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# THE SLOVENE MINORITY IN ITALY FROM AN ECONOMIC PERSPECTIVE

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The Slovenes in Italy are one of the westernmost fringes of the Slavic population which expanded to the West on the eve of the Middle Ages from their Transcarpathian homeland[1] following the great migration of Germanic peoples that conquered areas of the Roman empire.

These south-western Slavs, stopping at the door of the Latin world, enjoyed only a short period of independence in the Middle Ages. They were then subjugated to the Bavarian and Frankish Christian order which advanced to the East and South-East during the high Middle Ages and the first centuries of the New Age, gradually organizing the Austrian or "Eastern" empire, which was governed by the German feudal clases. The period of German domination lasted until the end of the nineteenth century. After the victory against the Turks in the seventeenth century, and with the beginning of modern times, the implications of the industrial revolution and of democratic ideas offered the Slavs of Austria the incentive for awakening from their centuries-long sleep. Their long cohabitation with Germans on their whole ethnic territory, but particularly in the northernmost regions, as also (to a minor extent) their cohabitation with Latins in the Littoral area on the Adriatic, gave way to a sequence of conflicts directed to establishing autonomous ways of life in several domains, starting with language and literature and continuing with economic and social life. This movement reached its high point with the political and finally the armed struggle leading to the constitution of Yugoslavia after the First World War,[2] and to Slovenia as a federal part of Yugoslavia after the Second. In their quarrel over borders with Germans, Italians and Hungarians, some fringes of the Slovene population remained outside the Republic of Slovenia as minorities; these were in a marginal position, both from a political and from a socio-economic point of view. Those living in Austria and Italy are the only autochthonous non-emigrant Slavic groups living in the Western world.

The Slovenes in Italy live almost exclusively in the region Friuli-Venezia Giulia, along the eastern borders of the country in the provinces of Videm/Udine, Gorica/ Gorizia and Trst/Trieste. From a historical point of view the development of the city of Trieste during the last 150 years is important, as it may be considered one of the focal points of the region from an economic, social and political perspective—a view supported by a rich and important international literature.[3] The fortunes of Trieste rest on a geopolitical choice made by the Austrian monarchy at the end of the eighteenth century in order to modernize the state, that transformed Trieste from a small fishing town into an important harbour. In consequence Trieste grew rapidly and within sixty years reached a population level of a quarter of a million. Many of these settlers were Slovenes moving from the surrounding countryside and the more distant hinterland. The new maritime emporium with its dynamic socio-economic development gave them an opportunity for economic and social advancement.

The above historical facts gave a lasting imprint to the Slovene national character, which is in many ways different in comparison to that of other Slavic nations.

The historical development of the Slovene economy after the Industrial Revolution is well described by Hočevar,[4] who analyzed in detail the technological changes brought about by innovations during the last two centuries. In recent years, sectorial findings and considerations of the economic and social development of the Slovenes living in Italy today have been published by the present author and by others in several research works.[5]

It is no easy task to perform an analysis of the economy of a minority, because of the lack of specific data. There is no administrative border to the Slovene-inhabited territory in Italy. The only available one is the delimitation of 'communi',[6] but these are for the most part not ethnically homogeneous. Census data about ethnic composition are available only for 1961 and 1971 and only for the communes of Gorizia and Trieste provinces. As a matter of fact, ethnic determination on the occasion of the 1981 census was declined both by the Slovenes and by the Italians, though for contrary reasons: the former feared dominance effects which could bias the answers of those persons who might still consider it not convenient to declare themselves Slovenes in a hostile environment, remembering Fascist persecution in the interwar period; the latter fearing rightist reactions and disorders. Although this is psychologically and socially understandable, it is of no advantage to the scholar who is looking for objective data. We can therefore rely only on previous estimates[7] of the ethnic composition of Italian communes containing Slovenes, encouraged in so doing by the hypothesis (which seems probable) that ethnic mobility is low as compared to social mobility. This enables us to consider 1981 socio-economic data against the 1971 ethnic background. It is a simplicistic assumption that we are forced by circumstances to adopt.

Another problem encountered is of a more general nature: it has to do with the low ethnic specificity of economic activity: very few if any enterprises serve exclusively Slovene markets, and factors by themselves, apart from the human factor, bear a low degree of ethnic specificity. But the small size of the minority does not facilitate the production of all the human skills needed in modern economic activity. Hence, enterprises are often mixed in character, both from a personal and from a capital point of view. An approach to dealing with complex problems of this kind was developed in recent years by Hočevar, who introduced the notion of language specificity inside a given domain, based on the concept of the differential cost of introducing a new language spoken by the historically dominated part of the population, as compared with clinging to the old historical language.[8] Clearly, these ideas are more cogent and easily applied to activities where language, information and close contact with the population are basic functional elements and productive factors. Hence we may conclude that, in the case of a minority where language is paramount, good indicators for economic measurements would be those which couple general economic meaning with linguistic specificity.

## CAPITAL AND BANKING

At first glance, one of the most striking examples is that of banking. Banking is certainly central to the economic activity of a given area, as it deals with movements of capital, and may have a high degree of linguisic specificity. Clearly, bank-tellers' windows are accessible to everybody, members of the majority and members of the minority alike; but contact seems easier in a familiar, linguistically-determined environment, as the process of lending is also based on confidence and knowledge of the socio-economic situation of the applicants. It seems plausible that, in a mixed environment, banking would evolve along linguistic or ethnic lines, especially if we are speaking of a banking net that collects savings and lends money at a low social and popular level. Hočevar has shown[9] that the banking system of the Habsburg Monarchy in the areas inhabited by Slovenes developed according to the above-described linguistic logic, by developing nets of lending cooperatives and savings institutions.

The first Slovene loan cooperative was founded in 1872 by Josip Vošnjak but already by 1910 there were 512 of them, with 165,000 members, spreading out over the entire Slovene ethnic territory, except Prekmurje and Beneška Slovenija.[10] At that time every ninth Slovene was a member of a loan cooperative. In the succeeding years this impressive movement expanded in Croatia and Dalmatia. In the period before the First World War, moreover, a development of savings and commercial banks can be noted, particularly in the central localities. A judgment may be ventured: Slovenes demonstrated an interesting talent for this activity, which probably has something to do with their character as a parsimonious alpine population, similar to the Swiss, who are also very dedicated to banking. It is a distinctive feature if we consider the character of other Slavic populations.

This peculiar cultural heritage has been preserved through succesive difficult and complex events right up to our own times. In Central Slovenia one institution, the Ljubljanska Banka, rose to be one of the most important banking institutions of all Yugoslavia. It has more than 12,000 employees with branches in 15 international financial centres. It is now organizing the opening of the first Yugoslav bank in the U.S.A., in New York. Even in Italy, the Slovene minority, though small in size and living in a dominated environment, can rely on several banking institutions situated in the provinces of Gorizia and Trieste. Of them, two are commercial banks specialzing in Italo-Yugoslav border trade: Tržaška Kreditna Banka [TKB] and Kmečka Banka [henforward, KB] Gorica; the others are loan and savings co-operatives: Hranilnica in posojilnica [henceforward, HP] Doberdob, HP Nabrežina, HP Sovodnje, and HP Opčine. In recent years the last-named, HP Opčine, grew to be one of the strongest institutions of its kind in Italy, representing (together with TKB) the heart of the Slovene minority banking system in Italy. In order to illustrate the relative strength of these activities, we present a series of graphs exhibiting time-series of growth and development data. Figure 1 illustrates the growth of deposits for the six banks from 1960 to 1984. From this graph there emerges a group of three leading institutions, TKB, HP Opčine and KB Gorica, each of which surpassed the level of 80 billion lire in deposits in 1984; and a group of three smaller banks, HP Nabrežina, HP Sovodnje and HP Doberdob, which stayed below the level of 15 billion lire in that year. The period from 1960 to 1975 exhibited a low growth rate, but after that date the three major banks, in particular, showed a growth rate which could be defined as exponential. We have to take into account, however, the effects of inflation, which in Italy was particularly strong in the 1970s and early 1980s.

Figure 2 shows the growth of investments, loans and credits for the six banks. The figure is clearly at a lower level, as the banks have to maintain a certain security reserve imposed by the Italian Central Bank.

Figure 3 offers a glimpse of the investment-to-deposit ratio for the banking institutions under consideration. From a systemic point of view[11] this is an efficiency index, as it relates outputs to inputs. This declining trend that is visible for the long-range period 1960-1984 may reflect the stagnating economic trends of the border area, as well as limitations imposed by the Italian Central Bank for various types of banks in a period of inflationary trends. From 1973 to 1979 the drop is particularly noticeable for all the institutions under consideration, which reflects the oil crisis period. An exception within this time-frame are the results exhibited by HP Opčine, which attain efficiency-ratio peaks in 1976 and 1980. But the limitations for loan co-operatives were

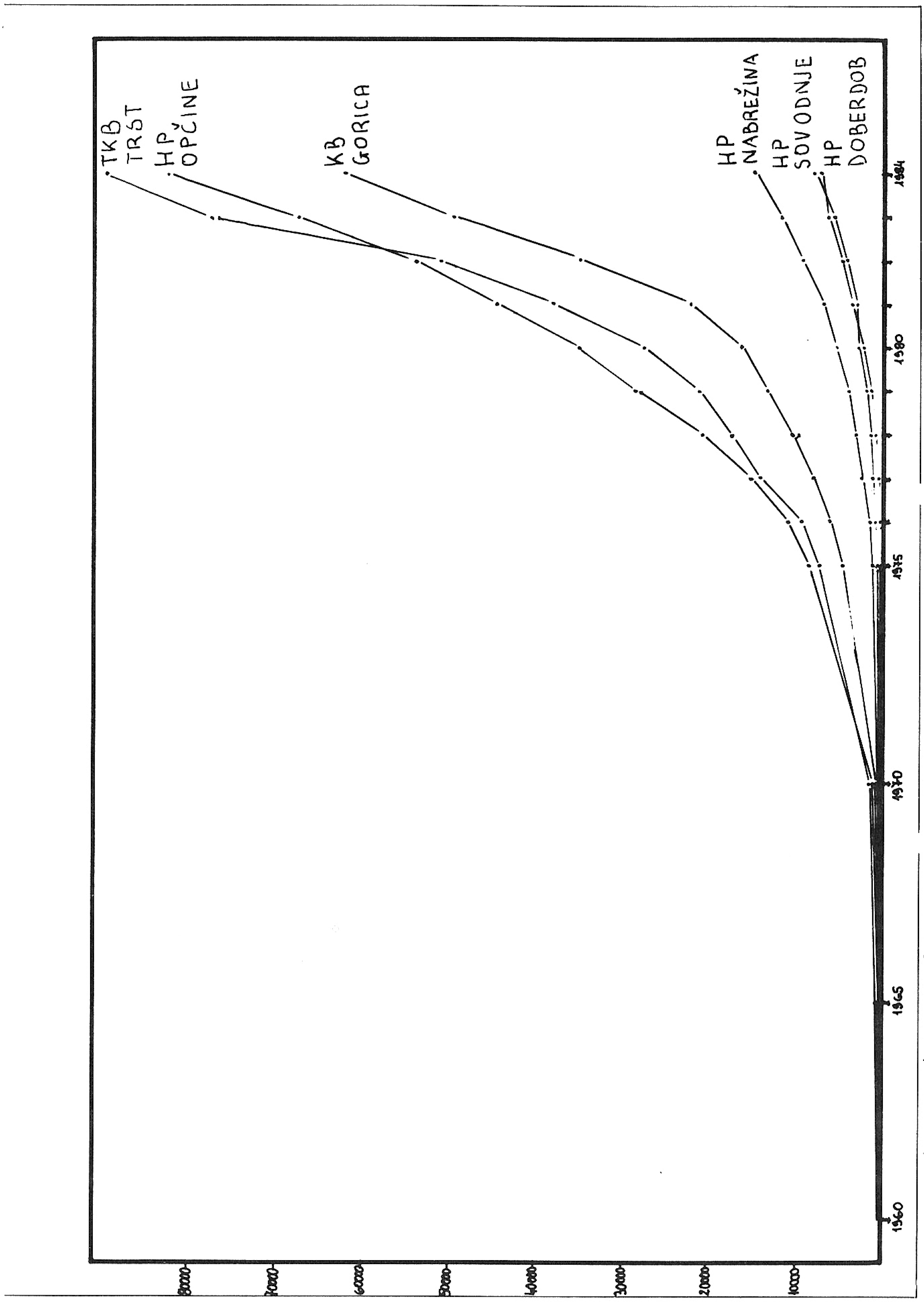


FIG. 1: SAVINGS IN SLOVENE BANKS (in millions of lire)

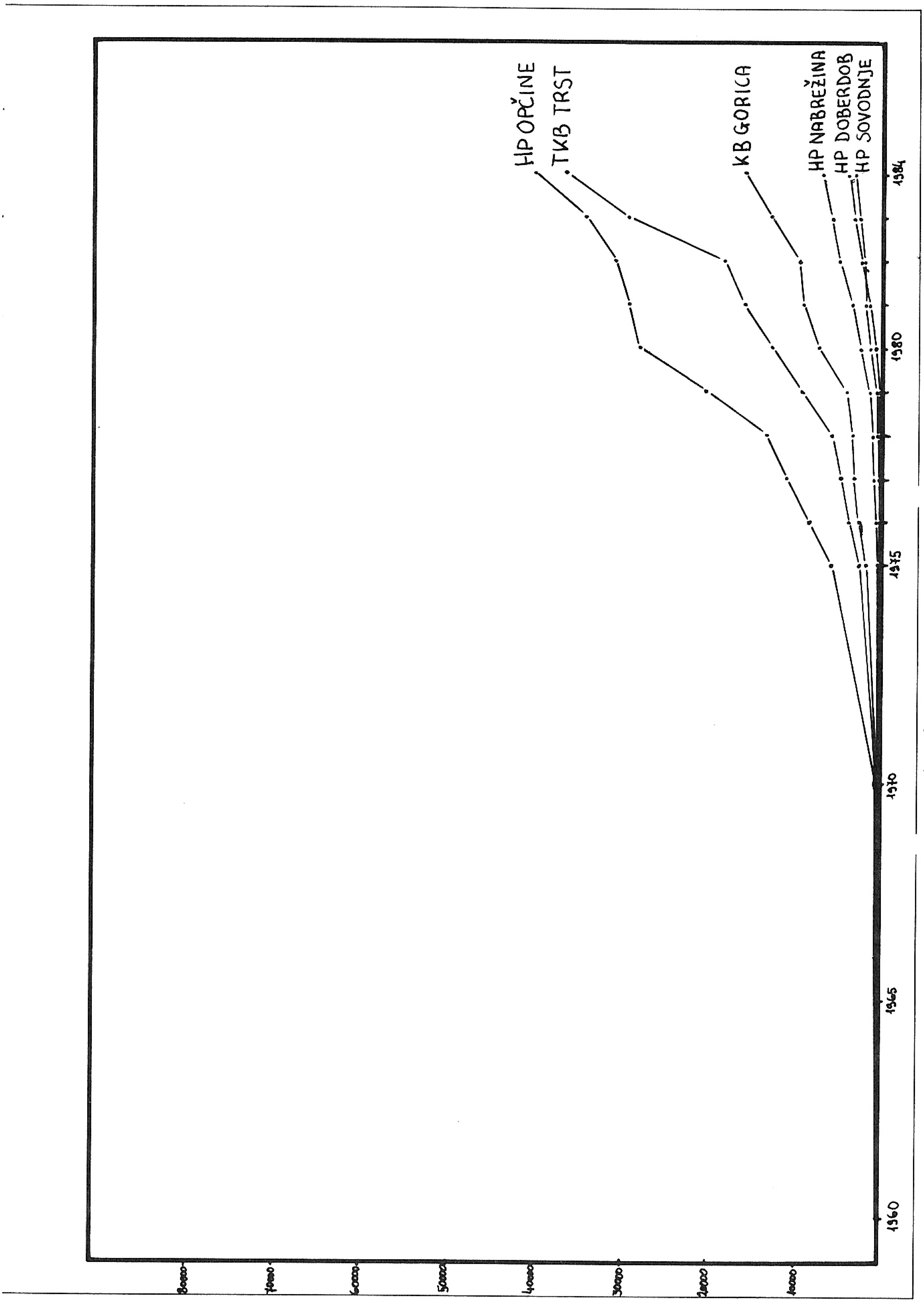


FIG. 2: INVESTMENTS IN SLOVENE BANKS (in millions of lire)

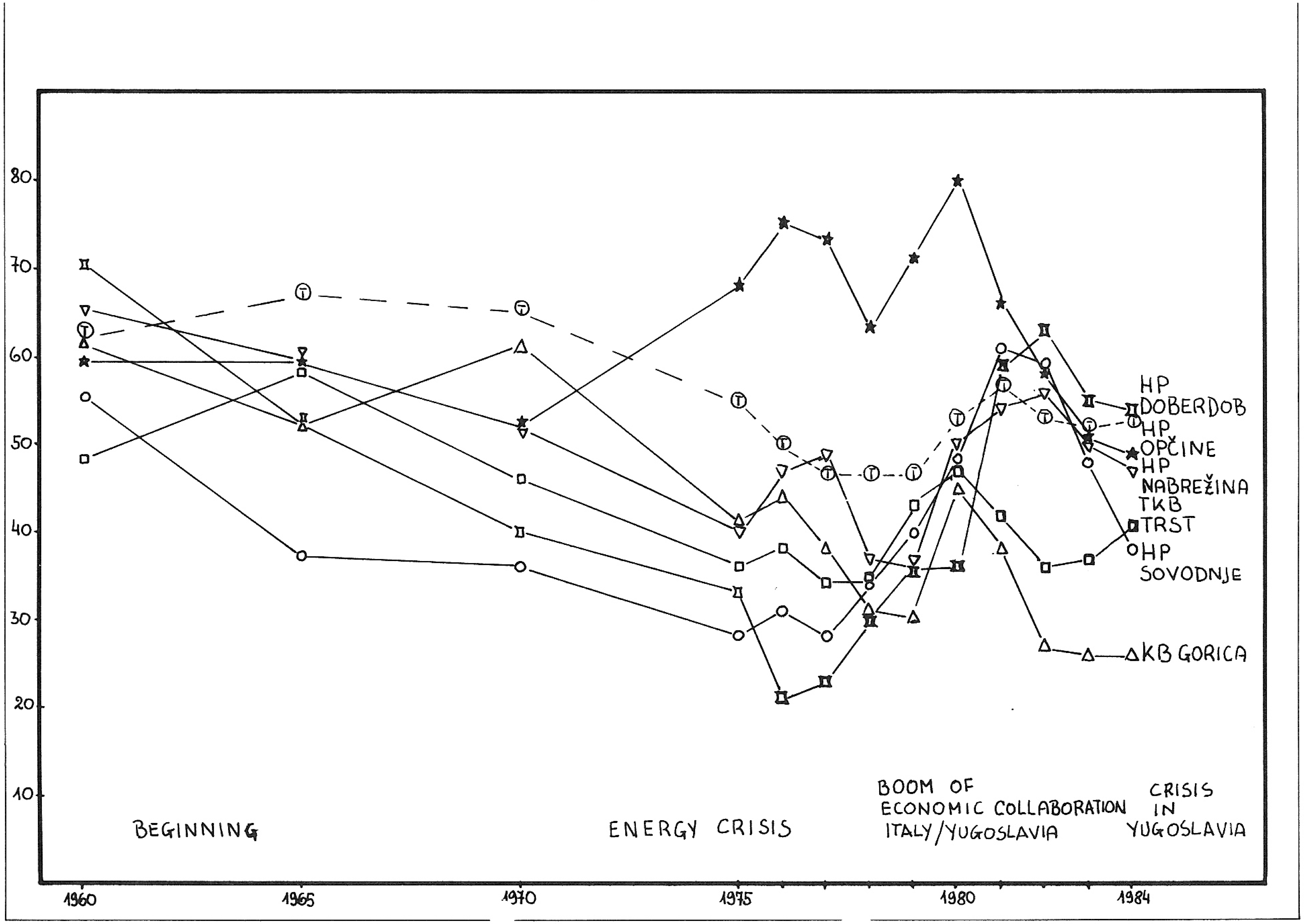


FIG. 3: INVESTMENT-TO-DEPOSIT RATIO IN SLOVENE BANKS (percentage)
[T — T — T = Total for all banks in Friuli-Venezia Giuli Region]

much lower than those for commercial banks. It is also probably the result of skilful management which was able to exploit this opportunity. The two commercial banks, TKB and KB Gorica, show much lower efficiency ratios, due to the above-mentioned stricter regulations and the stagnation of border trade, whereas the efficiency peaks for all banks in the early 1980s may reflect a high point in preferential border trade-flows between Italy and Yugoslavia, as will be apparent in the discussion below.

Figures 4 through 7 enable us to compare the size of the Slovene economic activity to the overall activity of the region as it appears in banking operations.

Figures 4 and 5 illustrate the percentage of deposits and investments of Slovene banks in comparison to deposits and investments of the whole Friulia-Venezia Giulia region, i.e., the region in Italy where Slovenes live. Representing a ratio, these data are inflation-free and are therefore particularly significant. We observe a very rapidly-growing trend in the most recent years, which means that the Slovene banks are conquering shares in the market. If we however compare these data with the estimate of the Slovene population, we see that the size of banking activity has not yet reached that level, which is estimated at approximately six to seven percent.

In the next figures, 6 and 7, the same data are restricted to the provinces of Trieste and Gorizia, respectively. Here also can be seen the exponential trend for recent years, but in this instance it exceeds by a point or two the percentage estimate of the Slovene population in these areas; this means either that the Slovene banks are expanding outside the minority domain, or that the Slovene economy is a little more dynamic than the overall economy. The lower data for the region as a whole are hence to be attributed to the lack of Slovene banks in the other provinces of the Friuli-Venezia Giulia region, where Slovenes can not apply to a service that is linguistically specific. The exponential pattern of growth in recent years may be explained by the interpretative model of innovative development: for Slovene customers, service in Slovene is something new and preferable. When they discover their free availability, they tend to expand exponentially to the point of saturation.[12] The trend of development in future years will show if this interpretation is correct. Slovene banks have also tried, on several occasions, to secure permission to open branches in the Udine province, but have received negative responses. In the Slovene market linguistic specificity may appear as a relative innovation, if compared with institutions that act in the state-dominant language (a foreign language for the minority population.) After a period of introduction, business expands more than proportionally. This is true in particular for deposits, as they directly reflect the confidence and the ease of contacts within the same ethnic area, a kind of widened familiar environment. But the growth of capital enables and facilitates the growth of entrepeneurial activities.

## NUMBER AND TYPES OF ENTERPRISES

As pointed out at the beginning of this paper, it is not easy to determine how many and what kind of Slovene enterprises exist. There are several reasons for this difficulty:

For the province of Trieste and Gorizia there is an Association of Slovene Entrepreneurs (Slovensko gospodarsko združenje), but it does not provide data about its associates. This discretion is considered appropriate in an environment where ethnic distrust has not yet been entirely removed. Furthermore, not all Slovene enterprises are members of the Association; some of them are located in Udine province, and some even in other Italian provinces or abroad.

We collected data by interviewing experts. The number of enterprises in the area is estimated at approximately 1200 to 1300 units, of which a half score are industrial,

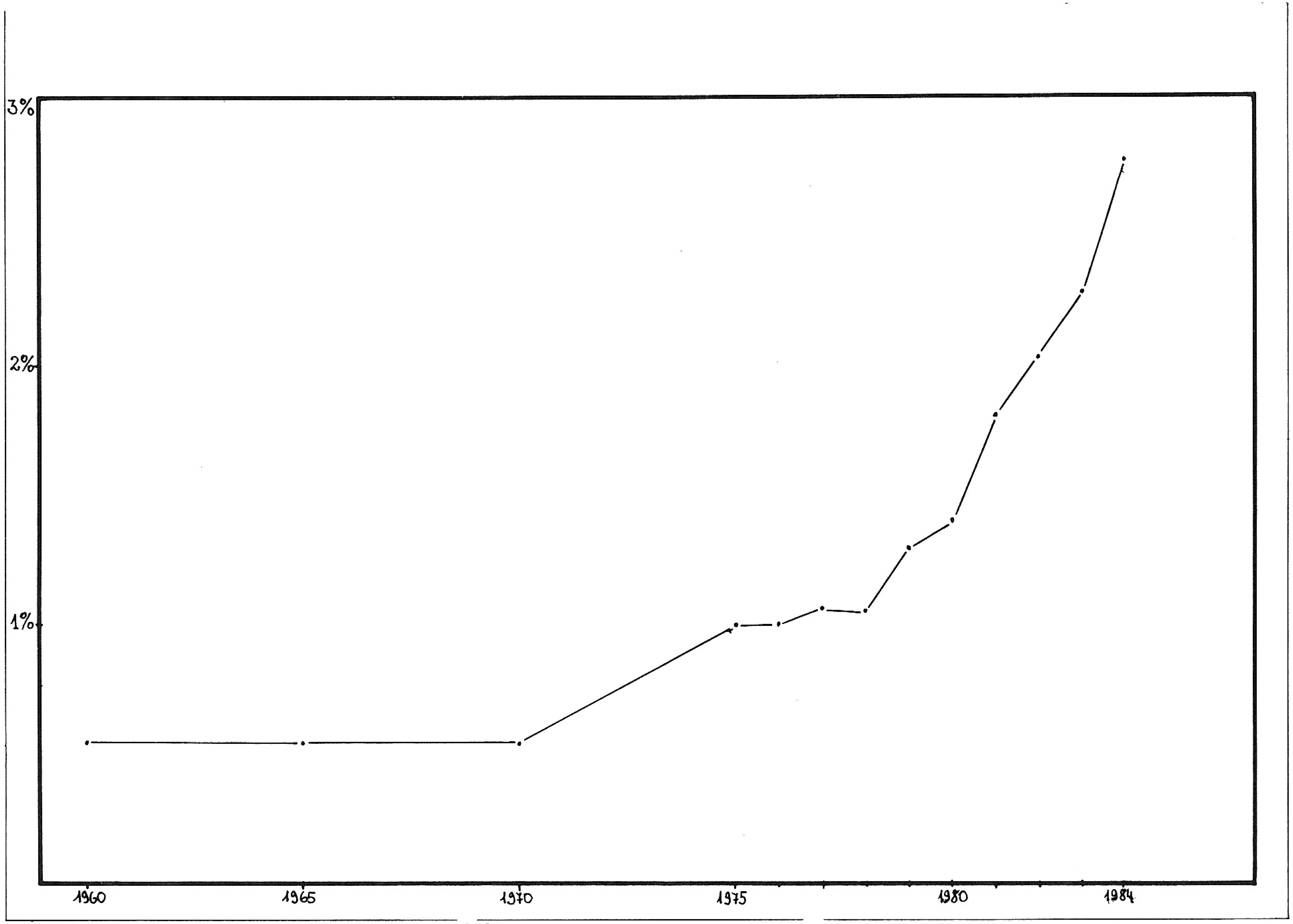


FIG. 4: SAVINGS IN SLOVENE BANKS (as a percentage of total for all banks in Friuli-Venezia Giulia Region)

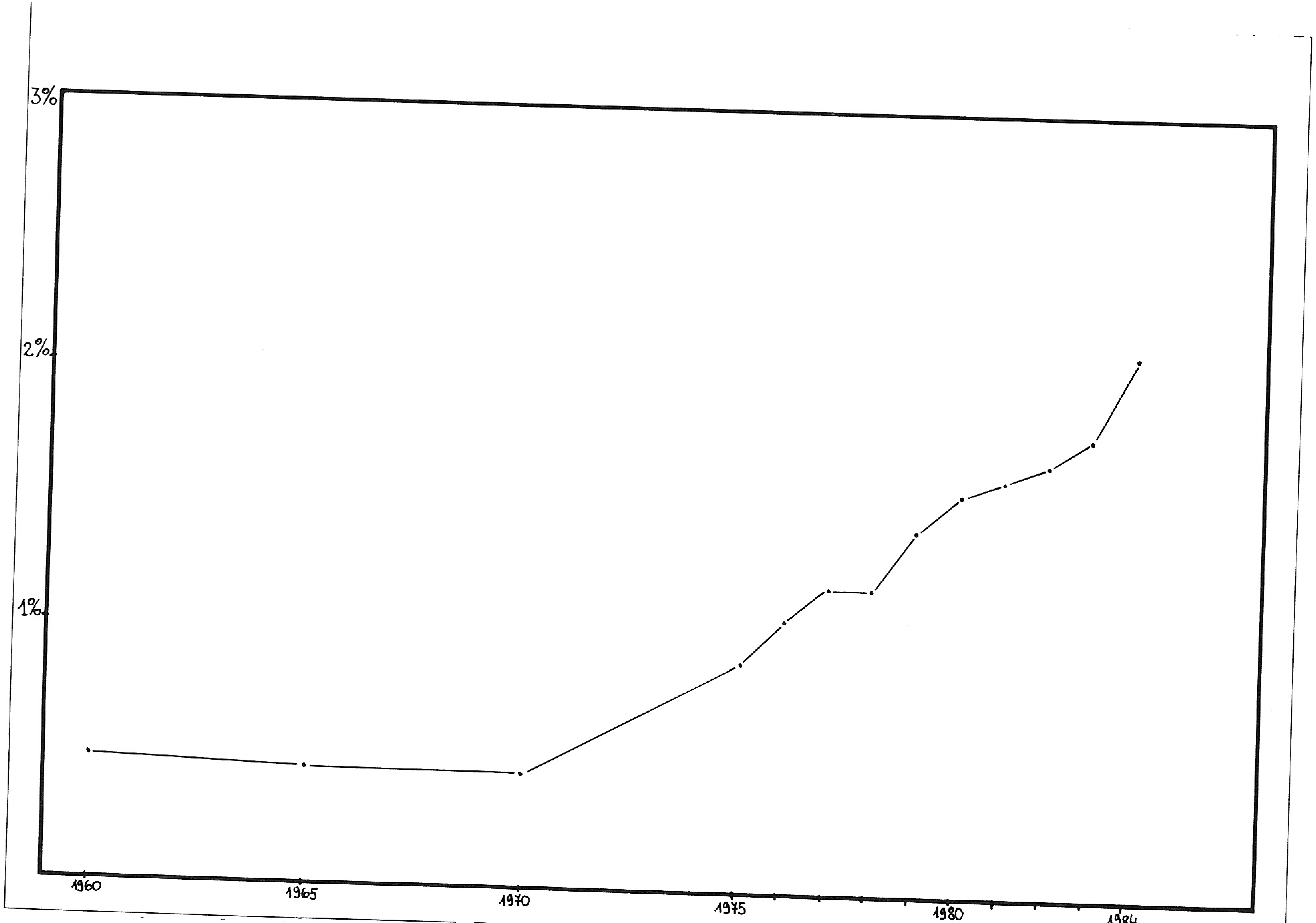


FIG. 5: INVESTMENTS IN SLOVENE BANKS (as a percentage of total for all banks in Friuli-Venezia Giulia Region)

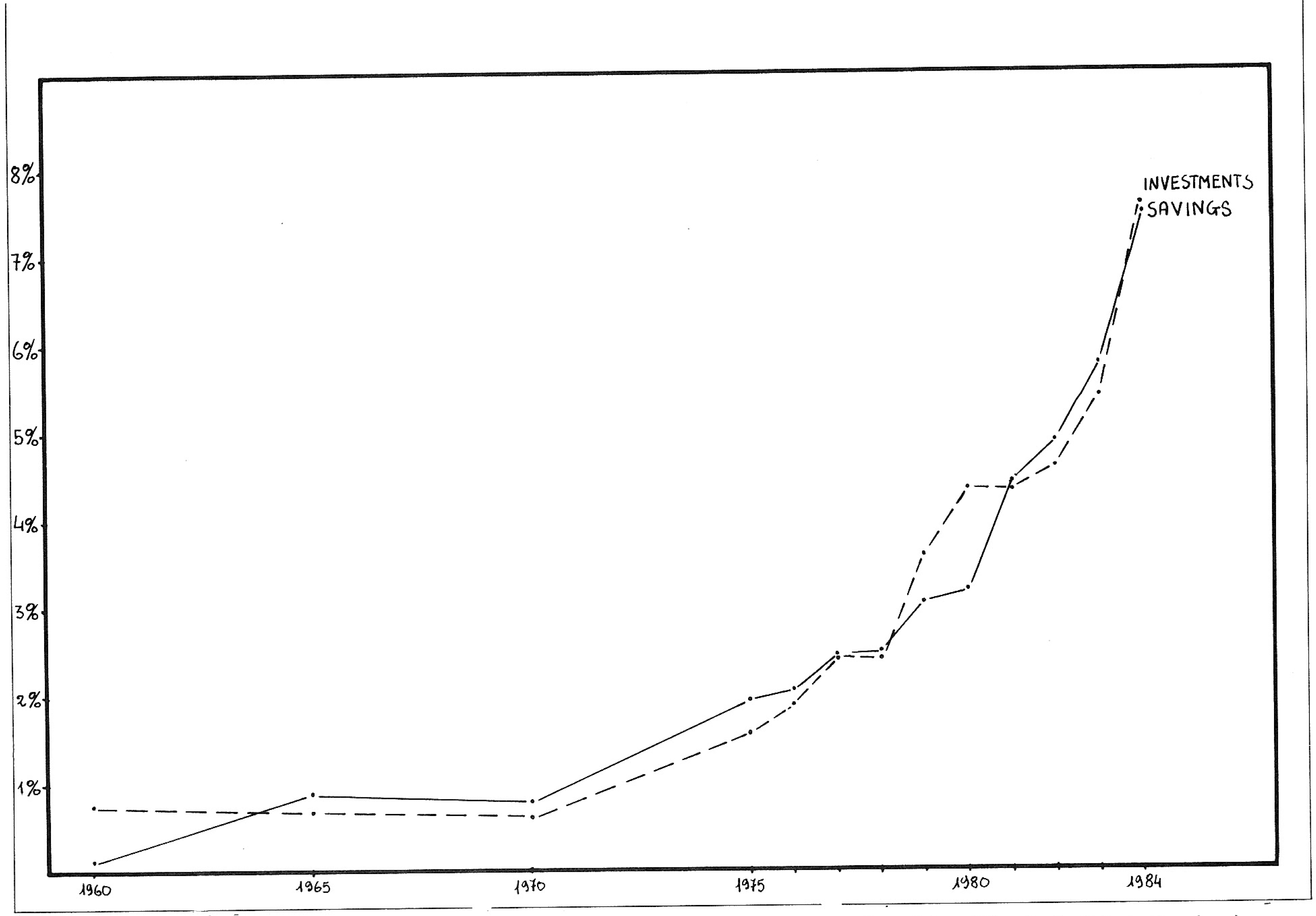


FIG. 6: SAVINGS AND INVESTMENTS IN SLOVENE BANKS (as percentage of total for all banks in Trieste Province)

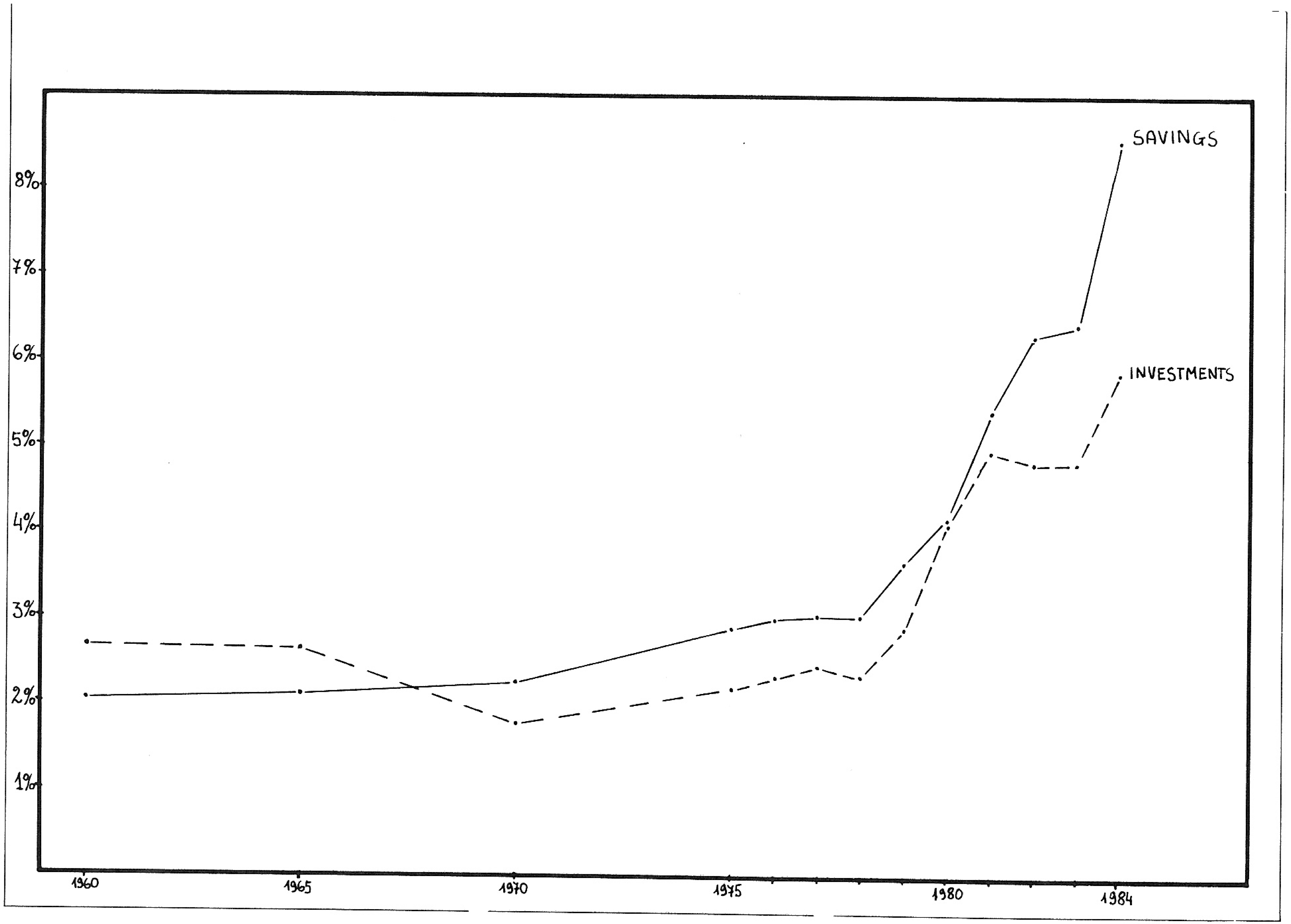


FIG. 7: SAVINGS AND INVESTMENTS IN SLOVENE BANKS (as percentage of total for all banks in Gorizia Province)

while the others are mostly commercial and service enterprises. If stone quarries are also counted, there are 20 to 25 industrial companies[13] which act in diverse fields of production, from electronics to sporting goods, lumber products, and others. Many of them are in one way or another engaged in cross-border cooperation and trade flows.

## PREFERENTIAL BORDER INTERMEDIATION

It is possible that the Slovene economy of the area is relatively more dynamic than the overall economy, even though this is difficult to determine using unambiguous measures of judgment. For one thing the general economy is subsidized by the Italian State for border defence purposes, and Slovene enterprises also take advantage of this situation. For another, Slovene entrepreneurs mostly try their fortune in the cross-border trade betwen Italy and Yugoslavia, having a comparative advantage in the knowledge of both languages, and hence in an activity that is also linguistically specific.

Border trade is facilitated by the preferential border agreements between the two states stipulated in the post-war period. These trade flows have been studied in recent years by the present author and others in several research works.[14]

Three preferential border trade agreements between Italy and Yugoslavia are at present in existence: the Trieste Agreement, the Gorizia-Udine Agreement, and the Alpe-Adria Agreeement, the latter connected with the Ljubljana International Fair.

The first two agreements were established in the early post-war period in order to prevent the complete cessation of the traditional trade flows between the urban centres of Trieste, Gorizia, and Čedad/Cividale and their traditional hinterlands, which were separated from them by the border after the war. In Trieste the Agreement was already established during the period of the Allied Military Government, and applied to the various parts of the Free Territory of Trieste. In Gorizia they were established on the basis of an agreement signed betwee n Italy and Yugoslavia in 1949. The Alpe-Adria Agreement was signed in 1962, in order to manage the Alpe-Adria Fair in Ljubljana.

The Trieste and Gorizia-Udine Agreements are very similar in their structure: they determine commodity contingents for trade by businesses based in the border area, which owe payments on the so-called "autonomous accounts" held by the sections of the Central Italian Bank in Trieste and Gorizia, with provision for yearly clearance. Commodities are divided into four lists, of which only two (Lists C and D) in the Trieste Agreement provide duty-free exchange; whereas the Alpe-Adria Agreement used for the Ljubljana Fair considers lists that are drawn up year by year. Table I illustrates the basic data of this "preferential" trade for the period 1964 through 1983.

Hence the preferential trade in the Italo-Yugoslav border area may be considered a particular case of "clearing" trade between two countries. The most interesting aspect of the preferential trade-flows is found by comparing the general trade between the two countries with the preferential flows. Figure 8 illustrates the percentage increments and decrements of Italo-Yugoslav trade, globally (unbroken line) and preferentially (dotted line), from 1965 to 1983.

The data clearly show the function of preferential trade in the borderland area: often one type of trade grows when the other decreases, and vice versa. In a situation with the full liberalization of trade, the preferential provisions would not really be needed. But such a situation was far from a reality in the post-war period. Yugoslavia in particular, but Italy too, from time to time had to restrict trade for balance-of-payment reasons. When this happened, flows on preferential accounts moved more easily, and large

## TRADE IN THE THREE PREFERENTIAL BORDER AGREEMENTS COMPARED WITH GLOBAL ITALO-YUGOSLAV TRADE[a]

| year | total trade on all 3 Agreements | index of growth ('64 = 100) | % total Italo-Yugoslav trade | percent share per Agreement | | |
|---|---|---|---|---|---|---|
| | | | | Trieste | Gorizia-Udine | Alpe-Adria |
| 1964 | 45.0 | 100.0 | 14.7 | 39.7 | 45.2 | 15.1 |
| 1965 | 30.0 | 68.7 | 11.0 | 41.5 | 43.8 | 14.7 |
| 1966 | 32.8 | 72.9 | 9.6 | 48.8 | 46.7 | 4.5 |
| 1967 | 31.8 | 70.7 | 7.0 | 41.5 | 46.7 | 11.8 |
| 1968 | 19.6 | 43.6 | 4.4 | 50.5 | 51.7 | 17.4 |
| 1969 | 19.1 | 42.4 | 3.5 | 52.5 | 23.2 | 24.2 |
| 1970 | 30.5 | 67.8 | 4.8 | 62.7 | 19.1 | 18.2 |
| 1971 | 42.0 | 93.3 | 6.7 | 60.4 | 26.1 | 13.5 |
| 1972 | 37.0 | 82.2 | 5.2 | 65.9 | 19.1 | 15.0 |
| 1973 | 35.4 | 78.7 | 3.5 | 63.3 | 15.2 | 21.5 |
| 1974 | 35.1 | 78.0 | 2.7 | 66.3 | 12.6 | 21.1 |
| 1975 | 43.6 | 96.9 | 3.5 | 64.9 | 16.7 | 18.4 |
| 1976 | 55.3 | 122.9 | 4.1 | 63.0 | 24.4 | 12.8 |
| 1977 | 61.4 | 136.4 | 3.6 | 58.8 | 26.4 | 14.8 |
| 1978 | 61.5 | 136.7 | 4.5 | 66.1 | 19.0 | 14.9 |
| 1979 | 100.1 | 222.4 | 5.2 | 70.0 | 20.8 | 9.2 |
| 1980 | 121.7 | 270.4 | 5.7 | 72.8 | 19.7 | 7.5 |
| 1981 | 175.6 | 390.2 | 9.6 | 67.5 | 28.5 | 4.0 |
| 1982 | 290.6 | 646.7 | 15.9 | 66.9 | 28.8 | 4.3 |
| 1983[b] | 494.0 | 1097.7 | 24.7 | 69.4 | 28.7 | 1.9 |

[a] In millions of dollars; calculated on the basis of the average yearly parity between the lira and the dollar, as published in the OECD Statistics of International Trade.

[b] For the Alpe-Adria Agreement in this instance, this is the yearly contigent figure, not the effective realization (which was not available at time of writing).

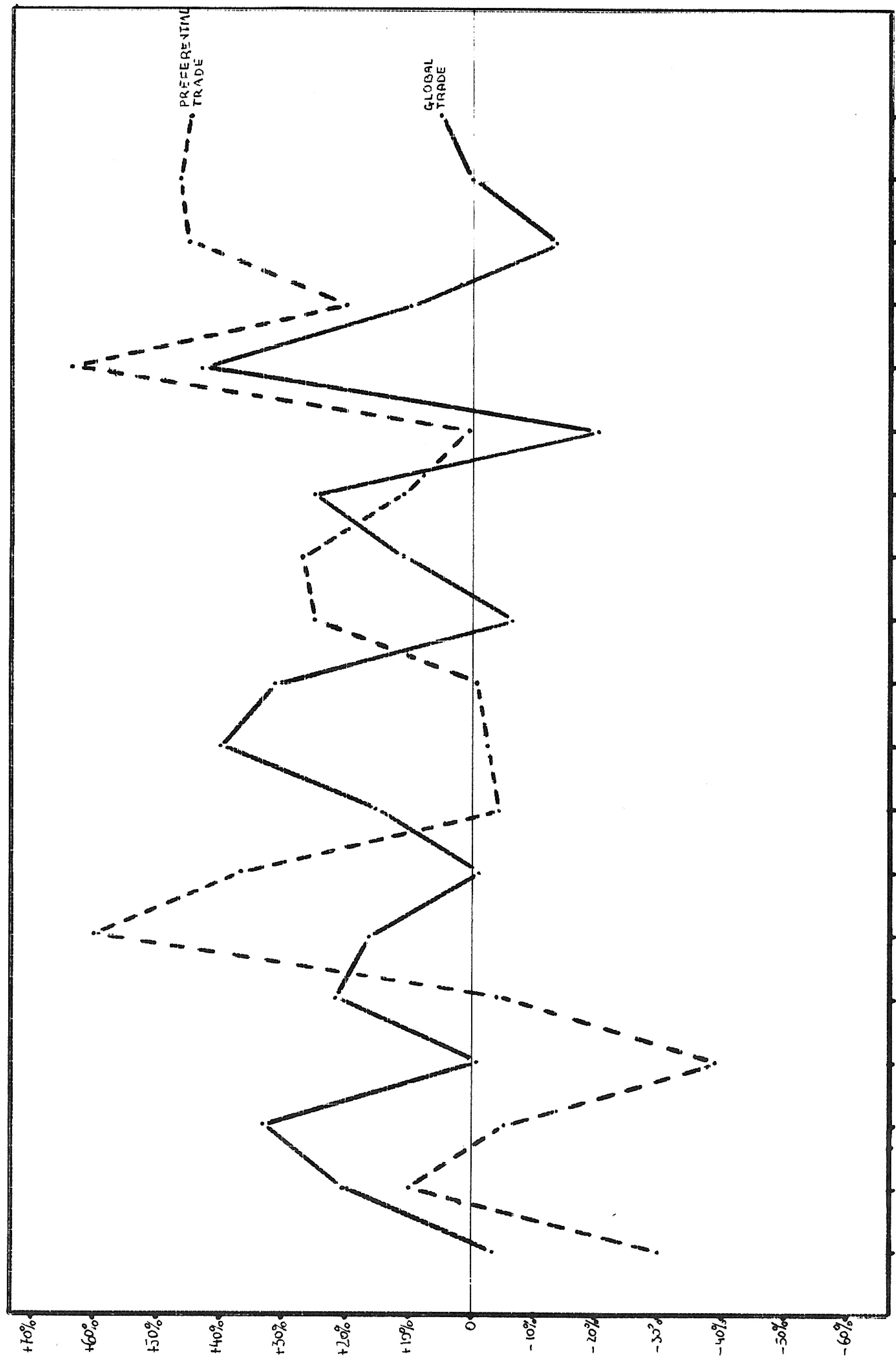


FIG. 8: PERCENTAGE INCREMENTS AND DECREMENTS IN TRADE BETWEEN ITALY AND YUGOSLAVIA, 1965-1983

portions of general trade shifted to them. It is a situation of advantage for the Slovene entrepreneurs and intermediaries, since they combine residence in the area[15] with the language knowledge necessary for promoting contacts. For example, in the early 1980s Yugoslavia slipped into a situation of hard foreign currency shortage, obligating enterprises to give up most of their earned money to the state. The measure deprived companies of a large proportion of their profits, since they had to exchange valuable hard currency for the less valuable and heavily-inflated domestic currency. As a consequence numerous businesses, even outside the border area, shifted to border trade through intermediaries, most of whom were Slovenes. In 1981 TKB alone managed 30 to 40 percent of the whole preferential trade. The advantage for Yugoslav companies rested in the fact that their earnings remained in Italy on the preferential account in the form of Italian currency, which could be consumed for new business in a multiplicative effect; this favored the border economy at a time when the overall economic situation was critical. We can see a reflection of this in the peak of banking activity in Slovene banks in the early 1980s. Preferential trade, as compared to global trade, rose from the two-to-three percentage level in the 1970s to 10% in 1981, 16% in 1982 and 25% in 1983. At that point the Yugoslav government became alarmed, seeing a large portion of its hard currency revenues escaping. It decided to introduce limitations even for preferential trade as opposed to global trade, establishing a 15% platform. But in 1985 it promoted a more general liberalization of its foreign economic relationships by letting the Yugoslav currency float freely, and the most recent data show that preferential trade has started to slip back to its natural boundaries. It is of interest that preferential business flourished for the above reasons when a real crisis struck the general economic environment. In 1982, 1983 and 1984 severe limitations were imposed even on personal trade from Yugoslavia; very few if any Yugoslav tourist shoppers were seen in the streets of Trieste or Gorizia. However, trade on preferential accounts flourished and thereby also the limited number of companies able to work with them; most of these were managed by Slovene entrepreneurs. As a general consideration, a hypothesis may be stated about the necessity of a protected environment for a minority, also from an economic point of view. In a fully free situation, outside forces are too strong to be resisted. In a liberal environment opportunities grow in number and diversify in quality. This has the effect of lessening the importance of the language barrier, since (as was pointed out above) the minority simply does not have all the necessary skills because of its small size. Minority members are language specialists but not professional specialists; and when the need for professional skills prevails, they are disadvantaged. This is the very reason for the demand for a protective law in as a resistance to these threats.[16]

## DEMOGRAPHIC AND SOCIO-ECONOMIC DATA

In a previous work[17] we studied the correlation between the socio-economic data of the communes in the Friuli-Venezia Giulia region and their Slovene populations, utilizing an estimate thereof published by Valussi in 1972.[18] Socio-economic data for the years 1951, 1961 and 1971 were used and showed a negative correlation between the Slovene population and only one of the educational characteristics considered, viz., university degree in 1951; whereas more significant negative correlations were found between the Slovene-ness of communes and high-skill, higly-remunerative white collar jobs such as those of manager, clerk, professional and entrepreneur. A positive correlation was found between the Slovene and the agricultural character of the communes. A more detailed study, adjusting for the agricultural orientation of the communes, very clearly confirmed an adverse association between white collar and administrative functions and the Slovene population, which was explained by the lack of Slovene administrative functions in most of the communes considered, but also by the humble level of Slovene economic activity, which was traditionally confined to agricultural work.

Repeating some of these calculations for the data of the 1981 census, we obtained a low correlation for the educational variables ($r^2 = 0.0032$), and a high correlation for agriculture ($r^2 = 0.6176$), thus confirming the data already studied for the '70s; but we obtained a low correlation for white collar, highly-remunerative jobs ($r^2 = 0.016$): this would demonstrate a certain change in the socio-economic situation of the Slovenes during the last decade, who are coming into line with the bulk of the population. We are now investigating this result more carefully in order to see if other evidence confirms it.

But it is already clear that these data do not conflict with the other evaluations carried out in the present study. It seems probable, for example, that the function of border intermediation that the Slovenes, by virtue of their linguistic advantage, were called on to perform, represented in one form or another a strong lever for their gradual improvement and advancement, even in a hostile environment.

The fact is that the concept of the border has changed during recent decades: from that of an impenetrable wall or curtain to that of an interface between two systems, a reciprocal diaphragm letting flows pass in either direction. In this new situation, the minority has found its natural opportunities for evolution from a completely marginal role in a corner of a foreign state to a more relevant role of cross-border bridging and intermediation.

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14. Alessio Lokar, *Il vantaggio comparato nell' assetto merceologico degli scambi tra Italia e Jugoslavia con particolare riguardo ai rapporti tra le regioni confinanti.* (Monfalcone: Centro Studi Regionale Ezio Vanoni' del Friuli-Venezia Giulia, 1976) 1-54; Aleš Lokar, "Sodelovanje obmejnih območij kot način neposrednega sodelovanja slovenske narodnostne skupnosti z matičnim narodom. Delovanje prometa na avtonomnih računih," *Razprave in gradivo—Treatises and Documents, Inštitut za narodnostna vprašanja* (Ljubljana) 15 (1982) 99-114.—A thorough research study on the trade flows between the two countries, based on considerations of comparative advantage, and determining the potential of future cooperation in various commodities sectors, was carried out in 1981 by the present author for the consulting company Trieste-Consult, with the title *Propensione alla cooperazione economica tra Italia e Jugoslavia—analisi per settori merceologici* 1-213. See also T. Hočevar, "The impact of the Italo-Yugoslav frontier trade agreements on the expansion and liberalization of East-West trade," read at VII Annual SCSS, University of Virginia, October 25-26, 1968.
15. Only in the border zone can resident enterprises utilize the preferential intrument.
16. See, for example, the long-lasting demand by Italian Slovenes for a protecting law, already promised by the Italian Constitution, but not yet realized.
17. Lokar and Thomas 30-38.
18. Giorgio Valussi, "Le minoranze etnico linguistiche della frontiera italo-jugoslava." *Atti del IV Incontro geografico italo-sloveno* (Pordenone, 1973).

## POVZETEK

*Metodologija proučevanja gospodarstva manjšine, kakršna je slovenska v Italiji, ni enostavna pri nezadostnosti specifičnih podatkov. Pri analizi bančništva te manjšine uporabljamo Hočevarjevo definicijo jezikovno specifičnih dejavnosti.*

*Če vzamemo bančništvo v zadnih petindvajsetih letih, opažemo dokaj hiter razvoj te dejavnosti prav v zadnjem desetletju, čeprav se pozna dejstvo, da slovenske bančne ustanove ne morejo razpolagati z okenci na celotnem ozemlju, kjer živi manjšina. Če se omejimo na pokrajini Trst in Gorica pa vidimo, da se slovensko bančništvo pomalem širi izven območja manjšine, oziroma, da je slovensko gospodarstvo nekoliko bolj dinamično od večinskega. Opazna je tudi povezava rasti z nihanjem obmejne menjave. Študij učinka delovanja teh bank kaže na najboljši dosežek pri Hranilnici in posojilnici Opčine v letih 1976 in 1980, kar je verjetno znak uspešnega vodenja te ustanove v tem obdobju.*

*Nekoliko težje je določiti število in vrsto podjetij znotraj slovenske manjšine. Moramo se zadovoljiti z ocenami. Zanimivo je pa poglavje o preferencialnih obmejnih tokovih, ki se odvijajo po tržaškem in goriško-videmskem sporazumu ter po sejemskem sporazumu Alpe-Adria.*

*Analiza teh podatkov v zadnjih dvajsetih letih kaže, da so delovali ti klirinški inštrumenti mednarodne izmenjave v odnosih med Italijo in Jugoslavijo kot varnostni ventil v obdobjih, ko je bil prosti pretok med obema državama oviran vsled plačilno-bilančnega primanjkljaja na eni ali drugi strani. To se je zgodilo tudi v prvih osemdesetih letih. Lahko trdimo, da je to dejstvo ugodno vplivalo na gospodarstvo slovenske manjšine, ki je pač vsled jezikovnih razlogov aktivno vključena prav v te blagovne tokove. Potrditev te teze dobimo tudi iz družbeno-gospodarskih podatkov o manjšini, katere stanje se je zadnje čase izboljšalo, tako, da ni več večjih razlik pri družbeno-gospodarskih kazalcih med področji, kjer živi pretežno manjšina in področji, kjer živi pretežno večina.*

*V sklep lahko rečemo, da podatki, ki jih imamo na razpolago kažejo na dejstvo, da se je znala manjšina v zadnjih desetletjih vedno bolj izvleči iz vloge obrobnosti in se vključiti v vlogo mostu med sosednjima državama, kar se zrcali tudi v izboljšanju njenega gospodarskega stanja.*