

May 2022

# Report of the MUSOs in Mapou, Grangozye, Anba Pichon, & Anwo Pichon.

Fritz

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## MUSO Definition

As it is known the MUSO is a micro finance that's been set up in many remoted locations in Haiti for about 10 years, the cycle of a MUSO is about 10 or 12 months according to the rule of the members. Each MUSO has its own rules that's managing a cycle. Some MUSOs have to meet every week or every fifteen days, the members are the rules providers, each MUSO is leading by a community with 7 or 9 trustworthy men and women in each community, they are responsible to give a report in every meeting they are with the members. Let's see how they manage to save, have loans, how much, etc. through the table down below

## Chart on Loan Activity Jan-May 2022

|                                   |                                   |                                |                                |
|-----------------------------------|-----------------------------------|--------------------------------|--------------------------------|
| Mapou:: ann deside                | Grangozye: tet kole               | Anba pichon: ann deside        | Anwo pichon                    |
| Money in boxes:<br>1,436,000ht    | Money in boxes:<br>612,575ht      | Money in boxes:<br>325,000ht   | Money in boxes:<br>1,400,500ht |
| Loans lent out: 102               | Loans lent out: 71                | Loans lent out: 36             | Loans lent out: 93             |
| How much lent out:<br>3,780,000ht | How much lent out:<br>1,223,000ht | How much lent out<br>531,000ht | Loans lent out:<br>2,798,450ht |
|                                   |                                   |                                |                                |

To be a Muso member you should be known and lived in the community for years, MUSOs are independent, according to the members, MUSO comes a bit too late in the communities. To talk about their satisfactions about the loans it can be hard to find enough words to express how MUSO hits their nail. Their testimonies about the loans are big deal. Because of MUSO, most people get access to provide for their families. Before MUSO entered in belle anse's county less children got access to go to school but now with MUSO's loans more parents are able to take their children to school. Throughout the loans, members get access to open their businesses, work their gardens, build their houses, raise animals such as: goats, cows, pigs, etc. some videos and photos of the MUSO's members are witnessed of their progress in a multitude of ways with loans down below.

## Conflicts

To talk about their complaints, it is going to be a bit too long but it is ok to mention what they complained about:

- a) Their first thing would be about the amount of money that the members hope to loaned up, therefore they are always short of the money requested. Furthermore, the committee as the leaders chosen by the members has explained that the money cannot get grown fast enough as they wish in other to satisfy the members with their requests and larger loans.
- b) Do not have necessarily equipment: for the MUSO to be functionable it needs some equipment such as, a copy machine, papers, banknotes, boxes, pens, pencils, verbal process notebooks, keys, etc. they complain it is such a problem for them when to start a cycle it always difficult to get access to those things
- c) do not have their own sites; Usually where they gather is not their sites, sometimes, they deal with difficulty to meet on time and due to the insecurity crisis in Haiti they cannot meet anywhere.
- d) Saving the money in the community is a huge problem cause when the cycle is about to be done they are gathering the shares and the loans those usually become too much to save in just a house or in the community, they don't have a bank where they can put the money. They hope one day MUSO can have its own facility.

Because of the independency of the MUSOs they have to deal with many challenges one of the biggest is not receiving the repayment of the loans on time due to the economic crisis Haiti is facing for the time being , all the economic activities were concentrated in Port-au-Prince now anyone is able to make it there because of the insecurity climate. Some members take the loan without having a plan of what they are going to do with the money in that case some just waste the money and to hand it back it is a problem. Even when some members are very understandable but some are not, to find a way to deal with those things it is always with many complexities.

They would suggest if it could be possible for COLLEGE CHURCH and LOVE HAITI to provide trainings for the members to know more about the loans, if they are taking any loans, they must have a plan what they are taking them for, how to manage them, and how to hand back the loans, the committee would of course appreciate that a lot.

N/B: The MUSO is being requested in many other locations whether in grangozye, mapou, anba pichon and anwo pichon, specially in grangozye right now there are 4 groups, mapou 2, anba pichon 2 and anwo pichon 3.

Pictures of various MUSO members showcasing what their loan helped them purchase (i.e. setting up a market stall, purchasing livestock, beginning construction on a building project)

