The Bangladeshi Community in Italy

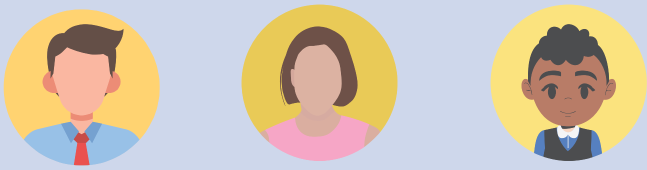
ANNUAL REPORT

2025

THE BANGLADESHI COMMUNITY IN ITALY

195,523
legal residents
at 31 december 2024

+16.9%
compared to the previous year



76.7%

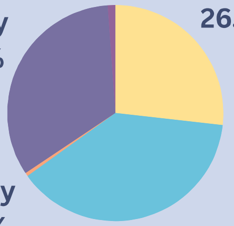
23.3%

14.5%
minors

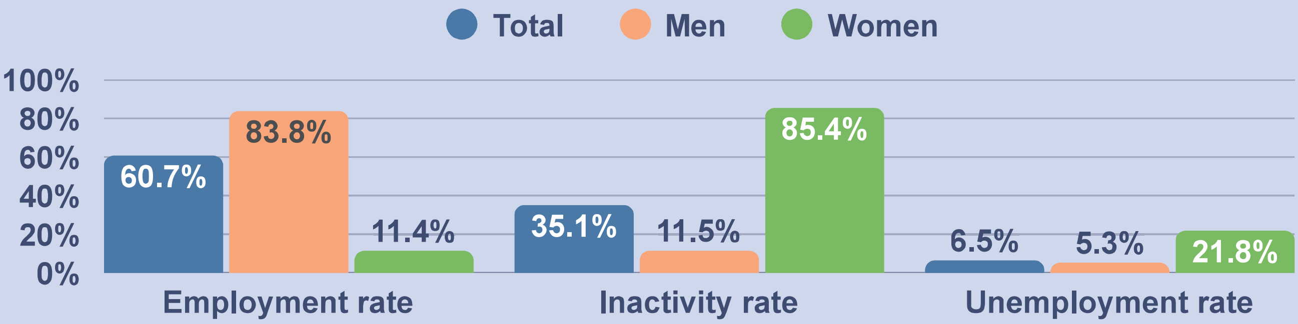
28,045
entries in 2024

66.7%
for asylum/ asylum seekers and other forms of protection

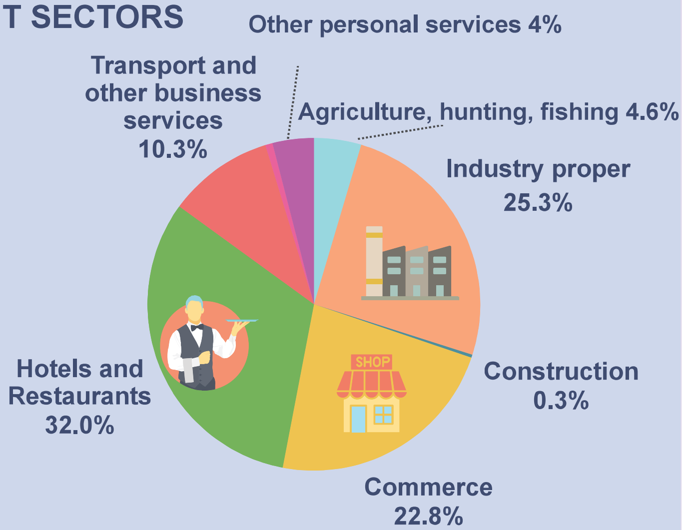
TEMPORARY RESIDENCE PERMITS



41.7%
long-term residents



EMPLOYMENT SECTORS



30,300
sole proprietorships

7.7%
of all non-EU businesses

62.6%
of total Bangladeshi businesses in Commerce

The Context of Origin

Edited by the World Bank

Macro-economic Framework

Since 2015, Bangladesh's economy has maintained a sustained pace of growth, with an average annual GDP increase of 5.5%. However, this uptrend did not translate into an increase in employment. Despite the growth, the number of people employed dropped by more than 9 million, thus mirroring a development model that continued to be based on the rise in productivity and the progressive replacement of labour with capital.

Demographics and the labour market

With a population of around 175 million, Bangladesh is one of the most populous countries in South Asia. Over two-thirds of residents are of working age (15–64), while 19% are young people between the ages of 15 and 24. By 2050, the total population is expected to grow by almost 24%, with over 41 million more people than today, thus determining a significant expansion of the potential labour force. This demographic trend has been accompanied by an increase in labour market participation, supported by rising employment levels that have kept pace with population growth. Over the last ten years, the unemployment rate has remained virtually stable, indicating a reasonable capacity of the labour market to absorb new entrants. Over the same period, the employment-to-working-age population ratio increased by 4.7 percentage points (from 54.3% in 2014 to 59% in 2024), while the inactivity rate fell by 4.5 percentage points. Overall, the improvement in labour market indicators suggests that the Bangladeshi economy has managed to generate employment at a pace consistent with the expansion of the working-age population.

Social Characteristics

Bangladesh has a predominantly Muslim population with presence of a Hindu minority. Bangla (also known as Bengali) is the official language, while English is the second most widely spoken language. Education and literacy levels are steadily improving: the literacy rate has now reached 76%. Although enrolment in tertiary education [1] stands at 24%, it is steadily increasing, with an upward trend especially for women (from 11% in 2014 to 22% in 2023, latest data available). Despite this progress, investments in education and healthcare have not yet translated into the full empowerment of human capital. According to the World Bank, Bangladesh's Human Capital Index [2] equaled 46% in 2020, indicating that a child born today will only be able to reach 46% of his/her productive potential in conditions of good health and quality education.

Quality of employment and gender and generational inequalities

Despite the increase in the ratio of employed persons to the working-age population, the quality of employment in Bangladesh remains a structural challenge. About 84% of workers are employed in the informal sector, and more than half of those employed are concentrated in low-productivity sectors with a high incidence of informal work—particularly agriculture (35%), construction (7%), and commerce (16%). Nearly one in two workers is self-employed or works as house help, categories that are generally more economically vulnerable.

[[1] Calculated as the ratio of the total number of students enrolled to the university-age population.

[2] The human capital index is a composite indicator obtained from the product of three indicators: child survival (up to age 5), education, and health.

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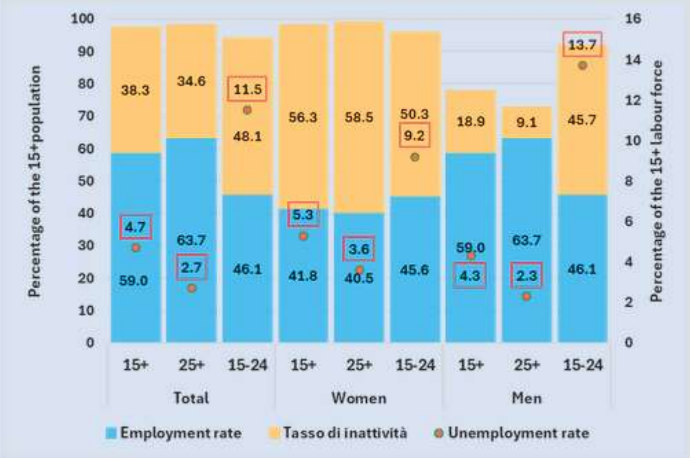
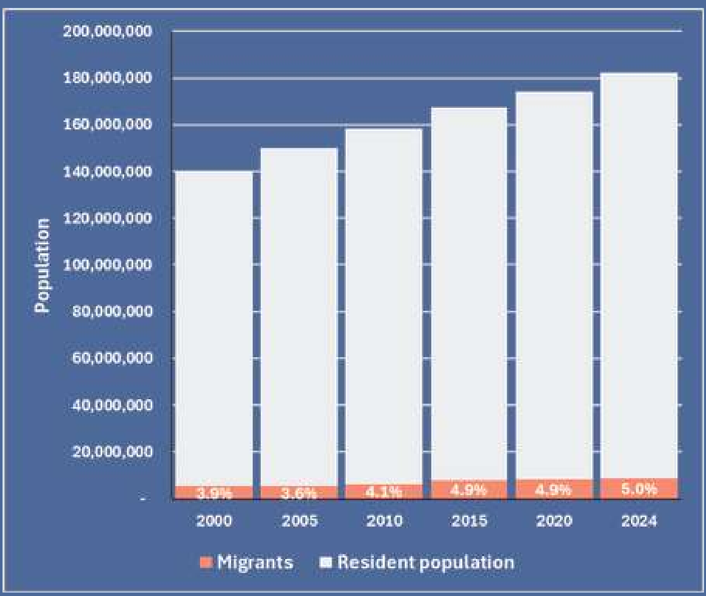
Figure 1 – Overview of the Labour Market in Bangladesh: key indicators



Source: World Bank elaboration based on ILOSTAT data https://ilostat.ilo.org/data/

Figure 2 – Bangladeshi migrant stock (% of total population)



Source: World Bank elaboration based on UNDESA data: https://www.un.org/development/desa/pd/global-migration- database

Pressures on the labour market and generations

Youth unemployment, at 11.5% in 2024, is more than four times higher than adult unemployment, highlighting the difficulties young people face in entering the labour market. Gender disparities are even more pronounced. Although male and female unemployment rates are relatively similar, women are almost three times more likely to be inactive: the female inactivity rate stands at around 56%, compared to 19% for men. These gaps reflect persistent structural constraints - economic, social, and cultural - that continue to limit women's access to the labour market and increase their risk of exclusion.

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Migration dynamics

Although key labour market indicators point to an improvement in the Bangladeshi economy's ability to generate employment, migration continues to be a structural feature of the Country's socio-economic context. Over the past 20 years, the number of Bangladeshi citizens living abroad has increased by 67%, from just over 5.2 million in 2005 to over 8.7 million in 2024, representing about 5% of the national population. Most migrants head to high- or upper-middle-income Arab and Asian countries, particularly Saudi Arabia (27%), India (26%), and the United Arab Emirates (12%). After the United Kingdom, Italy is the main European destination, absorbing about 2% of the total number of Bangladeshi migrants in 2024.

The intensification of migration flows reveals the existence of consolidated migration networks that continue to facilitate emigration and the persisting difficulties of the domestic labour market in assuring quality job opportunities, especially for young people and unskilled workers.

Trends in migrant presence

Table 1 – Legally resident non-EU citizens. Key indicators (data at 31 December 2024)

Country	Incidence of women %	Incidence of minors %	Total a.v.	2024/2023 % variation	Incidence of long-term residents %	New permits in 2024 %
Ukraine	75.00%	17.70%	392,389	1.70%	43.20%	13,505
Morocco	44.80%	21.70%	377,554	1.50%	61.50%	25,776
Albania	49.20%	21.10%	360,965	0.40%	54.20%	24,430
China	50.60%	19.30%	288,661	8.10%	65.00%	7,965
Bangladesh	**23.30%**	**14.50%**	**195,523**	**16.90%**	**41.70%**	**28,045**
Egypt	28.80%	24.60%	175,236	9.40%	48.30%	20,217
India	40.60%	16.30%	159,618	4.30%	51.50%	16,907
Philippines	57.80%	14.70%	145,694	-0.40%	71.60%	2,334
Pakistan	22.80%	14.60%	159,680	13.20%	40.60%	17,217
Tunisia	36.70%	20.80%	112,486	12.80%	53.90%	15,016
Nigeria	43.30%	26.30%	107,738	12.10%	32.00%	7,288
Peru	57.80%	17.10%	106,409	11.30%	49.60%	14,298
Sri Lanka	46.90%	18.50%	104,423	6.30%	66.80%	5,969
Senegal	26.20%	15.50%	103,818	7.00%	58.90%	6,033
Moldova	68.00%	14.30%	89,693	-6.80%	83.20%	2,178
Ecuador	56.20%	16.50%	53,337	-3.80%	73.40%	2,221
Total of non-EU citizens	**48.00%**	**17.30%**	**3,810,741**	**5.60%**	**52.80%**	**290,119**

Source: Sviluppo Lavoro Italia elaboration based on Istat data

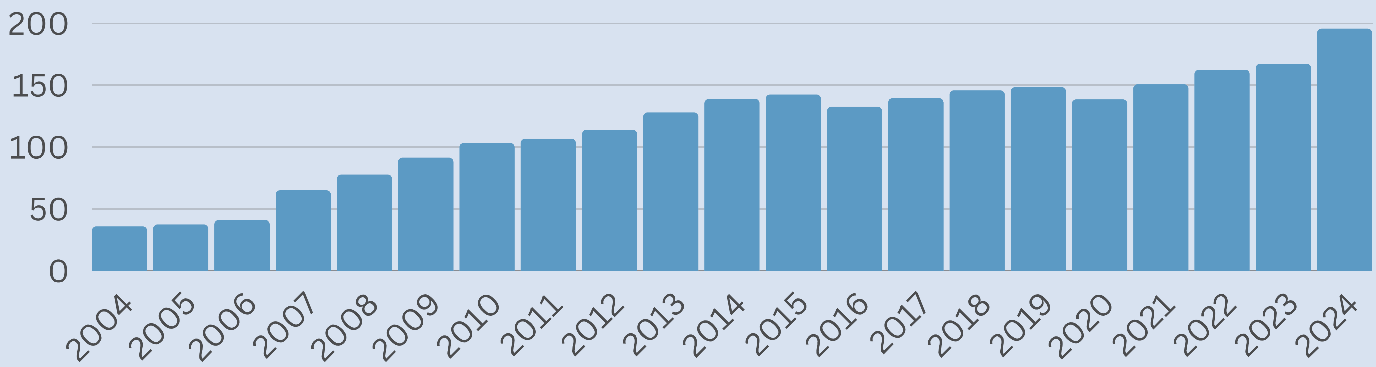
Bangladeshi citizens legally residing in Italy at December 31, 2024, were **195,523**, a number that has more than quadrupled in the last 20 years: in 2005, there were 35,884 Bangladeshis in Italy (+445%). Last year, in particular, witnessed an increase of 16.9% from the previous year, greater than the overall growth rate for non-EU citizens (+5.6%) which, as we shall see, can be linked to the significant number of new arrivals. The community has risen to **fifth place in the ranking of the main non-EU communities**, representing 5.1% of the non-EU population in the country.

195,523
legal residents

5.1%
of non-EU citizens

+16.9%
compared to 31 December 2023

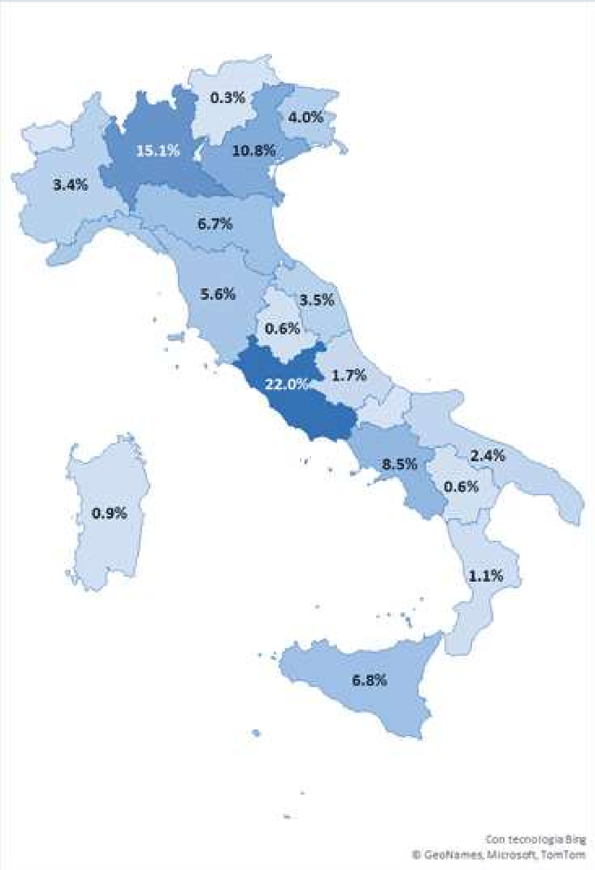
Figure 3 – Legal residents (absolute value in thousands). Time series 2004-2024



Source: Sviluppo Lavoro Italia elaboration based on Istat data

Territorial distribution

Map 1 – The regional distribution of the community (%). Data at 31 December 2024



Source: Sviluppo Lavoro Italia elaboration based on Istat data

The territorial distribution of Bangladeshi citizens differs significantly from that of the whole of the non-EU population in Italy, with a lower concentration in Northern Italy (46.1% compared to 59.8%), and a higher presence in Central Italy (31.7% compared to 23.1%) and in Southern Italy and the Islands (22.2% against 17.1%).

In particular, **Lazio** is home to **22%** of the community, with a high concentration in the metropolitan city of Rome, which hosts 37,905 Bangladeshis, 19.4% of the total. It is followed by **Lombardy (15.1%) and Veneto (10.8%)**, while in the south, Campania (8.5%) and Sicily (6.8%) are the regions with the highest number of Bangladeshis.

46.1% North	31.7% Centre	22.2% South and Islands

Gender composition

76.7% 23.3%

There remains a significant gender imbalance within the community: 76.7% are men and 23.3% are women, placing it second among the principal communities with the lowest female presence, outnumbered only by the Pakistani community. This figure can be traced back to the characteristics of Bangladeshi migration: it is generally young men who migrate, supporting their families in their country of origin through remittances, and returning home periodically. Only when an adequate level of economic and social stability has been achieved does family reunification take place.

Breakdown by age groups and minors

Average age 31.3 years

28,417 minors

14.5% of the community

The community features a youthful population, with an **average of around 31 years of age**, and a prevalence of young adults: over 70% of Bangladeshi citizens in Italy are between 18 and 44 years old, a significantly higher percentage than the 48.6% recorded in the non-EU population as a whole. The prevalent age group is between 25 and 29 years old, which comprises about 16% of the community. Minors are 28,417 and account for 14.5% of the Bangladeshi population, a significantly lower percentage than that of the non-EU population as a whole (17.3%), which has decreased considerably in recent years.

Given the low incidence of females, the significant presence of minors mainly stems from the high birth rate [3] recorded in the community (19.6 ‰), which is second only to the Nigerian community in terms of this indicator. In 2024, 3,785 Bangladeshi children were born in Italy, accounting for 8.9% of non-EU births.

A phenomenon that has significantly affected the community over the years [4] is that of unaccompanied minors (UAMs): at June 30, 2025, there were 949 Bangladeshi UAMs, almost three times more than the previous year (+175%). They are almost exclusively males (99.6%) and close to coming of age (about 80% are 17 years old).

[3] The birth rate is the ratio between the number of births in a community or population during a period of time and the average population of the same period per thousand.

[4] Until 2021, the community ranked first in terms of the number of unaccompanied foreign minors (UAMs) present in Italy, with over 2,600 youngsters. The phenomenon has been declining in the last few years.

Mixed Marriages

In analysing the family makeup, it should also be noted that the community is engaged in mixed marriages to a very limited extent: in 2023[5] only 27 mixed marriages were recorded between Bangladeshi and Italian citizens (in 19 cases, the bride was Italian, and in 8 cases, the groom was Italian), showing a slight increase from the previous year (+2 marriages).

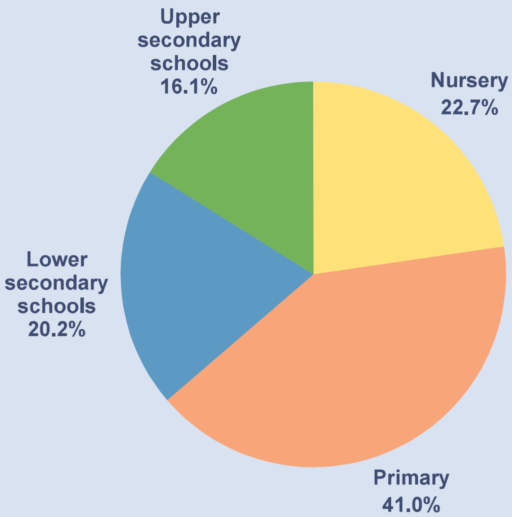
[5] *Last year for which data is available.*

Youths and education

31,233

Bangladeshi students

Figure 4- Percentage distribution by school level of the community's students. School year 2023/24



Source: Sviluppo Lavoro Italia elaboration based on MIM data

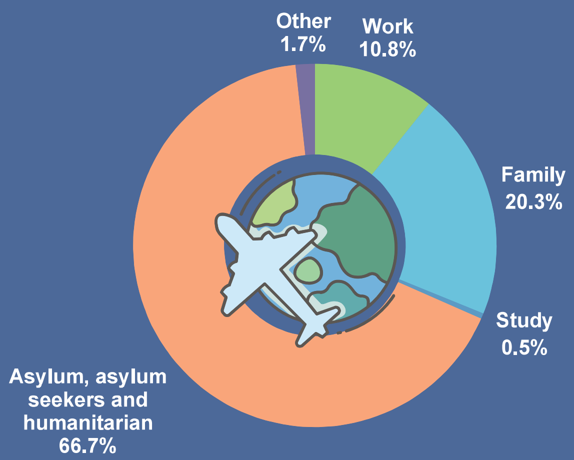
During the 2023/2024 school year, there were 3**1,233 Bangladeshi students** enrolled in Italian schools, accounting for 4.1% of the non-EU school population. Their number increased by 12.5% compared to the previous year. Bangladeshi pupils are heavily concentrated in the lower school levels, with 41% attending primary school and 22.6% nursery school, percentages that are higher than the average for non-EU students.With female students accounting for 47.6%, the proportion of female students is slightly below the average of non-EU students and falls even further in higher education: it is 45.3% in lower secondary schools and 45.1% in upper secondary schools, against 46.9% and 50.2% respectively for the total of non-EU students.

Also at university level, there has also been significant growth in enrolments: +34.5% compared to the previous year, raising the number of Bangladeshi students enrolled in the 2023/2024 academic year to 1,166, or 1.1% of non-EU university students.

By contrast, the rate of young people who are neither in education nor employment (**NEET**) among Bangladeshis aged 18 to 24 is declining, although it is still high: **33.4%**, down 3.4% compared to the previous year. This is higher than the figure recorded for non-EU citizens (24.9%) and young Italians (14.3%), which is particularly significant among the female members of the community: 69.7%, indicating difficulties in the social and professional integration of young women.

Entries

Figure 5 – New residence permits issued in 2024 by reason for issue (%). Data at 31 December 2024



Source: Sviluppo Lavoro Italia elaboration based on ISTAT data

A total of **28,045 new residence permits** were issued to Bangladeshi citizens in 2024, a slight drop compared to the previous year (-1.8%, compared to an overall -12.3%), which ranks the community first in terms of number of entrants

In **two-thirds** of the cases, the new permits issued to Bangladeshi citizens originate from **applications requesting the asylum/refugee status or other forms of protection**, showing a 14.2% increase compared to the previous year. The Bangladeshi community ranks second only to the Ukrainian community in terms of the incidence of this reason for entry, confirming widespread reliance on the phenomenon of unscheduled flows that has characterized the Bangladeshi population in recent years.

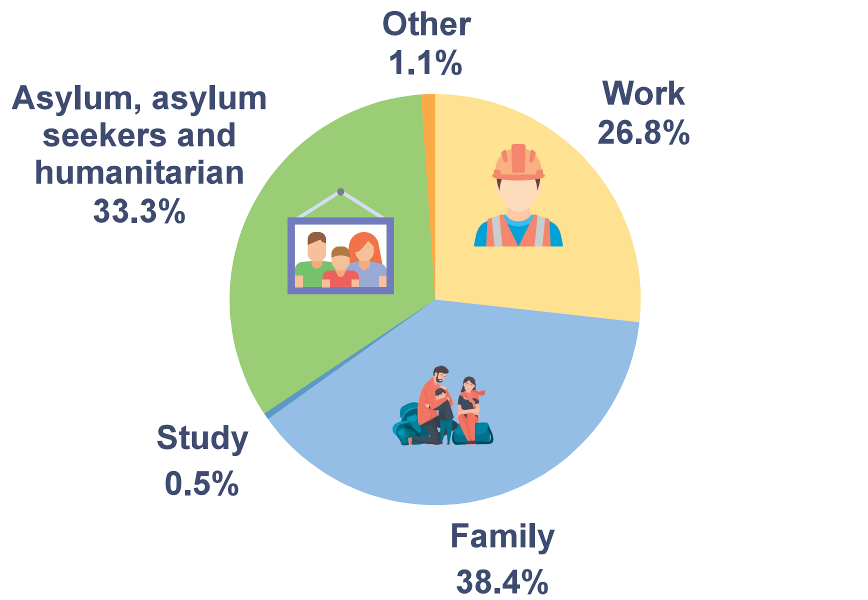
The second most-quoted reason for the issue of new permits is family reasons, accounting for 20.3%, while work accounts for only slightly more than one out of 10 entries.

Types and reasons for issuing residence permits

41.7%

long-term residents

Figure 6 – Residence permits subject to renewal by reason for issue (%). Data at 31 December 2024



Source: Sviluppo Lavoro Italia elaboration based on Istat data

An analysis of long-term permits highlights how the process of stabilizing the Bangladeshi community in Italy is still underdeveloped: the proportion of **long-term residents**, which is equal to **41.7%, fell by 7.7%** compared to the previous year due to the significant number of new arrivals and the consequent increase in temporary permits. This is more than 11 percentage points lower than the percentage recorded for non-EU citizens as a whole.

As regards permits subject to renewal, **the main reason for staying in Italy is the recognition or request of some form of protection**, which shows a higher incidence than that recorded for non-EU citizens as a whole: 38.4% compared to around 27%. This is followed by family reasons, which account for one in three cases, while work accounts for 26.8%.

9,726

Acquisitions of citizenship

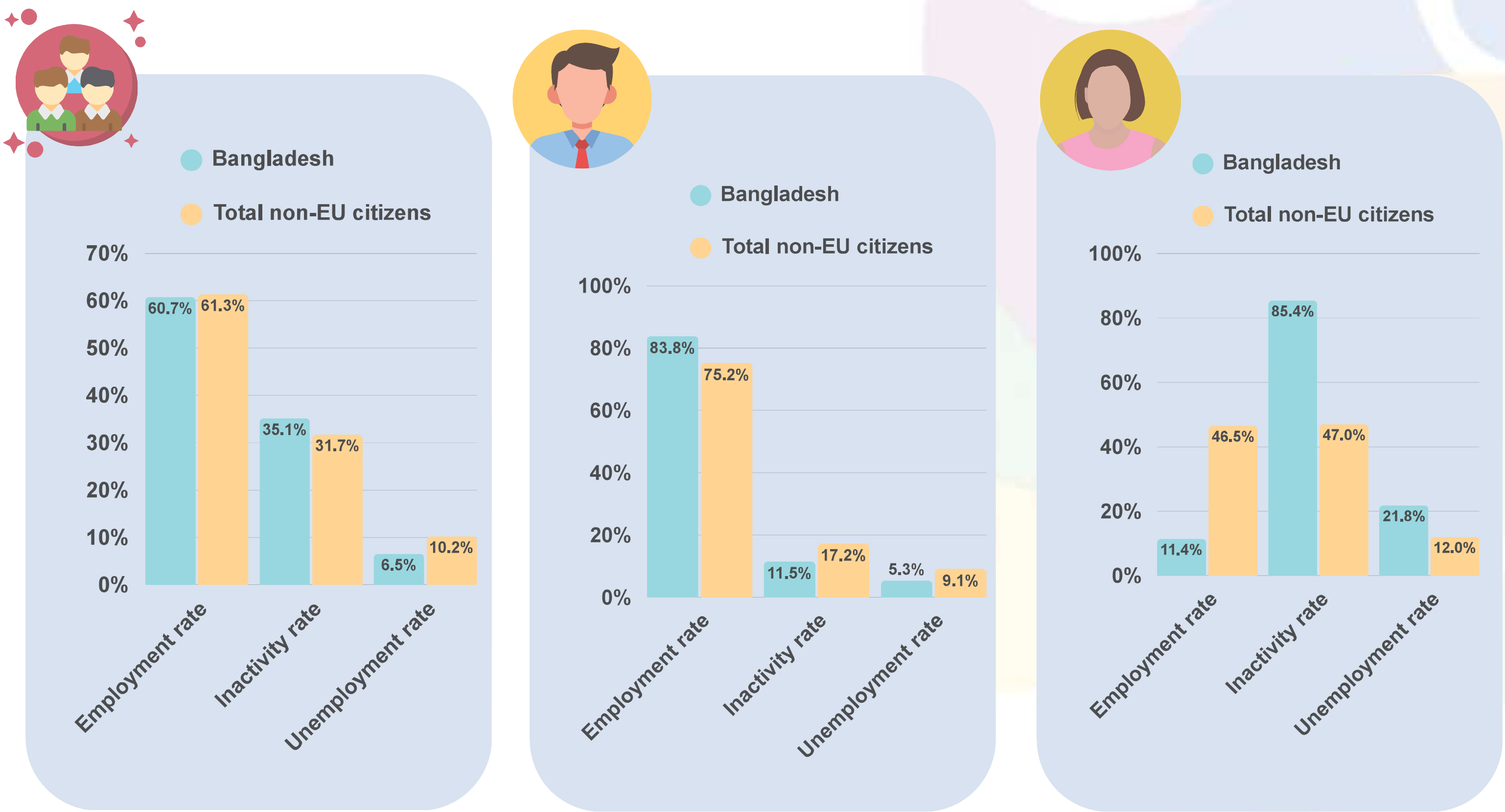
In 2024, **9,726 Bangladeshi citizens acquired citizenship** (4.9% of total third-country nationals), showing a sharp increase compared to the previous year (+20.6%). **In most cases, citizenship was acquired through transmission from parents, turning of age of 18, or ius sanguinis**, which account for about half of the cases (50.6%). Naturalization accounts for 44.1% of acquisitions, while only 5.3% are linked to marriage to an Italian citizen.

Key indicators

In terms of employment, the Bangladeshi community performs worse than the non-EU population as a whole: their **employment rate is of 60.7%** against 61.3%, with a **marked gender gap (83.8% for men vs. 11.4% for women).** The inactivity rate, which stands at an overall 35.1% (vs. 31.7% for the non-EU population as a whole), is particularly high for the female component of the community (85.4%). This is a particularly significant figure that characterises these nationals, ranking them second among the principal non-EU nationalities in terms of the highest female inactivity rate and the lowest employment rate. Although women represent just over 23% of Bangladeshis in Italy, they account for only 6% of the workforce.

The community ranks twelfth in terms of membership of the principal trade unions (1.6% of non-EU members), prevalently holding membership with CGIL (Italian General Confederation of Labour) (53.4%). Out of an estimated 79,000 Bangladeshi workers, 12,540 are union members, accounting for just over one-sixth of the total.

Figure 7– Key labour market indicators by gender and citizenship. Year 2024

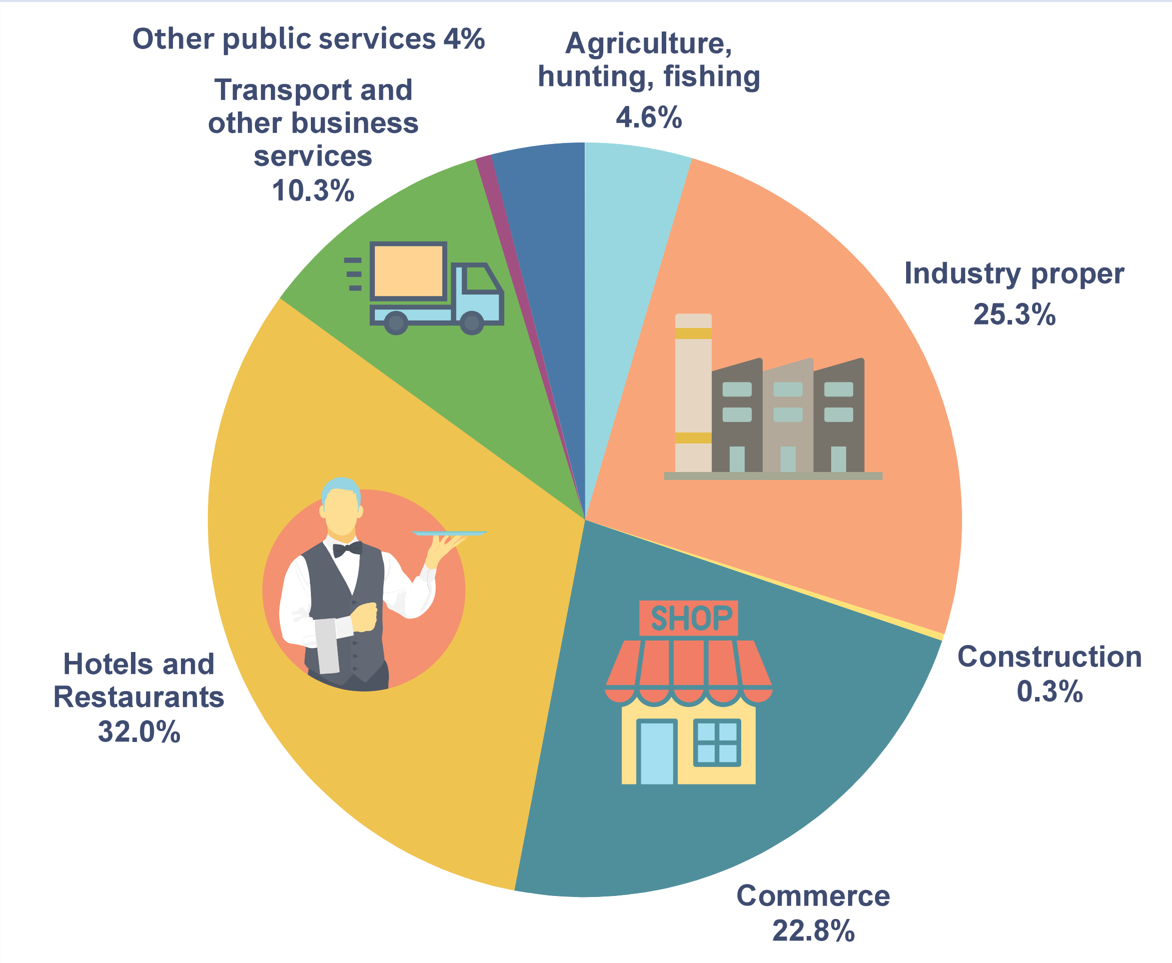


Source: Sviluppo Lavoro talia elaboration based on Istat RCFL data

Sectors of employment

As regards the distribution of Bangladeshi workers across economic sectors, the community is greatly funnelled in the hospitality and industrial sectors. More specifically, **32% of Bangladeshis employed in Italy work in *Hotels and restaurants*, while 25.3% work in *Industry proper*.** The community's presence in the commercial sector is also significant, with approximately 23% of workers employed in this sector.

Figure 8 - Employed workers (over 15) by sector of employment (%). Year 2024



Source: Sviluppo Lavoro talia elaboration based on Istat RCFL data

In terms of job types, **Bangladeshi workers are mainly employed as clerks, salesclerks and personal service providers (40.6%)**, by about 10 percentage points more than the overall non-EU population.

40.6%
clerks, salesclerks and personal service providers

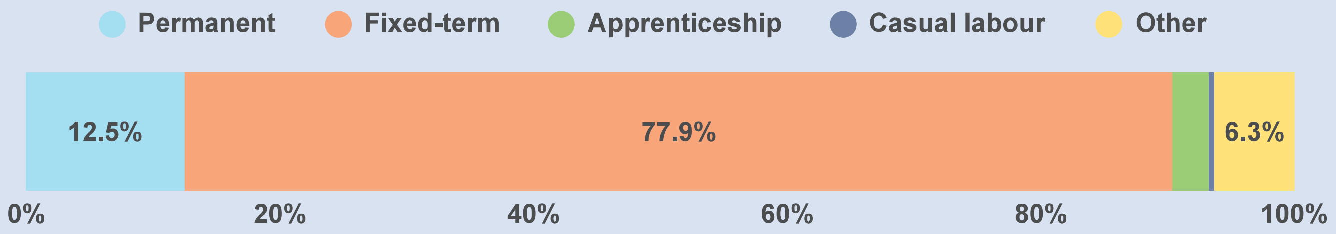
Employment trends

In connection to the entry into the labour market, **172,966 Bangladeshi citizens were hired in 2024**, accounting for 8.3% of new employment contracts for non-EU citizens. The vast majority of recruitments were through fixed-term contracts (77.8%) (for non-EU citizens, the share is 71.8%). Permanent contracts accounted for 12.5% of the workers, compared to 19.5% for non-EU citizens as a whole, thus indicating greater job instability.

The community's main sector of recruitment (as for the non-EU population as a whole) is *Services*, which accounts for over half (**52.9%**) of new employment contracts. The data from mandatory employment communications confirm the importance of the industrial sector proper for the community surveyed: 14.6% of recruitment is in this area, compared to 9% for the non-EU population as a whole. 13.5% of this sector's non-EU recruits are Bangladeshi nationals. The incidence of Bangladeshi nationals is also high among those recruited in commerce: 11.7%.

In particular, the most common job category for this community is *Unskilled professions in commerce and services,* which accounts for 30% of contracts.

Figure 9 - Initiation of employment relationships with Bangladeshi citizens by type of contract (in%). Year 2024



Source: Sviluppo Lavoro Italia elaboration based on SISCO data

Confirming the very low participation of the surveyed community's women in the labour market, **only 2.8% of the recruitment of Bangladeshi citizens are women**, a figure that is significantly lower than that for non-EU citizens as a whole (28.7%).

Conversely, **149,302 employment relationships** involving Bangladeshi citizens were **terminated** in 2024, mostly pursuant to the expiry of the contract or the cessation of activities, accounting for 63.1% (compared to 57.9% for non-EU citizens as a whole), while 18.8% were dismissed, 11.8% resigned, and 6.4% left for other reasons.

Businesses

The community plays a leading role in the entrepreneurial sector, **ranking fourth in terms of the number of sole proprietorships (30,300 in numbers, or 7.7% of the total).**

The geographical distribution of businesses run by Bangladeshi-born citizens closely mirrors that of the community, with a clear concentration in the Lazio region, where 35.4% of businesses run by Bangladeshi citizens are located, followed by Campania (15.4%) and Lombardy (12.3%).

In the business sector, the importance for the community of the **commercial sector** is self-evident, with **62.6%** of Bangladeshi sole proprietors operating in this sector (compared to 37.2% for non-EU citizens as a whole).

62,6%
of Bangladeshi businesses in Commerce

The second largest investment sector for Bangladeshi businesses is business services, with a significantly higher percentage than that recorded for non-EU sole proprietorships as a whole (9.6% against 6.2%). Twelve percent of non-EU entrepreneurs operating in this sector were born in Bangladesh.

Welfare

Reliance on welfare measures by the Bangladeshi community is rather limited and is mainly due to its strong representation in the working population: Bangladeshi citizens account for 2% of non-EU recipients of wage subsidies [6], a percentage that rises to 4.6% in the case of extraordinary redundancy fund benefits. Conversely, in line with the distribution of age groups of the Bangladeshi population in Italy, the number of IVS – Invalidity, old age and survivors – pension recipients is so small that it is not counted in a disaggregate form.
One indication of the Bangladeshi community's still underdeveloped level of integration into the Italian economic and social fabric is the low incidence of beneficiaries of maternity allowances, in contrast with the 8.1% incidence of recipients of family allowances [8].

[6] These include the Extraordinary Redundancy Fund, the Exceptional Redundancy Fund (a measure adopted during the pandemic to support employees of companies not covered by other income support measures) and the Ordinary Redundancy Fund.
[7] Also known as 'compulsory leave allowance', this is a form of income support that replaces wages and is paid to female workers who have to take leave from work for pregnancy and childbirth for a total of 5 months.
[8] As of March 1, 2022, Legislative Decree 230/2021 introduced the Universal Child Allowance, a benefit to support families with dependent minors, or children over the age of 18 who are students or unemployed, as well as disabled children of any age. The family allowance remains in place as a measure to support families without children.

Table 2 - Beneficiaries of social buffers, invalidity, old age and survivors' and welfare pensions, cash transfers to families belonging to the community surveyed and to the non-EU population as a whole - Year 2024

Allowance	Bangladesh	Incidence of the Community on non-EU total	Total non-EU beneficiaries	Incidence of non-EU workers on total beneficiaries
Wage subsidies				
Ordinary Redundancy Fund	1,624	1.90%	87,491	15.50%
Extraordinary Redundancy Fund	237	4.60%	5,187	3.20%
Exceptional Redundancy Fund	0	0.00%	16	0.70%
Total	**1,861**	**2.00%**	**92,694**	**12.70%**
Unemployment benefits				
NASpI (New social insurance for employees)	21,958	4.80%	456,263	16.70%
Old age, invalidity and survivors' pensions				
Old age	0	0.00%	62,837	0.50%
Invalidity	0	0.00%	15,694	1.80%
Survivors	0	0.00%	37,766	0.90%
Total	0	0.00%	116,297	0.70%
Welfare pensions				
Pensions and social allowances	91	0.20%	51,272	6.10%
Civil disability pensions	809	2.00%	41,299	4.00%
Caregivers' allowance and the like	1,208	2.60%	46,645	2.10%
Total	**2,108**	**1.50%**	**139,216**	**3.40%**
Family Care				
Maternity	0	0.00%	29,271	10.20%
Parental leave [9]	715	2.10%	34,140	9.50%
Family allowance	422	8.10%	5,225	8.30%

Source: Sviluppo Lavoro Italia computation on the basis of data from INPS - Coordinamento generale statistico attuariale

[9] A form of income support for parents who are employees and who are entitled to take leave from work during the first 12 years of their child's life for a maximum of 6 consecutive months or fractions thereof for the mother and a maximum of 7 consecutive months or fractions thereof for the father.

Remittances and financial Inclusion

Edited by D. Frigeri - CeSPI

Remittances

The financial behaviour and decisions of foreign citizens take place in a space-time dimension that is influenced by subjective and objective factors. In percentage terms, three quarters (76%) of savings are allocated in Italy and the remaining 24% are sent to the country of origin in the form of remittances. This transfer of money, which has taken on significant dimensions at the international level (over $900 billion in 2024, according to the World Bank), has a significant impact on the contexts of origin. Remittances sent by foreign citizens residing in Italy reached €8.29 billion in 2024 (Bank of Italy), recording a very modest growth of 1.3% after years of significant increases.

According to World Bank data, remittances to Bangladesh accounted for 6% of the country's GDP in 2024. The country is the leading destination for remittances from Italy, accounting for 17% of the total in 2024, with an increase of 20% compared to 2023. Lazio and Lombardy are the two regions from which a total of 40% of remittances to the Asian country originate (concentrated between Rome 22% and Milan 10%), followed by Veneto (11%) and Campania (8%). With regard to cross-border transfers sent by Bangladeshi citizens to their country of origin, data collected from Italian banks show a 21% reduction in volume and a 43% reduction in the average sums transferred between 2023 and 2024.

Table 3 – Remittances to Bangladesh

Volume of 2024 remittances from Italy	1,397.315 (million €)
Incidence on total remittances from Italy	16.9%
2023-2024 % variation	+19.8%
Average cost of remitting €150 from Italy (September 2025)[10]	3.02%
Average amount of cross-border transfers from Italian banks	4,123€

Source: CeSPI elaboration on the basisis of Bank of Italy data, www.mandasoldiacasa.it, National Observatory on the Financial Inclusion of Migrants

The process of financial inclusion and financial well-being

Financial inclusion, defined as access to and proper use of a variety of financial instruments, is an enabling factor for the initiation and consolidation of the socio-economic integration process of individuals and their families. At the heart of this development process is access to a current account and a payment system, in addition to increasingly complex needs corresponding to an equal number of financial instruments, including access to credit, investments, forms of accumulation, and savings protection.

The traditional notion of financial inclusion has gradually been associated with the term financial well-being, a multidimensional concept that refers to the ability of an individual or family to manage their economic resources in the present and in the future, ensuring stability and resilience.

[10] The average cost, calculated according to the methodology adopted and certified by the World Bank, includes the sum of commissions and the markup on the exchange rate.

In literature, it is associated with four spheres [11] : the ability to manage current expenses in a sustainable manner (having control over one's finances), the capacity to absorb unexpected shocks without falling into serious difficulty (disposing of a financial "buffer"), the ability to accumulate savings to achieve medium- to long-term goals, and the ability to confidently plan one's financial future (freedom to make choices aimed at one's own well-being). These spheres refer to the availability of a wide range of financial products, but also to adequate financial education, which is a necessary precondition.

The National Observatory on Financial Inclusion, created by CeSPI in 2010, is able to observe a series of variables closely related to the spheres indicated. The first two indicators concern financial and digital education. Both show low levels for non-European citizens: the financial education index stands at 3.8 on a scale of 0-10, while only 46% consider their digital skills to be sufficient. A second key indicator concerns the Bancarization Index, i.e. the percentage of adults with a current account, which is the first step in the process. While the index stands at 97% for Italians [13], it amounted to 90% for non-EU foreign citizens in 2023, still indicating a significant gap. In the case of the Bangladeshi community, the index reaches only 77%. A second set of variables makes it possible to fathom individuals' ability to plan their long-term goals and manage their expenses in a sustainable manner.

Table 4 – Financial inclusion indicators – Bangladesh

	2023	2022	2020	Delta 2020-2023	Non-EU countries' data
Bancarization index	77%	74%	81%		90%
Incidence on the number of bank account holders					
Passbooks	21.90%	44.70%	46.60%	(-)	60.00%
Payment services	352.50%	340.80%	310.00%	(+)	303%
Financing services	43.10%	46.00%	47.30%	(-)	54%
Mortgages	6.20%	6.50%	7.20%	(-)	12%
Savings/investment pro	18.20%	19.40%	24.20%	(-)	25%
Insurance products (No	40.10%	35.20%	34.50%	(+)	33%
Internet banking	92.70%	84.40%	14.80%	(+)	83%

Source: CeSPI - National Observatory on the Financial Inclusion of Migrants

[11] A system of indicators was developed in 2015 by the Consumer Financial Protection Bureau. See: Measuring financial well-being - A guide to using the CFPB Financial Well-Being Scale.
[12] World Bank – Global Financial Index 2022.

A cross-sectional reading of the indicators between 2020 and 2023 is particularly useful to understand a phenomenon that is dynamic by definition, and that includes, in the 2020-2022 two-year period, the impact of significant shocks arising from the pandemic and inflation.
From the point of view of the bancarization index, the community from Bangladesh shows values below the average for foreign citizens. External shocks led to a significant (7%) outcasting from the financial circuit of the most fragile segment, which only partially recovered in 2023.

This picture applies to all indicators, with the exception of payment instruments, internet banking, and non-life insurance products. The decline in deposit accounts highlights a short-term savings capacity that was drawn on to overcome the crisis. A comparison with the average data for non-EU citizens highlights some additional aspects of the community's financial well-being. With the exception of the three product categories mentioned above, the data show a significant gap between the two, with lower values for all other product categories.

The overall picture reveals elements of fragility in the financial well-being of the community from Bangladesh: a significant segment thereof is still excluded from financial circuits, makes widespread use of payment instruments, and has a limited ability to plan for the medium- to long-term, including through access to credit, which limits their ability to absorb external shocks. All these factors represent an obstacle to their capacity to fully manage future plans.

Methodological note

Subject of the survey and reference period

The Annual Reports on Migrant Communities (ed. 2025) analyse the specific characteristics of the 16 largest non-EU communities in the country, considering socio-demographic characteristics, types and modes of residence, presence in the school and university system, as well as integration in the labour market and access to welfare. The editorial line consists of 16 reports dedicated to individual nationalities.

The period analysed is the year 2024, although for some areas the latest available data date back to the previous year, 2023, while for Unaccompanied Foreign Minors (UAMs), the data are updated to June 30, 2025. The reference period is always specified both in the text and in the titles of the table or figure presenting the data.

Presentations and data sources

The analysis used administrative and sample data from various sources. Where possible, the analysis took gender into account. Data relating to communities were compared with overall data for non-EU citizens and, where appropriate, with data on the Italian population.

Each community report consists of two main chapters (Socio-demographic Characteristics and the World of Employment) and two in-depth analyses, one at the beginning on the situation in the country of origin (by the World Bank) and one at the end on Financial Inclusion and Remittances (by Daniele Frigeri of CeSPI).

1**. Socio-demographic characteristics.** The first chapter analyses the socio-demographic aspects of communities, age structure, the presence of minors (and their integration into the school system), newborns, and unaccompanied foreign minors, as well as the reasons for and conditions of non-EU citizens' stay in Italy, with particular attention to new arrivals in 2024. The sources used are: ISTAT-Ministry of the Interior on residence permits[13] (at December 31, 2024), ISTAT on acquisitions of citizenship (2024) and marriages (2023); ISTAT (2024 estimate) on foreign births broken down by citizenship; Ministry of Labour and Social Policies (MLPS) - Directorate-General for Migration Policies and the Social and Labour Integration of Migrants (UAMs, at June 30, 2025, limitedly to communities with more than 15 minors); Ministry of Education and Merit (MIM) (school year 2023/2024) and Ministry of University and Research (academic year 2023/2024).

2**. The world of employment.** The second chapter is dedicated to the theme of work and welfare. The data used in this chapter are taken from various sources: ISTAT, RCFL - Continuous Labour Force Survey[14] (2024 average); MLPS, Mandatory Employment Communications Information System (SISCO[15] , at December 31, 2024); INPS, General Actuarial Statistics Coordination (at December 31, 2023); Unioncamere – InfoCamere, Movimprese[16] (at December 31, 2024, for foreign-owned companies); data from the main trade unions (CGIL, CISL, UIL, UGL) on members with foreign citizenship (2023).

[13] Data on legally resident non-EU citizens include all foreigners from countries outside the European Union who hold a valid residence permit (residence permit or EU long-term residence permit).

[14] Istat's RCFL is a survey conducted on a quarterly sample of individuals registered in municipal registers, and for this reason does not collect information on non-resident foreigners, even if they hold a residence permit. This means that the scope of observation only concerns the legally resident foreign population listed in municipal registries, as the ISTAT survey cannot include citizens who are present illegally or who, although regular, do not reside in Italy. Due to the sample-basis of the survey, the gender variable was not used to analyse samples not in line with statistical representativeness criteria (less than 1,000 units).

[15]SISCO collects data on employment flows relating to subordinate employment, associated employment, internships, and other professional experiences provided under current legislation. The sphere of reference excludes employment relationships in the armed forces concerning senior figures and involving individuals registered in the Seafarers' Register. Finally, employment relationships for socially useful activities (LSU) were not considered among the employment relationships that were started and terminated.

[16] Unioncamere data consider the country of birth of entrepreneurs and not their citizenship.

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