
Anti-Usury Foundations in Southern Italy, local sentinels and outposts of hope

"25 anni di 108. Ripensarci, nel Sud, dopo il Covid" ("Law n° 108 - 25 years later. Reflections for the South after COVID-19). Southern Italy's Anti-usury Foundations came together in Villapiana, in the district of Cosenza, to discuss, reflect and formulate new recommendations. The theme of the meeting, attended by 15 southern Italy Foundations and Associations, was Law no. 108/1996 enshrining "anti-usury provisions". Discussions focused on the challenges posed by the pandemic with increasing poverty rates, the impact of organised crime in certain areas, and the enforcement of regulations. **Rising poverty rates.** *The impact of the past one and half years of COVID-19 is emerging with its dramatic implications and detrimental consequences.* The rate of the "new poor is increasing", pointed out Fr Andrea La Regina, head of Caritas Italy Macro Projects. "Restrictions on economic activities, coupled by social exclusion, have seriously impacted households' financial capability." As a result, "many are those who can no longer afford their mortgage payments." Fr. La Regina anticipated the findings of a forthcoming report: "Approximately 6 million families are affected by this critical situation, including 3 million entrepreneurs, mostly small businesses. Over 2 million have crossed the risk threshold and the remaining group of families risk falling prey to criminal activity." In these areas, crime is tantamount to usury, among other things, with all its inherent perils. *Anti-usury Foundations thus become the local sentinels, owing to their strong territorial roots,* remarked Fr Marcello Cozzi, chairman of 'Interesse Uomo' anti-usury Foundation, and Monsignor Francesco Savino, bishop of Cassano all'Jonio, who referred to them as "outposts of hope". **The identity of Anti-usury Foundations.** "The vocation of Southern Italy Foundations is not to act as banks for paupers, i.e. as mere grantors of loans, but rather *to serve as cultural and political drivers and advocates for the growth of new development models for the South and for the country as a whole.*" Fr Cozzi pointed out that twenty-five years after the adoption of Law 108, due reflection should be made with regard to "the efforts carried out in local communities, with so many people receiving support." Specifically, "Anti-usury role and activities, both those involving dioceses and lay people, must not be restricted to economic intervention, for that is the last resort." That's why *"prevention" of phenomena such as gambling and racketeering is key,* pointed out Attilio Simeone, advisor to the Italian parliamentary Antimafia Commission, board member of the Anti-usury Foundation 'San Matteo Apostolo' in Cassano all'Jonio. In this respect, there are many encouraging signs coming from the local communities, as attested by the representatives of the participating Foundations. "We had launched a financial education programme in a number of secondary schools before the pandemic. Responsible citizenship also depends on financial education, and this is a commitment that we intend to resume", said Paolo Mancuso, president of the "Don Carlo De Cardona" anti-usury foundation in Cosenza. *"Prevention starts first and foremost by listening to the situation of all those coming to us for help.* For this reason we decided to set up a toll-free helpline in addition to the services offered at our centres." **Daring to usher in a new dawn.** "May you be the agents of a new humanism, for the Foundations are places where God can be encountered in the suffering faces and broken lives of those who come before you." The exhortation of Msgr. Savino calls for "all-embracing" mercy "in times of post-modernity" - a veritable programme of the Anti-usury Foundations. It involves "showing willingness to listen and meet those who reach out to us even if only for information", remarked Alida Chiaravalloti, solicitor at the "Santa Maria del Soccorso di Catanzaro" Foundation. The echo of a deep-rooted commitment reverberates throughout the Ionian town of Cosenza, in the diocese of Cassano all'Jonio, highlighted Fr Gianluca Pisano, parish priest at Portici. *"The inseparable link between Caritas and justice must be emphasised - he said - so that the Church's commitment against usury may be clearly perceived."* **Challenges.** How can the vocation of the Anti-Usury Foundations in providing economic support to those in difficulty be combined with the regulations of banks, which often put up barriers and obstacles to the granting of loans and credit

lines? This involves a challenging day-to-day struggle that often depends on local stakeholders' sensitivity. Antonio Lizzi, treasurer of the 'Zaccheo' Foundation in Crotone, pointed out: "we often find it impossible to sign agreements with banks, even when the Foundation commits to covering 100% of the amount loaned by financial institutions." *Moreover, tellers often receive "non-bankable applications", which make it impossible to resolve the most difficult cases.* This situation was confirmed by the 'Grisantis' Foundation of the diocese of Ugento-Santa Maria di Leuca, which reported that it was "... signing agreements with some banks is proving problematic". Yet there is an overwhelming urgency, especially in disadvantaged communities. *"Criminal economic activity is supported by usury and it is poisoning the economy of our villages, especially small businesses",* remarked Fr Marcello Cozzi. "The challenge of the pandemic, with devastating economic and social consequences, is looming", he said. For Fr Cozzi, "we will have to confront a tsunami of usury and indebtedness." The mandate. Msgr. Savino brings together the vocation of the Foundations with the message of Pope Francis and entrusts this heritage "made of flesh" to the heart and hard-working hands of the faithful *"You are the sign of a missionary Church, a Church that goes forth, that is inclusive, that lets herself be challenged by the signs of the times."* The examples of Blessed Rosario Livatino, of Msgr. Tonino Bello, summon us to be "credible witnesses, to not make concessions. The true prophecy is 'brothers and sisters all', for the Foundations are called to foster processes of human fraternity."

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