

The Boring Stuff

by Dan Currell, member of the board of Iringa Hope

"We always overestimate the change that will occur in the next two years and underestimate the change that will occur in the next ten. Don't let yourself be lulled into inaction."

~ Bill Gates, "The Road Ahead," published in 1996

I went to Tanzania for the first time this April, and I went there so I could try to understand the details of how the Iringa Hope credit cooperatives really operate. I left with one main conclusion.

It's the boring stuff that makes the most difference in the long run.

When we're thinking about development in Africa, we gravitate to the "big impact" things. The exciting stuff. Food relief, new wells, solar lights, water filtration, irrigation, education. Things that work right away, help kids, deliver clean water. They make a difference now. And those are good things.

But it's the boring stuff that makes the most difference in the long run. Africa is littered with non-functioning wells paid for by NGOs. They are non-functioning because they didn't come with all the other capabilities – cultural, technological and otherwise – necessary to sustain a functioning water well. They worked for a while, and then the village went back to hauling water.

What makes a difference in the long run is the boring business of building up a local economy in small increments. Small increments are sustainable, repeatable, and they build their own overall capability to keep on going. Keeping records, buying seeds, getting fertilizer, planting on time, harvesting on time, figuring out how to get your crop to market.

The boring stuff is littered with little failures along the way, and there's no single moment that matters more than the others. There's no moment when a family's life and fortunes are transformed. But taken together, the boring stuff is guaranteed to transform the life and fortunes of a family, a village, and eventually a nation.

I figured out a few years ago that the best way to understand development in Africa is to just read some 19th Century American history. Letters home to Sweden, firsthand accounts of what it was like to set up a farm in 1870s Minnesota, that sort of thing. Those accounts largely read like a contemporary account of life in rural Tanzania. It's striking to think of the commonality; it reminds us that the human experience isn't so different wherever we are.

The 1870s in Minnesota were raw. Our forebears scraped a living off the land, and death was all around them. They left behind many memoirs, and it's all there. But by the 1930s Minnesota was transformed into a place of paved roads and automobiles and the Foshay Tower. Decade by decade Minnesota was transformed.

Could the Iringa region do the same?

It's worth thinking about how our development happened. You probably have grandparents or great-grandparents who took out loans, spent the money on seeds and fertilizer and farm equipment, sent their kids to school, refinanced the farm when things got tough, made new investments when they could. And, year over year, they built something up. Those efforts not only built the value of their farms, but they educated their kids, paid off their loans, built up the local credit cooperative, paid for life insurance from Lutheran Brotherhood, bought a radio, increased the sophistication and safety of the food supply, and on and on.

There weren't many exciting moments. Each step along the way was incremental. As every small-town American kid would say – it was just so boring.

Well, God bless the boring stuff. I saw a lot of it in Tanzania this April. And it was so good.

Nothing will keep you on your toes like not knowing where your next meal is coming from. If that's your situation, a little boring dependability is the greatest gift you could ever have. Access to credit builds that; access to good seeds and fertilizer reinforces it. And what underlies those things is the cultural capabilities of being able to consistently keep records, run your farm, send your kids to school, and so on.

That's what Iringa Hope is doing. Iringa Hope is making it possible for these communities to build the total capability of borrowing, investment, return, and repayment. It's boring in the best possible way. Incrementally, year by year, these families and communities are doing better, just like our ancestors did better year over year here in Minnesota. In any given year or two, you can't tell the difference. But over the course of a decade, the effects are clear. If we can keep a steady hand on the wheel, the impact over the course of a century will be almost impossible to fathom.

I could try to recount here the details of what I saw – but they were pretty boring. I looked at a lot of records, attended quite a few meetings, and talked a fair bit about the price of corn (though they always call it maize). What I saw encouraged me a lot. The records were thorough and well-kept. The people keeping them were clearly dedicated to what they were doing, and everyone understood – better than we do, I suspect – the seriousness of the task. A look into the records showed evidence of borrowers who were steadily saving more, investing more, re-paying larger loans over time, and making something for themselves.

That's how real, sustainable growth happens. That's how most of our families grew and prospered here in Minnesota over the last century. With God's continued blessing, and the continuing support Iringa Hope can provide, that's how the families and villages in Iringa Hope will grow and prosper across the coming century, too.