# Family Card Programme

The Government of Bangladesh has introduced the Family Card Programme to empower women, protect their rights and dignity, and improve families' access to food security, healthcare, and education. Implemented under the Ministry of Social Welfare, the programme provides financial assistance through a digitally integrated social protection system and represents an important step toward fulfilling the government's commitments.

## *Key Objectives*

The programme aims to:

- Identify genuinely poor and vulnerable families through an integrated digital platform.
- Strengthen household food security and access to essential healthcare.
- Promote self-reliance and improve the overall well-being of beneficiary families.
- Empower women by designating the female head of each household as the primary beneficiary, strengthening their financial independence and role in household decision-making.

## *Long-Term Vision*

A key vision of the programme is to establish the Family Card as a universal Social ID Card for every citizen of Bangladesh by 2030. The programme is planned to be gradually expanded to approximately 320,000 families.

Pilot Programme and Key Achievements

The pilot programme was officially launched on 10 March 2026 in approximately 14 areas, including Korail slum in Dhaka. During the first phase, 37,059 beneficiaries received BDT 2,500 each directly from the government treasury through the Government-to-Person (G2P) payment system.

During the 2025–26 fiscal year, approximately BDT 60.54 crore was successfully transferred through G2P to 72,336 unique beneficiaries. Payments were made directly to beneficiaries' preferred bank accounts or mobile financial wallets.

## *Robust Digital Verification*

To ensure transparency and select only eligible beneficiaries, the Single Registry System of the Finance Division was used to cross-check multiple government databases. Verification included NID information, government employment and pensions, MPO status, vehicle ownership, savings certificates of BDT 500,000 or more, existing social safety-net benefits, and mobile wallet–NID linkage.

## *iBAS++: The Backbone of Digital G2P Payments*

A key component of the programme is the Integrated Budget and Accounting System (iBAS++), which supports the secure and accountable digital transfer of government funds.

Following 10 stages of beneficiary verification through BACS and iBAS++, approved beneficiaries receive funds electronically through Electronic Funds Transfer (EFT) under the G2P system.

The use of iBAS++ and G2P helps ensure:

- Accurate identification of eligible beneficiaries.
- Reduction of duplication and irregularities.
- Efficient and accountable use of public funds.