

Providing home ownership opportunities for housing cooperative members
- From USAID CLEAR Program

Vision 4 Housing Cooperative

Vision4 Housing Cooperative was formed in 2014 to address two community challenges: first, a housing crisis that is facing many informal settlements across Kenya, characterized by dilapidated houses, poor drainage and polluted water and air; second, the necessity to develop affordable housing through an alternative purchasing model. Based in Nakuru County in Kenya, the cooperative has a total of 67 active members, 29 men and 38 women members. The cooperative is committed to its goal to purchase plots and provide affordable housing to members.

Membership within the cooperative is based on shareholding and members are expected to save and participate in cooperative activities. The cooperative structure has 8 board members and 3 members of the supervisory committee. Through partnership with USAID CLEAR Program at Global Communities, members have been trained on leadership, governance, and marketing.

Vision 4 offers training in income generating opportunities including beadwork, making table mats and soap. These courses allow members to earn extra skills and income to support their families and save for their plots of land.

Members meet a monthly savings minimum which allows them to purchase plots jointly. The cooperative purchases a large plot which is then split up into smaller plots for the member houses with title deeds listed under the cooperative's name.

Members have been trained on gender mainstreaming and this has improved women participation and engagement in leadership positions within the cooperative.



The cooperative allows members to own plots and construct their houses, most of whom would not be able to do so independently

Members are given allotment letters, but ownership of the land remains with the cooperative. The cooperative model has allowed for collective mobilization and access to more affordable resources.

Through partnership with the Nakuru County Government, the cooperative supports the wider community through training on modern brick making techniques using the Hydraform machine. This initiative also helps to promote interlocking blocks which are more affordable and environmentally friendly. The cooperative has trained more than 60 artisans on using this technology, a third of the artisans being women. The trainees have also managed to get employment in the construction sector thanks to this training opportunity.

Vision 4 Housing also conducts sensitization meetings on the importance of cleaning the environment through proper waste disposal and through these community initiatives, Vision 4 contributes to cooperative principle 7 that focuses on Concern for the Community.