The Senegalese community in Italy

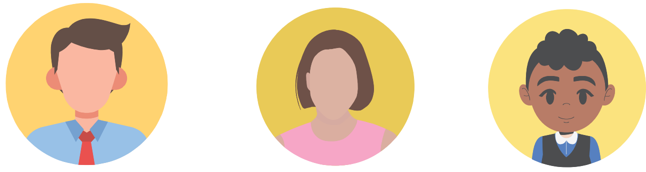
ANNUAL REPORT

2025

THE SENEGALESE COMMUNITY IN ITALY

103,818
legal residents
at 31 December 2024

+7%
compared to the previous year

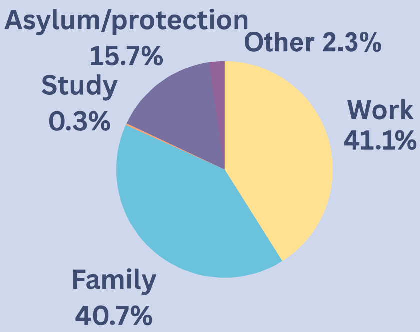


73.8% | **26.2%** | **15.5%** minors

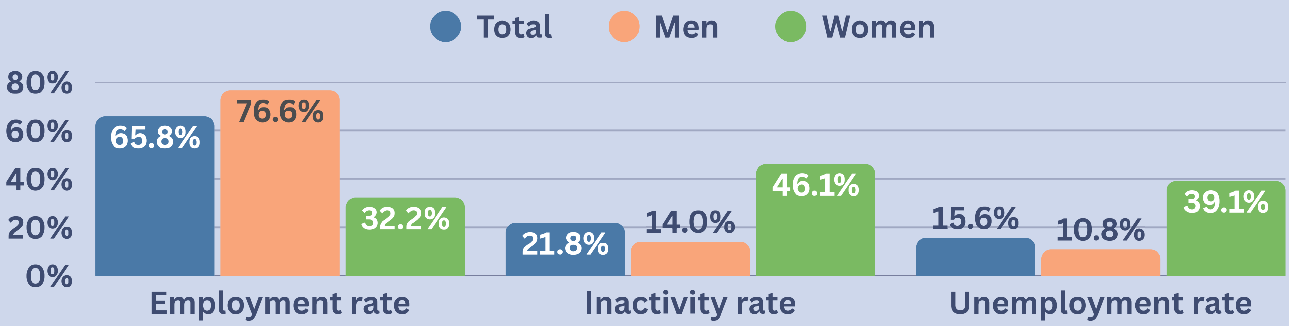
6,033
Entries in 2024

55.4%
for family reasons

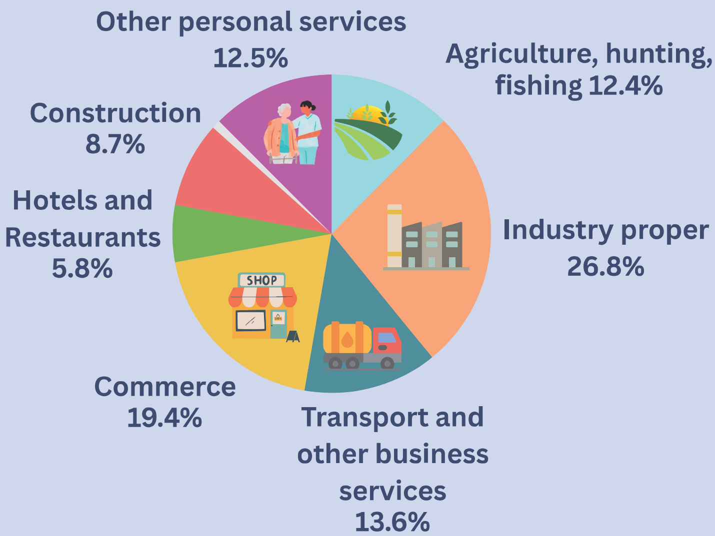
TEMPORARY RESIDENCE PERMITS



58.9%
long-term residents



EMPLOYMENT SECTORS



15,292
sole proprietorships

3.9%
of all non-EU businesses

81.5%
of Senegalese businesses in Commerce

The context of origin

Edited by World Bank

Macro-economic framework

Since 2015, the Senegalese community has registered a steady and sustained growth in GDP per capita, with an average annual increase of 2.6%. The expansion of economic activity has been reflected in the labour market over the same period; employment also showed positive growth, generating over 2 million jobs and resulting in an overall 4.9% increase in total employment.

Demographics and the labour market

With a population of over 18.5 million, Senegal is a medium-to-small-sized country within the West African region. nearly 60% of the population falls within the working-age range bracket (15-64), while 21% consists of young people aged 15 to 24. The population is expected to increase by 64% by 2050, with 12 million more people. This demographic development is bound to expand the potential labour force, and the labour market has demonstrated a strong capacity to absorb this growth. Over the past ten years, the unemployment rate has fallen by 2.7%, while the employment-to-working-age population ratio rose to 48.9% in 2024 from 43.2% in 2014. Over the same period, the inactivity rate fell by 3.2 percentage points, suggesting that a significant share of the working-age population has entered the labour market. Overall, the labour market has responded positively to demographic pressure.

Social characteristics

Senegal is a Muslim-majority country, with around 95% of the population practicing Islam, mainly within its Sufi Brotherhoods. There are also small Christian communities, particularly Catholic, as well as minorities adhering to traditional African religions. French is the official language used in public administration, formal education and modern sectors of the economy. However, Wolof is the most widely spoken language in everyday life, broadly used as a lingua franca. Although education and literacy levels are increasing, only 57% of adults are literate. Tertiary education [1] is also showing signs of progress: the gross enrolment rate in higher education rose from 11% in 2014 to 17% in 2023. However, significant gender gaps persist, with a 69% literacy rate among men versus only 47% among women. Despite these improvements, investments in education and health have not yet substantially strengthened human capital. In 2020, the Human Capital Index [2] stood at 0.42, indicating that a child born today will only be able to reach slightly over 50% of his/her potential future income, provided he/she receives the education and healthcare currently available in the country.

Quality of employment and gender and generational inequalities

The quality of employment represents one of the structural challenges of the Senegalese labour market. In 2023, nearly 9 out of 10 workers were employed in the informal sector, without a contract or any form of social protection. Moreover, around 60% of those employed were concentrated in low-productivity sectors characterised by a high incidence of informal work – particularly agriculture (22%), construction (7%), and commerce (27%). In addition, almost 70% of the labour force consists of self-employed workers or family workers, categories that are particularly exposed to economic vulnerability and a lack of protection.

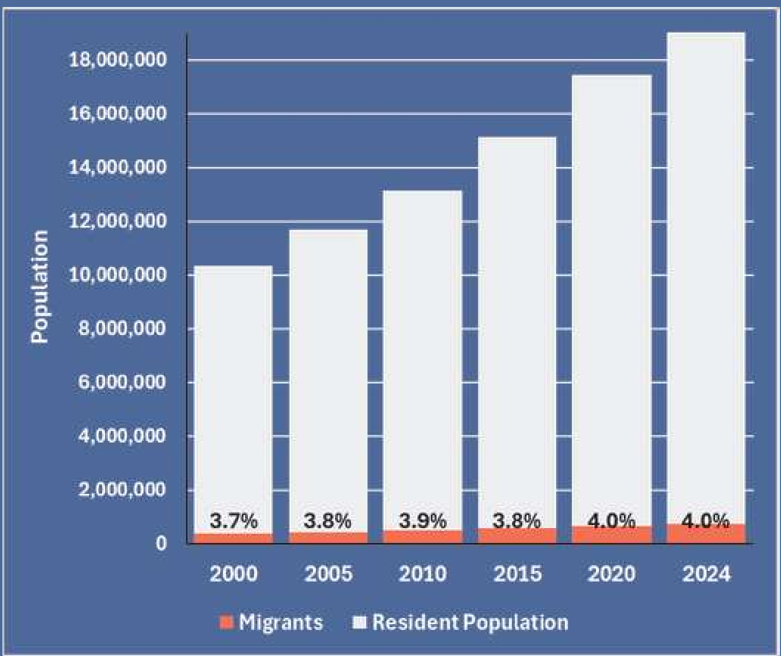
[1] Calculated as the ratio of the total number of enrolled students to the university-age population.

[2] The Human Capital Index is a composite indicator resulting from the sum of three indicators: child survival (up to age 5), education, and health.

Figure 1 – Overview of the labour market in Senegal: key indicators

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

Figure 2 – Senegalese 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

Labour market pressures do not affect all groups equally.

Although remaining at relatively contained levels, youth employment is still higher than that of adults, with a gap of approximately 1.4 percentage points. Gender disparities are even more pronounced: the female inactivity rate is at 63%, which is almost twice as high as that of men.

Migration trends

Over the last twenty years, the number of Senegalese citizens residing abroad has increased by approximately 70%, from 425,000 in 2005 to 741,000 in 2024, which is approximately 4% of the total population. Most migrants move to countries within the European Union, particularly France (24%) and Italy (17%) which, combined, host 41% of Senegalese nationals abroad. Outside the EU, destinations remain mainly within the African regions, with Gambia (20%) and Gabon (4%) as the main poles of attraction in Sub-Saharan Africa.

The increase in migration flows over time reflects, at least in part, the low quality of employment opportunities available in the Senegalese labour market, despite the country’s continuous creation of new job opportunities. This combination – employment growth alongside persistent informality and limited prospects for upward mobility – contributes to pushing a growing share of the population to seek better opportunities abroad.

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

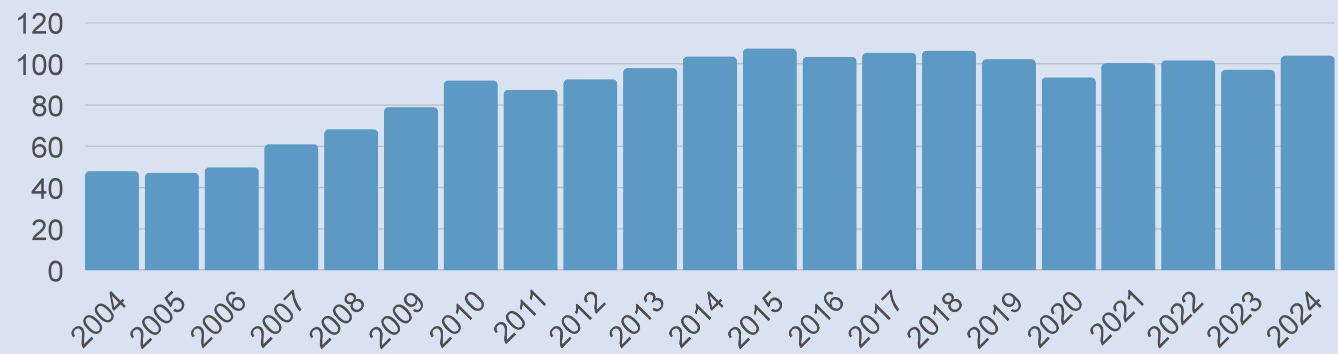
At December 31, 2024, the Senegalese community accounted for **103,818, legal residents in Italy**, a figure that has more than doubled over the last twenty years: in 2005 there were 47,949 Senegalese citizens in Italy (+116.5%). A 7% increase was recorded in 2024 compared with the previous year, higher than the overall growth rate of non-EU citizens (+5.6%). The community has moved from twelfth to **fourteenth place in the ranking of the main non-EU communities**, representing 2.7% of the non-EU population in the country.

103.818
Legal residents

2,7%
of non-EU citizens

+7%
compared to 31 December 2023

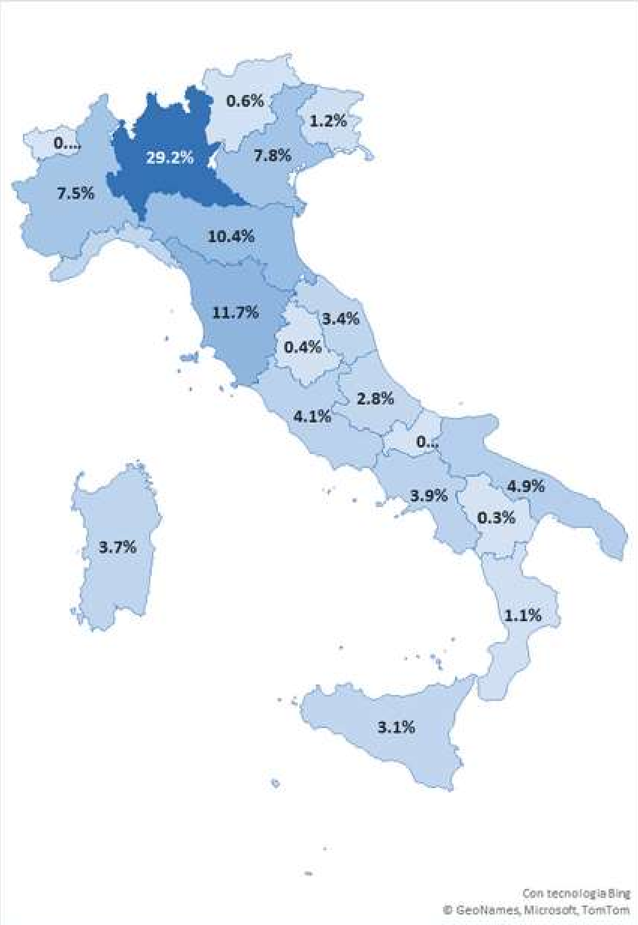
Figure 3 – Legal residents (absolute value in thousands). Time series 2004-2024



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

60.4% of Senegalese citizens in Italy live in the northern regions, particularly in **Lombardy**, which hosts **29.2%** of the community (compared with approximately 25% of the overall non-EU population); **Tuscany**, where **11.7%** of the community resides; and **Emilia-Romagna**, with **10.4%** of Senegalese residents. The Senegalese population in Italy is also characterised by a higher-than-average presence in southern regions, where 20.1% of the community has applied for or renewed a residence permit, compared with 17.1% of the overall non-EU population, with a higher concentration in Apulia (4.9%).

60.4% North	19.5% Centre	20.1% South and Islands

Gender composition

73.8% **26.2%**

The Senegalese community in Italy shows a marked gender imbalance: men account for 73.8% of the population, while women only represent 26.2%. It is the **third non-European community with the lowest female presence**, preceded only by the Pakistani and Bangladeshi communities. A situation that reflects the community's migratory history, characterised by men as the main players: young men engage in circular migration to support their families, who remain in the country of origin, sending them remittances and returning periodically to visit them.. Only once a sufficient level of economic and social stability has been achieved does the process of family reunification begin in a more structured way.

Breakdown by Age Groups and Minors

Average age

37.3 years

16,089

minors

15.5%

of the community

The Senegalese community is characterised by a relatively young demographic structure, with an average age of 37. Approximately one third of individuals (29.9%) fall within the 18-34 age group, a share higher than the average for the non-EU population (27.7%). There are 16,089 minors, accounting for 15.5% of the community, a percentage slightly lower than the 17.3% recorded among non-EU citizens overall. The proportion of individuals aged over 60 is also noteworthy, exceeding 10% of the total, with a particularly high incidence among men (12.5%) compared with women (4.3%). This suggests a consolidated presence of long-term male immigrants, partially linked to historical migration flows.

The relatively low female presence within the community influences the number of minors, although Senegalese women show a **birth rate**[3] **(11.4 ‰)** in line with the average for the non-EU population and more than double that of Italian women. This demographic pattern reflects a migration model which, although predominantly male, shows signs of gradual family stabilisation. In 2024, 1,314 Senegalese children were born in Italy, accounting for 3.1% of births among non-EU citizens.

Another significant phenomenon affecting the community over time is that of Unaccompanied Foreign Minors (UAMs). At 30 June 2025, there were **239** Senegalese **UAMs**, which represents a sharp decrease compared with the previous year (-27%). Almost all are male (96.2%) and most are close to adulthood (approximately 66.5% are 17 years old).

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

Mixed marriages

In analysing family presence, it is also important to highlight the involvement of the Senegalese community in mixed marriages, even though it is a rather small figure. In 2023[4] 87 mixed marriages between Senegalese and Italian citizens were registered. In 70 of these marriages the bride was an Italian national, while in 17 cases it was the groom. This figure decreased compared to the previous year (-25.6%).

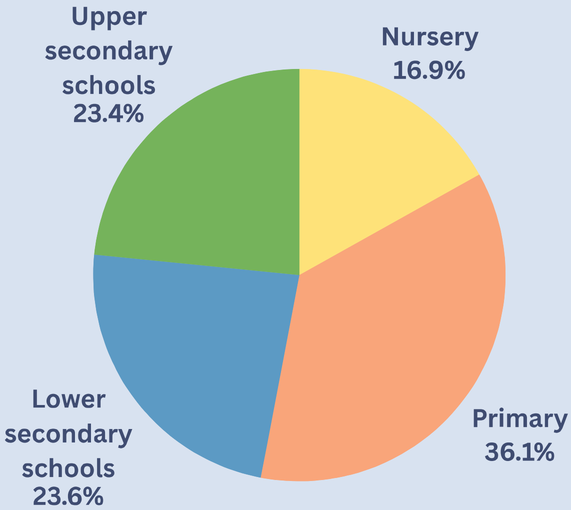
[4] The last year for which data was available.

Youths and education

17,590

Senegalese 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

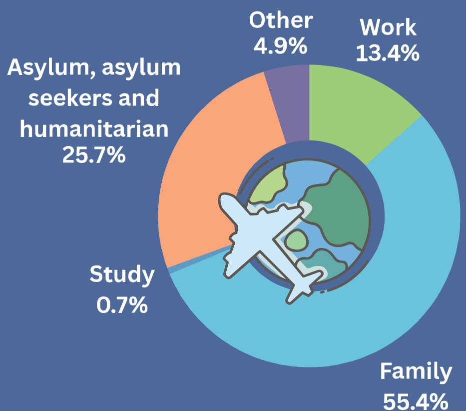
During the 2023/2024 school year, **17,590 Senegalese students enrolled** in Italian schools, accounting for 2.3% of the non-EU school population. This figure increased by approximately 3% compared with the previous year. The distribution of Senegalese students by level of education shows a higher concentration in lower levels: 36.1% attend primary school and 16.9% are in nursery schools. Attendance in lower secondary school stands at 23.6%, a significant increase from the previous year (+7%), while upper secondary school accounts for 23.4%. The female share is 47.3%, which is slightly below the average for non-EU students (48.3%), with values ranging from 44.9% in lower secondary education to 48.9% in primary school, reaching 46.9% in upper secondary school.

A significant increase has been recorded in higher education: compared with the previous year, Senegalese enrolments rose by 46.3%, reaching **537 students in the 2023/2024 academic year**, accounting for 0.5% of the total number of non-EU university students. Despite this increase, the Senegalese community ranks last among the 16 nationalities considered in terms of enrolment in Italian universities.

Among Senegalese youth, there has also been a slight increase in the already **high NEET rate** (young people aged 18 to 24 who are neither in education nor employment or training), which stands at **32.1%** up by 0.5 percentage points compared to the previous year. This figure is significantly higher than both the average for non-EU youth (24.9%) and that for Italian youth (14.3%). The situation is particularly critical among women: 67.3% of young Senegalese women fall into the NEET category, highlighting substantial difficulties in socio-economic integration.

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

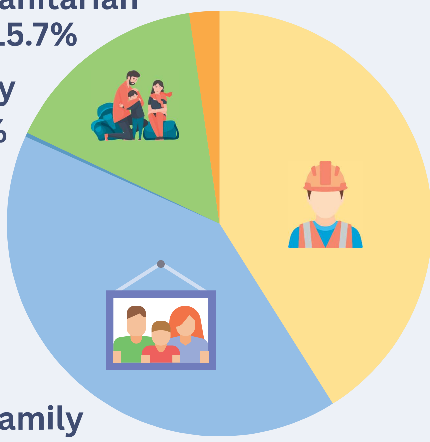
In 2024, 6,033 new residence permits were issued to Senegalese citizens, marking an increase of 5.6% compared with the previous year, in contrast with the overall decline recorded among non-EU nationals (-12.3%). More than half of new permits (**55.3%**) were issued for **family reasons**, although this share slightly decreased (-0.5%), confirming the ongoing process of community stabilisation through family reunification. The Senegalese community ranks fifth in terms of incidence of this type of permit. The second main reason for issuance concerns asylum applications, refugee status and other forms of protection, which have increased significantly (+39.4%) and account for 25.7% of the total, while permits issued for employment reasons represent 13.4% of entries.

Types and Reasons for issuing residence permits

58.9%

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 that the process of stabilisation of the Senegalese community in Italy is more advanced than the average for non-EU citizens: approximately 59% of Senegalese nationals hold a long-term permit, which is about 6 percentage points higher than that of the overall non-EU population, although it has decreased by 6.3% compared with the previous year.

As regards permits subject to renewal, **the main reason for stay is employment**, accounting for **41.1%**, well above the non-EU average (27.4%). This is followed by family reasons (40.7%) and reasons related to applications for or recognition of a form of protection (15.7%).

3,953

Acquisitions of Citizenship

In 2024, **3,953 Senegalese citizens acquired citizenship**, accounting for 2% of the total for third-country nationals. They were mainly due **transmission from parents, acquisition at the age of 18 or ius sanguinis**, which together account for around half of the cases (**47.6%**). Naturalisation accounts for 46.2% of acquisitions, while only 6.2% are linked to marriage to an Italian citizen.

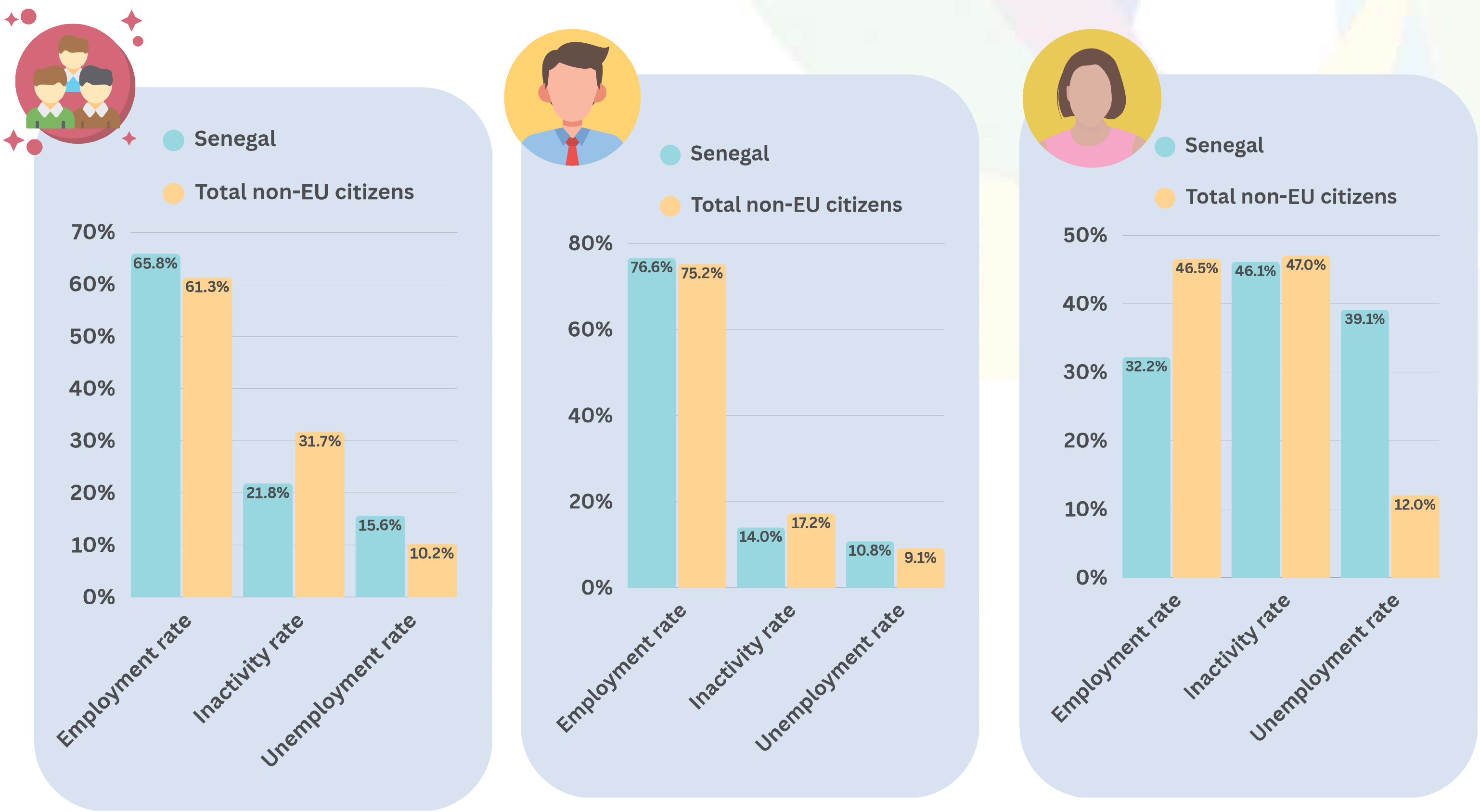
Key indicators

Overall, the Senegalese community in Italy shows better labour market indicators than the non-EU population: the **employment rate** stands at **65.8%** (compared with 61.3%), while the **inactivity rate** is **21.8%**, lower than the non-EU average (31.7%) – the **unemployment rate**, however, is higher (**15.6%** compared with 10.2%).

A significant gender gap lies behind these positive figures. Senegalese women show very limited participation in the labour market: the female employment rate is only 32.2% compared with 76.6% for men, while the inactivity rate reaches 46.1% (versus 14% for men), although it is slightly lower than the average for non-EU women (47%). The female unemployment rate is even more pronounced, standing at 39.1%, a figure more than three times that of men (10.8%) and significantly higher that the one recorded for non-EU women overall (12%). This limited participation is also reflected in the composition of employment: although women represent 26.2% of Senegalese citizens legally residing in Italy, their share among those employed is only 12.4%, compared with 37.7% for the non-EU population as a whole. In summary, the female component of the Senegalese community continues to face significant obstacles in accessing the labour market.

The Senegalese community is confirmed to be one of the most unionised in Italy, with a strong tradition of membership in trade unions, ranking **third in terms of the number of members affiliated with the main organisations** in 2023, accounting for 4.5% of total non-EU union members. The internal distribution shows a prevalence of membership in CGIL (55.1%) and CISL (37.7%), while UIL accounts for 7.2% of union members. Out of an estimated 50,069 Senegalese workers, 36,025 are unionised, representing 72%: a very high incidence that confirms the community's longstanding integration within the trade union representation system.

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

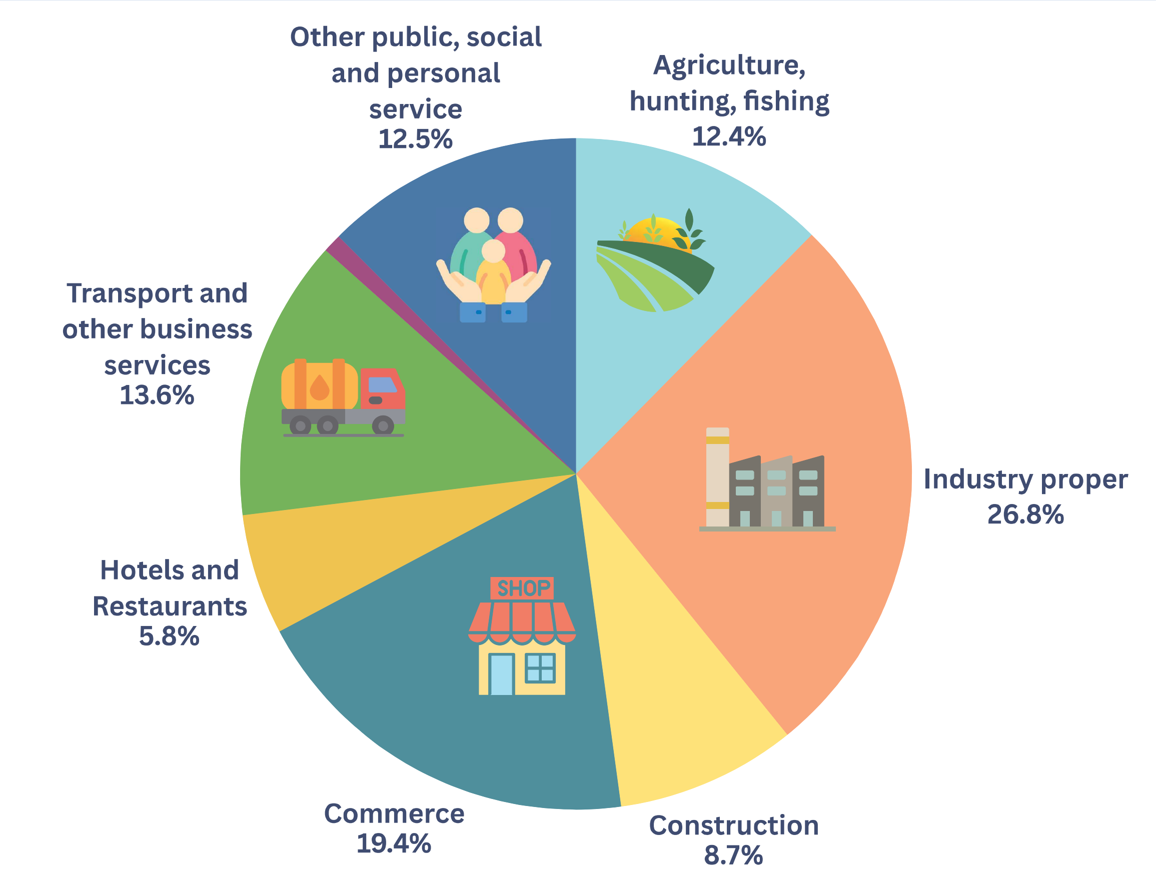


Source: Sviluppo Lavoro Italia elaboration based on Istat RCFL data

Sectors of employment

With regard to employment sectors, the Senegalese community stands out for its **strong presence in the manufacturing sector in the strict sense**, which employs **26.8%** of workers, followed by the commerce sector (19.4%). These two represent the main sectors offering employment opportunities for the Senegalese community. In third place is the transport and business service sector (13.6%), followed by the agricultural sector (12.4%), which still continues to play a significant role

Figure 8 – Employed workers (15 and over) by sector of employment (in %). Year 20244



Source: Sviluppo Lavoro Italia elaboration based on Istat RCFL data

The main sectors of employment are unskilled manual labour (44.6%) and skilled manual labour (38.3%), accounting for nearly 83% of Senegalese workers. It is also worth noting that 15% are employed as clerks, salesclerks and personal service providers.

44,6%

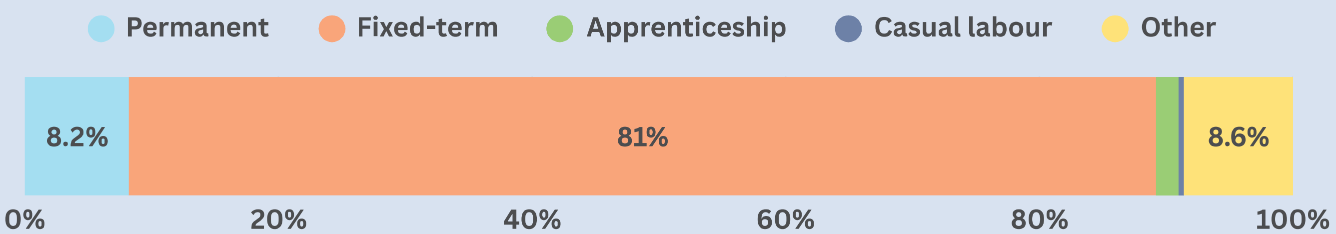
Unskilled manual labour

Employment Trends

Regarding new entries into the labour market, **84,172 new labour contracts** were signed with Senegalese citizens in 2024, accounting for 4% of the total number of hires involving non-EU citizens. Almost all hires (81%) were made with fixed-term contracts, a figure higher than that recorded for all non-EU citizens (71.8%). Permanent contracts account for 8.2%, compared with 19.5% for third-country nationals as a whole. The **Services** sector is the main area of employment, accounting for **48.3%** of hires, in line with the overall figure for non-EU citizens (50.8%). This is followed by **Agriculture**, which accounts for **34.7%** of hires, a significantly higher share than the 24.3% recorded for non-EU citizens overall. In this sector, 5.7% of non-EU workers hired are Senegalese nationals

The majority of professional categories are associated with **low-skilled jobs such as agriculture, maintenance of parks and green areas, livestock farming, forestry and fishing**, which account for **33.6%** of contracts. This is followed by low-skilled jobs in commerce and services, with a share of 25%.

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



Source: Sviluppo Lavoro Italia elaboration based on SISCO data

Women's participation remains limited: **only 15.4% of hires involve women**, compared with 28.7% recorded for non-EU citizens overall

In 2024, **80,521 employment relationships** involving Senegalese citizens were **terminated**, the main reason being expiry of the contract or activity termination, accounting for approximately 70% of cases (compared with 57.9% for non-EU citizens overall), followed by dismissals (10.2%), resignations (9.2%) and other reasons (11%).

Businesses

The Senegalese community ranks **eighth among non-EU communities in terms of the number of sole proprietors**, with **15,292** individual entrepreneurs, accounting for 3.9% of the total.

The territorial distribution of businesses largely reflects that of the Senegalese populations, with a significant concentration in Campania (14.4%), and Lombardy (14.1%), followed by Tuscany (13%) and Apulia (12.3%)

From a sectoral perspective, Commerce and Transport stand out as the most significant sectors, accounting for a combined 82% of Senegalese sole proprietorships, a share more than double the average for non-EU communities (39.9%)

81.5%

of Senegalese businesses in Commerce

Moreover, 8.5% of non-EU entrepreneurs active in the Commerce sector are of Senegalese origin, highlighting the strategic importance of this sector for the community.

Welfare

According to available data, Senegalese citizens only partially benefited from Italy's main welfare benefits in 2024, with some areas experiencing a higher incidence.

Wage supplementation schemes[5] represent the area with the highest incidence of the Senegalese community among non-EU beneficiaries (5%). A total of 4,346 Ordinary Wages Guarantee Fund (CIGO) benefits and 334 Extraordinary Wages Guarantee Fund (CIGS) benefits were granted. Overall, wage supplementation measures involved 4,680 Senegalese citizens, indicating a significant presence compared with other forms of support, partly linked to the concentration of Senegalese employment in the industrial sector.

NASpI (New Social Insurance for Employees) is the second most relevant measure in terms of beneficiaries: 21,490 Senegalese citizens, accounting for 4.7% of the total non-EU beneficiaries. This confirms the importance of unemployment-related support for the community.

The number of beneficiaries of the Invalidity, Old Age and Survivors' pension is very limited (1.7%), with 1,947 recipients overall, a figure consistent with the relatively young demographic structure of the community. A slightly higher incidence is recorded among recipients of pensions and social allowances (2.2% of non-EU beneficiaries). Among these, attendance allowances and similar benefits (2.6%) and civil disability pensions (2.5%) represent the most significant items.

Parental leave shows a relatively high incidence (6.4%), with 2,188 beneficiaries, while maternity benefits[6] amount to 663 (2.3%) and family allowances[7] remain marginal (78 cases, meaning 1.5%). This suggests limited female participation in the labour market, although there is a notable presence in parenting support measures.

[5]These include Extraordinary Wages Guarantee Fund (CIGS), the Wages Guarantee Fund in Derogation (CIGD – a measure adopted during the Covid-19 pandemic to support employees of companies not covered by other income support measures), and the Ordinary Wages Guarantee Fund (CIGO).

[6] 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.

[7]Starting from 1 March 2022, Legislative Decree 230/2021 introduced the Universal Single Allowance, a measure intended to support families with dependent minor children, as well as children under the age of 21 who are students or are unemployed, and children with disabilities with no age limit. The family allowance continues to be applied as a support measure for households without children.

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

Allowance	Senegal	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	4,346	5.00%	87,491	15.50%
Extraordinary Redundancy Fund	334	6.40%	5,187	3.20%
Exceptional Redundancy Fund	0	0.00%	16	0.70%
Total	**4,680**	**5.00%**	**92,694**	**12.70%**
Unemployment benefits				
NASpI (New social insurance for employees)	21,490	4.70%	456,263	16.70%
Old age, invalidity and survivors' pensions				
Old age	1,086	1.70%	62,837	0.50%
Invalidity	497	3.20%	15,694	1.80%
Survivors	364	1.00%	37,766	0.90%
Total	1,947	1.70%	116,297	0.70%
Welfare pensions				
Pensions and social allowances	843	1.60%	51,272	6.10%
Civil disability pensions	1,017	2.50%	41,299	4.00%
Caregivers' allowance and the like	1,204	2.60%	46,645	2.10%
Total	**3,064**	**2.20%**	**139,216**	**3.40%**
Family Care				
Maternity	663	2.30%	29,271	10.20%
Parental leave	2,188	6.40%	34,140	9.50%
Family allowance [8]	78	1.50%	5,225	8.30%

Source: Sviluppo Lavoro Italia elaboration based on INPS data - Coordinamento generale statistico attuariale

[8]A form of income support for parents who are employees, who have the right to take leave from work during the first 12 years of a child's life, for a maximum of 6 months (continuous or split) for the mother and 7 months (continuous or split) for the father.

Remittances and financial inclusion

Edited by Daniele Frigeri

Remittances

The financial behaviour and decisions of foreign citizens are influenced by subjective and objective factors in a space-time dimension. Percentagewise, three-quarters (76%) of savings are allocated in Italy, while the remaining quarter (24%) is sent to the country of origin in the form of remittances. This transfer of money, which has reached considerable dimensions at an international level (over 900 billion dollars in 2024, according to the World Bank), has a considerable impact in countries of origin. Remittances sent by foreign citizens residing in Italy has reached 8.29 billion euros (Bank of Italy), with a very modest growth of 1.3% after years of significant increases.

According to World Bank data, in 2024 remittances to Senegal accounted for 11.6% of the national GDP. Senegal ranks as the tenth destination of remittance flows from Italy, accounting for 4% of the total in 2024, down 11% from 2023. Lombardy and Tuscany are the two regions from which 36% of remittances to Senegal originate, followed by Emilia-Romagna (11%) and Veneto (8%). Milan (7%), Bergamo (5%) and Rome (5%) are the main cities from which remittances are sent. With regards to cross-border bank transfers sent from Senegalese citizens to their country of origin, data collected from Italian banks show stable volumes (53%) and a 3% reduction in the average amount between 2023 and 2024.

Table 3 – Remittances to Senegal

Volume of 2024 remittances from Italy	298,279 (milioni di €)
Incidence on total remittances from Italy	3.6%
2023-2024 % variation	-11.3%
Average cost[9] of remitting €150 from Italy (September 2025)	2.34%
Average amount of cross-border transfers from Italian banks	3,624 €

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

The process of financial inclusion and financial well-being

Financial inclusion, defined as access to proper use of a range of financial instruments, represents an enabling factor for initiating and consolidating the process of socio-economic integration of an individual and his/her family. At the core of this evolutionary process is access to a bank account and the payment system, combined with increasingly complex needs that correspond to an equal number of financial instruments, including access to credit, investments, forms of accumulation, and savings protection. Alongside the traditional notion of financial inclusion, the term financial well-being has gradually emerged. This is a multidimensional concept referring to the ability of an individual or a family to manage their economic resources in both the present and future, ensuring stability and resilience.

[9]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, financial well-being is associated with four dimensions [10]: the ability to manage current expenses in a sustainable manner (having control over one's finances), the ability to absorb unexpected shocks without falling into severe financial difficulty (having a financial "buffer"), the ability to accumulate savings for medium to long-term goals, and the ability to plan one's financial future with confidence (the freedom to make choices for one's own well-being). Not only do these dimensions relate 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 The Financial Inclusion of Migrants, established by CeSPI in 2010, closely monitors a series of variables closely related to the dimensions outlined above. The first two indicators concern financial and digital education. Both show relatively low levels among non-European citizens: the financial education index stands at 3.8 on a 0-10 scale, while only 46% consider their digital skills to be adequate. A second key indicator is the Bancarization Index, namely the percentage of adults holding a bank account, which represents the first step in the process. While for Italians the index stands at 97% [11], for non-EU foreign citizens it reached 90% in 2023, which is still a significant gap. In the case of the Senegalese citizens, despite the relatively long migration history of this community, the value of the index only reaches 72%. A second set of variables allows us to represent an individual's ability to plan long-term goals and manage expenses in a sustainable manner.

Table 4 – Financial Inclusion Indicators – Senegal

	2023	2022	2020	Delta 2020-2023	Non-EU countries' data
Bancarization index	72%	69%	79%		90%
Incidence on the number of bank account holders					
Passbooks	54.90%	64.60%	65.20%	(-)	60%
Payment services	395.50%	475.90%	458.10%	(-)	303%
Financing services	63.70%	57.30%	64.60%	(-)	54%
Mortgages	5.10%	5.10%	8.10%	(-)	12%
Savings/investment products	29.20%	28.50%	39.00%	(-)	25%
Insurance products (Non-Life)	47.60%	37.50%	42.20%	(+)	33%
Internet banking	80.50%	68.90%	67.20%	(+)	83%

Source: CeSPI – Observatory on the Financial Inclusion of Migrants

[10] A system of indicators was developed in 2015 by the Consumer FinancialProtection Bureau. See: Measuring financial well-being - A guide to using the CFPB Financial Well-Being Scale
[11] 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 by definition dynamic and which, in the two-year period 2020-2022, includes the impact of shocks related to the pandemic and inflation. The financial inclusion index does not suggest any sign of exclusion from formal financial circuits. On the contrary, all indicators show a contraction in the period between 2020 and 2023, only partially recovered in 2023, indicating a rather lasting effect on individuals' financial well-being. Passbooks are the only component that declined throughout the entire three-year period. This can be explained by both their buffer function, which likely led to the depletion of deposited resources, and by a reallocation of resources towards more profitable products, given the effects of inflation.

A comparison with the average data for non-EU citizens highlights additional aspects. While the three-year trend shows some critical issues, the comparison also reveals a community that is relatively more financially integrated, with values higher than the non-EU average for all indicators except mortgages, where the gap remains significant.

Recent crises have affected the financial well-being of the Senegalese community in Italy, reducing its potential and pushing many members into financial exclusion. At the same time, indicators show the presence of a financially integrated segment of the community with the capacity to plan and manage resources even in the medium and long term.

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[12] (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 labour market. 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[13] (2024 average); MLPS, Mandatory Employment Communications (SISCO[14], at December 31, 2024); INPS, General Actuarial Statistics Coordination (at December 31, 2023); Unioncamere – InfoCamere, Movimprese[15](at December 31, 2024, for foreign-owned companies); data from the main trade unions (CGIL, CISL, UIL, UGL) on members with foreign citizenship (2023).

[12] 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).

[13] 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).

[14] 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.

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

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