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Original Article

The effects of Usury Activities in the inland areas of Southern Italy: the case of Benevento and Campobasso

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Abstract
This essay analyses the medium and long-term effects of usury activities in the inland areas of continental Southern Italy, taking the provinces of Benevento (Campania) and Campobasso (Molise) as comparative case studies. The argument is that usury cannot be reduced to a single patrimonial offence: it operates as a long-term social device that occupies the space left vacant by formal credit, producing wealth accumulation for the lender and progressive expropriation for the borrower. The empirical base integrates three sources, systematically triangulated: a qualitative content analysis of twenty-one criminal judgments issued by the Tribunal of Benevento between 2012 and 2024; official data on prosecutions, anti-usury financial support and Solidarity Fund applications collected by the Prefecture of Benevento from 2015 to 2024; and a body of comparative materials on the Molise judicial district, including a recorded institutional interview with Dr Nicola D'Angelo, Chief Prosecutor of Benevento and formerly Public Prosecutor of Campobasso. Findings show, on the one hand, a structurally low level of denunciation linked to victims' economic dependence and reputational stigma, and on the other a sophisticated process of asset patrimonialization through real-estate appropriation, fictitious sales mandates and circulation of bank checks. The analysis distinguishes individual usury, banking usury and clan-related usury, highlighting the role of the Pagnozzi-Panella/Iadanza clan in the Caudina Valley as a marker of differential infiltration. The Benevento-Campobasso comparison reveals a common substrate of inland marginality but differential criminal morphologies, suggesting policy implications for prevention, social credit and territorial listening services.

Keywords: *usury; inland areas; Italian Mezzogiorno; sociology of law; asset patrimonialization; money laundering; under-reporting; Benevento; Campobasso.*

1. Introduction

The study of usury activities in continental Southern Italy goes beyond the dimension of crime as penal category. Usury is not only an offence against property: it is a long-term social device (La Rosa and Nocenzi 2018: 15-42), a mechanism of access to credit that fills the gaps left by the formal credit system, producing wealth accumulation for the lender and progressive expropriation for the victim (Ruggiero 1996: 87). In the inland

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areas of Southern Italy, marked by demographic fragility, productive decline and structural rationing of bank credit, usury acquires a para-systemic function that makes the cause and symptom of the territory's socio-economic crisis.

The essay takes two emblematic realities as case studies: Benevento and Campobasso. They are provincial capitals of similar size and context, but differ in their level of mafia pressure: significant, though not comparable to Naples or Caserta, in the Benevento area; nearly absent, according to the Anti-Mafia Investigation Directorate, in Molise (Reuter 1983: 109-131; Savona 2010: 1629-1660). This asymmetry allows for a comparative analysis that isolates the role of organized crime as a contextual variable. The research question is organized around three areas: (i) the structural features of usury activities; (ii) the mechanisms by which illicit proceeds are converted into assets, and their effects on the economic fabric; (iii) the factors that inhibit the emergence of the phenomenon (Sutherland 1987: 7-12; Beccaria 1998 [1764]: 82-86).

2. Methodological note

The analysis draws on three classes of sources. The first source is a corpus of twenty-one judgments of the Tribunal of Benevento, issued between 2012 and 2024, concerning the offences of usury (art. 644 of the Italian Criminal Code), money laundering (art. 648-bis), reuse of illicit proceeds (art. 648-ter), extortion (art. 629) and criminal conspiracy (art. 416). The corpus includes twenty criminal judgments and one civil judgment. A qualitative content analysis was used to identify recurring conceptual categories (Krippendorff 2004: 81-109). The second class of sources consists of the report of the Prefecture-U.T.G. of Benevento 2015-2024 and the data of the inter-force Database. The third class includes materials on the Molise judicial district — reports of the Anti-Mafia Investigation Directorate, Bank of Italy reports on the regional economy — and the institutional interview with the Chief Prosecutor of Benevento, Dr Nicola D'Angelo, formerly Public Prosecutor of Campobasso: a privileged qualified witness of both contexts. This combination allows the dialectic between what surfaces in court and what remains hidden — central to the object of inquiry — to be brought into focus (Quirk 1997: 10-14; Becchi and Rey 1994: 51-74).

3. The inland areas of the Mezzogiorno as a structural context

The provinces of Benevento and Campobasso share the typical features of the inland areas of continental Southern Italy, as redefined by the 2014 National Strategy (Svimez 2024: 213-240; Barca, Casavola and Lucatelli 2014: 7-23): low population density, distance from urban centres, ageing population, negative net migration. Socio-economic indicators place both provinces below the national average for disposable income, female employment and depth of the local banking system (Viesti 2021: 171-195).

The rationing of formal credit is the structural condition that drives demand for illegal credit. The Bank of Italy has documented a systematic contraction of lending to small firms in inland areas, particularly marked among family-based micro-enterprises. The international literature speaks of gray credit markets, populated by informal lenders and professional usurers (Mayer 2012: 807-844). In its 2024 Report, Svimez notes a peculiar combination of low economic social capital and high hidden household and corporate debt (Svimez 2024: 213-240; Ruggiero 1996: 112-116). It is in this gap that usury takes root, like a symptom and a driver of financial exclusion.

To this is added "banking desertification": branch closures between 2010 and 2023 disproportionately affected municipalities of fewer than five thousand inhabitants in the Sannio and Molise hinterlands (Eurispes 2024: 412-430; Alietti and Padovan 2018: 45-

72). Unlike in metropolitan areas, inland areas lack alternative channels (microcredit, peer-to-peer platforms, associative networks), and illegal credit often acquires a de facto territorial monopoly.

4. Theoretical framework: usury as a market

Sociological literature has progressively moved away from a purely legal reading of the phenomenon, framing it instead within a perspective of illegal markets. The starting point is the notion of the mafia enterprise developed by Arlacchi in the 1980s (Arlacchi 1983: 117-152): criminal accumulation is not simply predatory, but has an entrepreneurial rationality, capable of organizing complex and lasting activities — including, paradigmatically, illegal credit. Usury thus appears as a form of enterprise with low capital costs and very high profit margins, whose competitive advantage over formal credit lies in its ability to provide liquidity to credit-rationed borrowers, quickly and without paperwork (Sciarrone 2009: 45-78; Sales 2006: 201-214). Alongside this perspective, Sales and Sciarrone's reading of the territorial roots of southern camorra groups is relevant: usury is not the main activity of these organizations, but a means of controlling territory and for complementary accumulation. Gambetta (Gambetta 1992: 23-54) shows how demand for protection and demand for illegal credit often overlap: the usurer provides both liquidity and a guarantee that the contract will be enforced — a function that the State cannot supply in situations of pathological economic dependence.

The criminal-economy perspective, in the tradition of Reuter (Reuter 1983: 109-131), allows usury to be analysed as a rational enterprise that faces specific risks — non-repayment, denunciation, competition among usurers — using typical instruments: coercion, violent collection, diversification of the victim portfolio, concealment of assets. The economic criminology of the Sutherland school (Sutherland 1987: 7-12) has shown that informal street-level usury and banking usury form a conceptual continuum rather than two sharply separated phenomena: both involve imposing economically unfair terms on a weaker contracting party, although through radically different methods and instruments. In a well-known passage, Sciascia recalled that "money lent at usurious rates is the oldest form of power one man has ever exercised over another" (Sciascia 1970: 127). In this light, usury can be understood as a device operating in the "grey zone" between legal and illegal economies (Sciarrone and Storti 2014: 27-58): by converting flows of illicit money into legal assets and corporate holdings, it is one of the most powerful vectors of that zone.

5. The legal framework

The Italian anti-usury system rests on two key statutes. Law no. 108/1996 reformulated Article 644 of the Criminal Code by introducing an objective threshold rate and the figure of "in-concreto" usury, defined by the disproportion between the loan and the counter-performance in conditions of economic or financial hardship. Usury thus becomes a multi-protective offence: it harms property, contractual self-determination, economic order and the dignity of the debtor (Mantovani 2020: 253-289; Fiandaca and Musco 2022: 246-279; Prosdocimi 1996: 771-784). The Court of Cassation has clarified that the state of need, while not coinciding with absolute destitution, is met by "significant and pressing economic hardship" (Cassazione, Sez. II pen., 18 March 2003, no. 20148) — a reading echoed in the reasoning of the Benevento corpus.

Prevention is entrusted to the same Law 108/1996 and to Law 44/1999: the Prevention Fund for Confidi and anti-usury Foundations (ex ante), and the Solidarity Fund providing ten-year interest-free loans to victims who report the crime (ex post) (Centorrino and Ofria 2008: 115-138; Padovani 1996: 465-480; Amarelli 2017: 65-88). Data from the Prefecture of Benevento show selective access: of 41 applications submitted in the decade 2015-2024, only 2 were granted, 12 rejected, and 27 are still pending or have been closed (Prefettura di Benevento 2024: 3) — an eloquent gap between legal provision and practice.

6. The Benevento case: analysis of the corpus

6.1 Structural features

The corpus includes twenty-one judgments — twenty criminal and one civil — relating to facts that occurred between 2002 and 2020, concentrated in 2008-2016, acute phase of the financial crisis. Three categories emerge: thirteen cases of informal or “street” usury, six of banking usury, and two of associative or camorra-linked usury. The conviction rate for informal usury exceeds 80%, while for banking usury it stays below 20%: a figure that points to the specific evidentiary difficulty surrounding the calculation of the APR (TAEG) (Prefettura di Benevento 2024: 4; Barbagli 2014: 233-248).

6.2 Offender profiles

The judgments document three distinct categories of perpetrators. Individual informal usurers are predominantly males aged between 35 and 65, deeply rooted in the Benevento area; in two cases (judgments 409/2018 and 1170/2024) the defendants are women, indicating a non-negligible presence of female figures in the local market (Tribunale di Benevento, sent. no. 5166/2012: 21-27). Their socio-economic background is heterogeneous: professional discount-loan dealers, former shopkeepers or craftsmen who turned credit into their main source of income. A recurring feature is the pre-existing personal relationship with the victim — friendship, neighbourhood, business ties — which serves as the vehicle for the initial trust that precedes the usurious spiral. Most of these offenders had no criminal record at the time of the first charge, a circumstance that often led judges to grant generic mitigating factors equivalent to the aggravating ones.

Banking usurers are managers and officers of local branches: Banca di Credito Popolare (judgment 259/2018), Banca Popolare dell’Emilia Romagna, formerly Banca della Campania (1033/2021), and other institutions (002/2021, 478/2015). Judgment 259/2018 is emblematic: a real-estate mortgage of 2,200,000 euros and another of 300,000 euros, with fixed and variable rates indexed to Euribor; the usurious nature depends on the correct calculation of cost items in the APR. The acquittal rests on insufficient evidence, not on the absence of the act: a distinction that highlights a structural problem in the prosecutability of banking usury. Associative and camorra-linked usurers are the least represented but most revealing category: judgment 433/2019 concerns the activity facilitated by the Pagnozzi-Panella/Iadanza clan in the municipalities of Montesarchio, San Martino Valle Caudina and Cervinara; 1167/2019 documents an organisation structured around differentiated roles — usurers, intermediaries for granting loans, individuals dedicated to laundering — with systematic use of cashier’s cheques to obscure the illicit origin of the money (Tribunale di Benevento, sent. no. 1167/2019; Tribunale di Benevento, sent. no. 433/2019; Dino 2011: 178-204).

6.3 Victim profiles

The common denominator is exclusion from ordinary bank credit. The most represented category consists of entrepreneurs and shopkeepers in financial difficulty: construction entrepreneurs with companies facing liquidity crises (judgment 120/2023 describes the victim as a "construction entrepreneur, no longer accepted by the banking system"), bar and restaurant managers, and shopkeepers with prior exposures that prevent access to formal credit. The statement reported in judgment 1019/2015 is emblematic: "going to the bank was not an option, because the company had defaulted on payments and the bank wouldn't give us anything" (Tribunale di Benevento, sent. no. 1019/2015). The 2008 financial crisis structurally amplified this dynamic: companies with prior bank exposures were systematically cut off from ordinary credit, fuelling demand for informal credit. A second category includes salaried workers and pensioners — clerks, railway workers, factory workers, sales agents — who turn to usurers because of unexpected expenses or personal over-indebtedness: this cross-cutting profile confirms that usury does not affect only marginal groups, but also reaches individuals with stable incomes temporarily exceeded by their commitments. The aggravating circumstance of the "state of need" is charged in almost all cases, and convictions systematically recognize it, specifying that it does not require absolute destitution but is met by the mere difficulty of accessing ordinary credit.

7. Interest rates and operational mechanisms

The most striking finding from the Benevento corpus is the breadth of the spectrum of interest rates actually applied in informal usury, ranging from 53% to 4,055% per year. The rate of 10% per month (120% per year) constitutes the "market price" of informal usury in the Benevento area. The following table summarizes the main observations.

Table 1. Annualized interest rates and operational modalities — selected judgments of the Tribunal of Benevento (2012-2024)

Judgment	Min. rate (ann.)	Max. rate (ann.)	Method
5166/2012	53%	4.055%	Multiple loans to different victims
5886/2013	56%	172%	Fixed periodic instalment
1019/2015	~100%	>100%	Post-dated cheques
255/2017	120%	120%	€300/month on a €3,000 loan
105/2018	99.48%	225.84%	Lump-sum repayment on principal
304/2021	85.51%	161.21%	Lump-sum interest
1561/2021	49.26% monthly	591% annual	Liquidity + transfer of warehouse
120/2023	120%	120%	10% monthly on various amounts
1150/2023	60.83%	268.38%	Monthly instalments per loan
1170/2024	60%	608%	Very short-term repayment

Four operational methods emerge: cash loans, the most common form; post-dated cheques and bills of exchange, used for disbursement, guarantee and collection; payments in kind, as in judgment 1561/2021 in "disproportionate" food supplies; and the transfer of valuable goods, such as the gold and diamond ring in 105/2018 (Cornelli 2021: 189-208). The correlation with extortion is systematic: in seven of the thirteen cases of informal usury, the offence of attempted extortion under art. 629 of the Criminal Code is also charged. The methods include verbal threats, physical assaults, seizing identity documents (255/2017), and threats to send violent individuals to the victim's home (105/2018: "I'll send a drug addict or someone like that to your doorstep"…) (Tribunale di Benevento, sent. no. 255/2017; sent. no. 105/2018). Usurious lending is not high-risk credit, but an integrated coercive system.

8. Patrimonialization of proceeds and "housing expropriation"

The patrimonialization of the proceeds of usury activities is, from a socio-legal viewpoint, the most relevant dimension for understanding the long-term distorting effects of the phenomenon. It refers to the process by which the money generated by usury is consolidated into real estate, movable assets or corporate holdings, removed from the reach of confiscation and reintroduced into the legal economic circuit. Judgment 1561/2021 offers the most telling documentation (Tribunale di Benevento, sent. no. 1561/2021: 34-38): the usurious lending was explicitly aimed at acquiring an industrial warehouse worth about 354,000 euros, against a total loan of 103,000 euros. The mechanism is precisely described in the reasoning: the victim, unable to repay principal and interest, was induced to sign a "power of attorney to sell" in favour of the usurer's wife, making it impossible to recover the asset even in the event of default. The gap between the value of the asset and the loan amount — about 251,000 euros — is the patrimonial profit of the operation.

The "housing expropriation" mechanism — the progressive erosion of the victim's real-estate holdings through usurious loans secured against property (Centorrino and Ofria 2008: 131) — is a structural pattern documented in several judgments. In 120/2023 the victim is forced to transfer "the bare ownership of a property" registered in his wife's name as security for the usurious debt; part of the money from the usurious lending is then used to buy a property in San Giorgio del Sannio, registered in the name of the main defendant's wife (Tribunale di Benevento, sent. no. 120/2023, count B). In this case the charge under art. 648-bis of the Criminal Code is specifically brought against the wife; the judgment, however, acquits her for insufficient evidence on the subjective element. The difficulty of proving intent to launder money, especially within family relationships, is a recurring obstacle in judicial practice, and significantly limits the repressive effectiveness of arts. 648-bis and 648-ter of the Criminal Code.

Alongside real-estate acquisition, the corpus documents fictitious registrations and corporate structures. Judgment 5166/2012 is a textbook case (Tribunale di Benevento, sent. no. 5166/2012: 21-27; Tribunale di Benevento, sent. no. 1167/2019): the defendant ran five companies with interlinked bank accounts; many cheques were "without a payee" or fictitiously made out to relatives; the car under seizure was "fictitiously registered in the son's name" — a pattern matching art. 648-ter of the Criminal Code, under which the defendant was convicted. Patrimonialisation converts illegitimate money into assets which, once embedded in the legal economy, are hard to distinguish from legitimate ones: this is what Centorrino and Ofria call the "capitalisation of usurious rent" (Centorrino and

Ofria 2008: 115-138; Reuter and Truman 2004: 111-140; Banca d'Italia – UIF 2024c: 47-63).

9. The Campobasso case: a context of low mafia pressure

The Molise capital is a paradigmatic case of an inland area with low mafia pressure. The Anti-Mafia Investigation Directorate, in its half-yearly report to Parliament for the second half of 2023, notes that Molise has the lowest level of entrenchment of structured criminal organizations in the southern panorama (DIA 2024: 312-318; DIA 2024: 146). This does not mean an absence of illegality: drug trafficking, property offences and cases of usury are present, but they are mostly carried out by individuals or small groups not linked to camorra or 'ndrangheta organizations. This peculiarity makes the Molise case analytically interesting: it allows usury activities to be observed in a context that lacks the systematic pressure of organized crime, the "social capital" of the mafia, and structured networks for laundering.

According to Dr D'Angelo — Chief Prosecutor of Benevento and formerly Public Prosecutor of Campobasso — the Molise context is marked by a stronger prevalence of psychological and social factors in inhibiting reporting: stigmatization, shame, the wish to hide one's indebtedness even from family members (D'Angelo 2025; Paci 2017: 142-155; Nelken 2012: 623-659). On the macroeconomic side, the Bank of Italy notes a slowdown in lending to small firms and a rise in the deterioration rate, particularly in retail and food-service businesses (Banca d'Italia 2024b: 9-14). Pressure on demand for informal credit is structurally present even in contexts with less mafia penetration: the usury-market takes root on the basis of credit rationing, before any presence of criminal organisations. The "San Matteo Apostolo" anti-usury Foundation records more than 150 cases per year (Fondazione San Matteo 2024: 5-12; Fiasco 2019: 78-112): a demand for assistance well above what appears in the courts.

10. Under-reporting as a structural variable

The dark figure of the crime of usury is central to the interpretation of any case-law data. The Italian literature estimates a ratio of at least ten unreported cases for every emerging one (Prefettura di Benevento 2024: 4; Barbagli 2014: 233-248; Stortoni 1997: 806-830; Orlandi 2012: 3521-3539): the corpus must therefore be treated as a "qualified sample", useful for describing the morphologies of the phenomenon while remaining aware of its quantitative partiality. Data from the Prefecture of Benevento for 2015-2024 record 15 reported offences, with a progressive decline from 2019 onwards and two years (2020-2021) with zero reports; the Prefecture identifies low propensity to report as the main obstacle (Prefettura di Benevento 2024: 3).

The institutional interview with Dr D'Angelo (D'Angelo 2025), drawing on his dual experience in Molise and the Benevento area, allows a finer reconstruction of the inhibiting factors. The magistrate distinguishes two scenarios. In territories with high mafia pressure, fear of retaliation from the usurer or the organization behind him is the main factor: the victim does not report the crime because she fears physical or financial consequences for herself or her family. In contexts with less organized crime, such as Campobasso, psychological and social factors prevail instead — shame, fear of commercial stigma, the wish to hide one's indebtedness even from close family — together with economic factors. This last dimension deserves particular attention: the victim who reports knows that she will lose access to informal credit anyway, but will still find herself in financial need. Reporting deprives her of a form of support that, however illegal and costly, was a way of accessing credit in the absence of formal alternatives.

This phenomenology raises a normative paradox that the sociology of law cannot avoid: the repressive system is designed as a deterrent, but it presupposes that the victim takes action — which does not happen in the absence of a credible offer of alternative legal credit. The Prevention and Solidarity Funds are meant to address this need, but — as already noted — lengthy procedures, documentary complexity and rejection rates undermine their ability to respond in time. A vicious circle emerges (Padovani 1996: 465-480; Amarelli 2017: 65-88; Stortoni 1997: 806-830; Orlandi 2012: 3521-3539): the victim does not report because public support is not timely; the repressive system has no evidence without the report; the usurer consolidates his position in this cognitive and procedural void. Eight acquittals out of twenty-one rest on insufficient evidence regarding the victim's testimony, often the only source in the absence of written documentation: this reliance on oral evidence, combined with the psychological dynamics affecting the victim, is the structurally fragile dimension of criminal proceedings on usury.

11. Distorting effects on the economic and social fabric

Usury activities' effects in the inland areas of the South go beyond the direct financial harm to the victim. A medium- and long-term analysis allows at least five interconnected lines of systemic impact to be identified. The first is the compression of the allocative function of legal credit: recourse to usury drains resources from formal banking channels and distorts the credit-risk assessment of firms, which end up operating with hidden debt incompatible with banks' evaluation criteria (Ardizzi, Petraglia, Piacenza and Turati 2014: 1555-1590). The second is the distortion of competition: firms that enjoy illicit liquidity — or that are caught in usurious dependence — operate under asymmetric conditions compared to their competitors, being able to sustain for long periods pricing strategies that are not viable in the legal market (Calderoni 2011: 41-69). The third is opaque patrimonialization: the progressive transfer of ownership of real estate and movable assets from victim to usurer or his nominees alters the distribution of wealth in the areas affected. The concentration of such transfers in limited territorial settings — especially the Caudina Valley, the setting of judgments 433/2019 and 1167/2019 — suggests a hypothesis of illegitimate land concentration, the scope of which would require further detailed research (Dalla Chiesa 2012: 57-88).

The fourth line concerns infiltration of the grey zone between legal and illegal economies. The transformation of usurious proceeds into corporate holdings, as paradigmatically documented in 5166/2012, brings into the local economy business actors who compete on the market using illegally sourced resources. This pollution of fair competition is not immediately perceived, since it unfolds over the long periods of corporate capitalization, but it produces lasting effects on the quality of the local business fabric (Sciarrone and Storti 2014: 27-58; Barbagli, Colombo and Savona 2022: 256-280). The fifth line is properly social: usury has devastating effects on family and community ties, from the victim's chronic stress — which, as the corpus testimony shows, often results in psychological and family pathologies — to the breakdown of pre-existing relationships of trust, social stigmatization of the debtor, and, in the most serious cases, suicide. The Durkheimian reading of anomie (Durkheim 2008 [1895]: 59-82) illuminates the breakdown of bonds of economic solidarity wherever informal credit becomes the only available channel; in Piselli's terms, negative social capital becomes a multiplier of vulnerability (Putnam 1993: 201-230; Piselli 2003: 461-486).

Awareness of the “dark figure” is essential to avoid both over-interpretation of the data that surfaces and, symmetrically, underestimation of existing judgments. The criminal anti-usury rule responds to a twofold constitutional value — the protection of savings (art. 47 of the Italian Constitution) and the economic dignity of the citizen — so that the practical ineffectiveness of the repressive and preventive system raises a question of constitutional sociology of law: that is, of the distance between legal promise and the actual effectiveness of the law (Ferrajoli 2013: 181-196; Ferrari 2019: 211-236; Ferrari 2019: 228).

12. Comparison between Benevento and Campobasso

The comparison between the two provincial capitals — based on institutional data, the qualified testimony of Prosecutor D’Angelo, and reports from anti-usury foundations — produces a picture in which convergences prevail, despite a significant structural difference. The two provinces share all the distinctive features of the inland areas of continental Southern Italy: rationing of formal credit, fragility of the business fabric, demographic ageing, depopulation of rural areas, low density of associative networks. In both contexts, recourse to illegal credit arises as a response to objective exclusion, and the time curve of demand has steepened since the 2008 crisis (Cersosimo and Donzelli 2020: 23-45). The structural difference lies in the presence — in the Benevento area — of a non-negligible camorra component, absent in the Molise context. This asymmetry has effects on three levels. First, on the morphology of the usurious supply: in Benevento there are documented forms of structured associative activity (1167/2019) and direct connections with camorra organizations (433/2019), absent in the Molise corpus (Tribunale di Benevento, sent. no. 433/2019; Dino 2011: 178-204). Second, on coercion mechanisms: the camorra-style threat is more structured in the Sannio area, while in Campobasso coercion tends to remain at the level of individual pressure. Third, on the factors that inhibit reporting: in Benevento the fear of organized retaliation weighs more heavily; in Campobasso, psychological distress, social shame and fear of losing commercial reputation prevail (D’Angelo 2025).

This difference does not scale down the concern for the Molise context: the phenomenon appears more hidden precisely because it emerges less often in criminal proceedings, while the economic and social harm remains high. The comparison highlights a third variable: in both cases, the ability of the network of Confidi and anti-usury Foundations to reach victims in time is an essential condition for the legal framework to work (Fondazione San Matteo 2024: 5-12; Fiasco 2019: 134-150). Where this intermediation is missing — as the Sannio data suggest — the law remains ineffective.

13. Conclusions and policy perspectives

The case of the inland areas of the Mezzogiorno confirms that usury, far from being a residual pathology, is a structured illegal market, fed by the rationing of formal credit, and capable of producing patrimonial expropriation, distortion of competition and erosion of social capital. The distinction between contexts with strong and weak mafia pressure does not coincide with the presence or absence of the phenomenon, but shapes its morphology and the mechanisms by which it is concealed (Barbagli, Colombo and Savona 2022: 256-280; Ferrari 2019: 228).

On the substantive criminal-law level, the near-exclusive reliance on the victim’s testimony must be balanced by stronger asset-tracking investigative tools, able to reconstruct financial flows. Recent developments on preventive confiscation and patrimonial measures move in this direction, although their effectiveness is limited by organizational shortcomings (Maugeri 2001: 425-468; Maiello 2020: 317-358). On the prevention side, three lines stand out: (a) simplification of the procedures for accessing the Solidarity Fund and the Prevention Fund — 2 grants out of 41 applications in the Sannio area is too wide a gap; (b) strengthening anti-usury foundations as local outposts that can intercept the demand for help before a formal report is filed; (c) financial and legal education aimed in particular at family-run micro-enterprises in the inland areas (Savona and Riccardi 2018: 89-117; Consulta Nazionale Antiusura 2024: 18-35).

On the level of territorial policy, the debate on inland areas must be re-read in light of the question of usury: demographic contraction and financial exclusion are not just issues of essential services, but structural conditions that feed illegal markets capable of lasting infiltration of the legal economy. An integrated strategy along the lines of the National Strategy for inland areas and of Svimez cannot ignore an anti-usury pillar that includes monitoring, prevention, victim support and the strengthening of accessible legal credit (Svimez 2024: 213-240; Barca, Casavola and Lucatelli 2014: 7-23; Ferrajoli 2013: 181-196; Ferrari 2019: 211-236). The 2008 crisis, the pandemic, and the 2022-2023 inflationary pressures have produced documentable increases in the demand for informal credit: the case of Benevento and Campobasso offers a privileged vantage point to understand how, in the long run, criminal law confronts a phenomenon that repression alone cannot contain — a phenomenon for which, as Ferrari reminds us, “the criminal norm, without the dense network of intermediate social institutions, is like a dam built on sand” (Ferrari 2019: 228).

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