



VISION 4 HOUSING

USAID Cooperative Development Program

Cooperative Leadership, Engagement, Advocacy & Research (CLEAR)



WOMEN MEMBERS OF VISION 4 HOUSING COOPERATIVE RECEIVE TRAINING ON BRICK MAKING.

Overview

Vision 4 Housing Cooperative got off to a rocky start. Originally set up as a Community-Based Organization in Kenya, its members got overextended managing multiple projects. One of those was a promising cybercafé that offered digital and printing services to their community members, but it ended up being shut down, a casualty of their lack of business experience.

The Vision 4 members re-grouped. Most of them live in the informal settlement surrounding Kaptembwa in Nakuru County. Many houses in the area are dilapidated. Like many informal settlements, the living environment is characterized by poor drainage and polluted water and air. The members put their savings together to raise a substantial amount of capital and reoriented toward housing and construction. They set a goal of building modern houses, not only to improve living conditions for their members, but also to improve their community stability and health – at large – by providing a clean environment with good drainage and therefore quality neighborhoods. Vision 4 Youth Housing Cooperative Society Limited was registered in 2014.

“Even if there is no work, members have something to hold onto.”

—Judy Boyani, Vision 4 Housing Cooperative Member

Transitioning from CBO to Cooperative

The transition from a Community-Based Organization (CBO) to a cooperative was not easy. As board member Boniface Okumu explained, “We lost some members during the transition.” One of the major concerns was that operating as a cooperative would force members to pay taxes and their business would be monitored by the Government. As a CBO, members had enjoyed the freedom to do whatever they wished, but that freedom came with some downsides. Without the structure of a constitution or policies, the leaders would dictate the terms of engagement without consulting members. Sometimes members would withdraw from the CBO without notice and demand for their money.

After hosting various meetings and discussions to explore the cooperative business model, a notice was given, and the interested members began working together to ensure a smooth transition. They identified potential shareholders and board members and thereafter filed incorporation documents with the Cooperatives Registrar to make their housing cooperative a legal business entity.

The transition process did not end after registration. Members formed a steering committee to write the bylaws and agree on the new structure based on the [Cooperative principles](#). 160 members transitioned to the newly formed cooperative.

BY THE NUMBERS



120

Members



2014

Registered Cooperative



12

Board Members



45%

Women Members

The cooperative took about 4 years to be fully operational after registration. To understand how a cooperative works, members underwent training that helped them put in place the structure and organization that they now follow. The cooperative now has over 120 members and has added older members, ranging in age from 18 to 50 years. Membership is based on shareholding, and in order to maintain membership from the cooperative, members must adhere to policies and guidelines they themselves established and agreed upon. Members, including the board, have had an opportunity to attend trainings; this has given them the skills to perform their duties adequately. Every year the cooperative is audited and there must be a General Meeting held to discuss emerging issues, elect committee members and confirm financial accounts.

All of these steps have led to a sense of trust and common vision. As Boniface says, “The goodness about cooperatives is each for all and all for each.”

The COVID 19 pandemic had a significant impact on the cooperative's housing construction contracts, but unlike many other businesses that were forced to close, the cooperative provided members with an opportunity to build their way to more economic stability. Women were taught how to bead, make table mats, and make soap, allowing them to earn an income to support their families. The cooperative also hired a group of women who offered catering services to provide meals for a fee during cooperative member meetings and at construction sites. The cooperative has helped add value to these traditional economic activities, especially for women, and also helped facilitate market access.



Thanks to partnership with Global Communities' CLEAR Program under the USAID Cooperative Development Program, members of the cooperative have benefited from a series of trainings on Gender, Good Governance and Equity and this has led to increased participation of women in cooperatives operations. The youth have not been left out – they are contracted on a daily basis to make interlocking blocks to be used by the cooperative in the construction of modernized housing for members.

“During the last elections, two women were elected in the supervisory committee, and our secretary is also a woman. We are seeing more women participate in elections process than before, thanks to the gender equity and good governance trainings by Global Communities.”

— Sammy Asava, Former Chair & Member of Vision 4 Housing Cooperative

Concern for the Community

Due to open dumping of garbage in the nearest rivers, streets and walkways, water and air pollution poses a risk to the community members at Kaptembwa, Vision 4 decided to take action.

Vision 4 Housing collaborated with the Nakuru County Government to develop a solution to this problem by establishing an informal waste recycling program that mobilizes members to collect waste (shopping bags, old boxes, bottles) from their homes and deliver it to dumping points on cooperative grounds. Previously, members had no place to dump their waste and were forced to do so on the sides of roads and in other illegal areas; however, the cooperative has created an incentive for members and other informal waste collectors to take their waste to their planned cooperative dumping site. When they deliver the waste, they earn points, and through an award system, they can win gifts. According to the cooperative's former Chair, Mr. Asava, approximately 100 community members deposit waste at the cooperative's dumpsite in a month. This has reduced garbage around the streets and the neighborhoods, however, he said, a lot more needs to be done. The cooperative's waste dumping site is not big enough to accommodate waste from the entire community and their hope is that in the future they can expand their grounds to allow for more waste collection. They are also seeking partnership with officially registered garbage collectors who can clear their cooperative waste dumping site frequently to allow more members to release waste there. After delivery, the waste is separated according to material (plastic bottles, glass, and paper) and weighed before selling to creators who make finished products for use.

Vision 4 Housing has proven that cooperatives can create income earning opportunities that protect the environment, promote community participation, and encourage entrepreneurial spirit. **Cooperatives are not only sustainable businesses, but partners in locally led community development.**

Special thanks to the contributors to this case study:
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