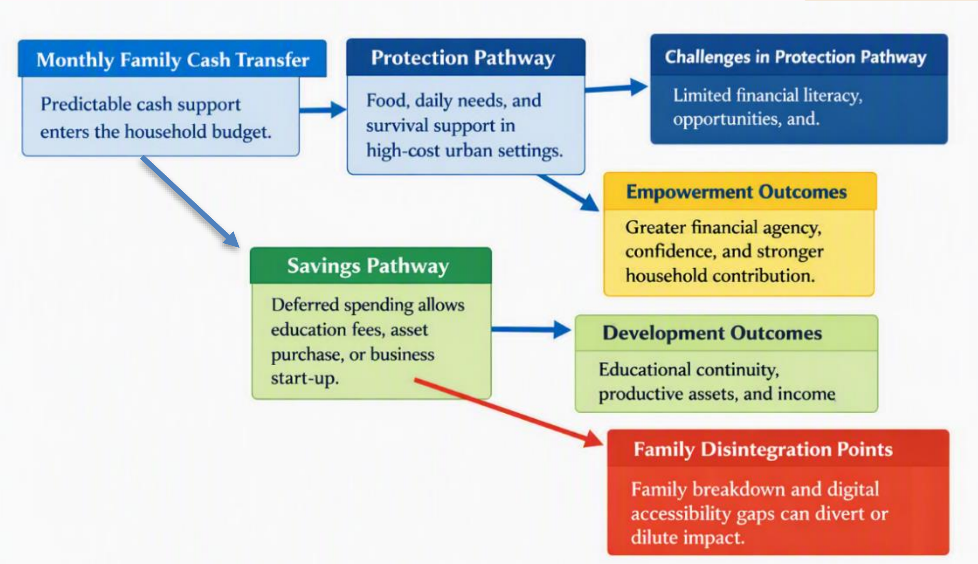
Tahmina's story illustrates that cash transfers become truly transformative when they unlock skills beneficiaries already possess but have never had the opportunity to use. By enabling her to purchase a simple productive asset, the programme helped convert existing knowledge into sustainable income, renewed confidence, and new aspirations for the future.

From Individual Stories to Programme Lessons

Although each case study reflects a unique household experience, common themes emerged across all interviews. Examining the stories collectively provides a deeper understanding of how beneficiary characteristics, household dynamics, digital access, and local economic conditions shape programme outcomes. The following section summarizes the major cross-cutting findings that emerged from the qualitative analysis.

Cross-Cutting Findings from the Qualitative Study

Across the Focus Group Discussions and the five in-depth beneficiary case studies, several recurring themes emerged regarding how the Family Card Programme influences household wellbeing, women's financial agency, and livelihood opportunities. Although individual experiences differ, the qualitative evidence consistently highlights the importance of beneficiary control over programme resources, household circumstances, and local economic conditions in shaping programme outcomes.



Programme pathway infographic based on the case narratives

Table: Cross-Cutting Patterns Emerging from the Family Card Programme Beneficiary Case Studies

Observed Patterns Across Case Studies

How transfers shape control, opportunity, and protection

These five patterns show how social protection affects women's bargaining power, inclusion, investment choices, education, and household survival.

Infographic matrix

Observed pattern	Illustrated by	Why it matters
Direct financial control	Popy, Selina	Enables women to prioritize children, save, and plan.
Digital exclusion	Moni	Turns a female-targeted transfer into a male-controlled resource.
Asset and enterprise pathway	Kolpona, Tahmina	Shows how predictable transfers can seed productive investment.
Education pathway	Selina, Tahmina	Reveals intergenerational and personal human capital gains.
Layered safety nets	Popy household	Highlights how multiple programmes often overlap to prevent destitution.
Control Who holds the transfer often determines whether support benefits women and children directly.	**Capability** Predictable resources can open pathways to savings, schooling, and enterprise growth.	**Protection** Where risks overlap, multiple programmes together may be what keeps a household above destitution.

Core takeaway: social protection is most transformative when women can actually control, use, and combine benefits safely.