



**International Co-operative  
Alliance – Africa**  
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# Cooperatives and the Care Sector in Africa

Transforming Care into Opportunity

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# Defining the Care Economy

*Care work encompasses all activities and relations involved in meeting the physical, psychological, and emotional needs of adults and children, old and young – including childcare, eldercare, care of the sick and persons with disabilities, and domestic work.*

— ILO, Care Work and Care Jobs for the Future of Decent Work (2018)

## UNPAID CARE WORK

- Childcare within the family
- Caring for elderly or ill relatives
- Domestic tasks: cooking, cleaning, fetching water and fuel
- Community-based voluntary care
- Performed predominantly by women and girls

## PAID CARE WORK

- Formal employment in health, education and social services
- Domestic workers (cleaners, nannies, home carers)
- Community health workers (largely in informal sector)
- Early childhood development practitioners
- Home-based care providers for elderly and sick

# Importance of the Care Sector

**299M**

decent jobs could be created globally by 2035 through investment in universal childcare and long-term care (ILO 2025)

**269M**

additional jobs by 2030 under the ILO 'high road' care investment scenario, reaching 475M total care jobs (ILO 2018)

**\$18.4T**

total investment needed to realise care economy potential — 18.3% of projected global GDP (ILO 2018)

**SDGs**

care investment simultaneously advances SDG 3 (health), SDG 4 (education), SDG 5 (gender equality) and SDG 8 (decent work)

# Africa's Care Gap — The Data

## 3.4× Women's Unpaid Care Burden

In Africa, women spend 3.4 times more time on unpaid care than men. Total workload (paid + unpaid) leaves women working nearly 20% more hours than men overall.

*ILO, 2018*

## 63% Northern Africa Exclusion

Northern Africa has the world's highest rate of women outside the labour force citing care as the reason — 63%. Far above the global average and every other world region.

*ILO Statistical Brief, 2024*

## 68% Community Health Workers

In sub-Saharan Africa, 68% of community health workers are women — mostly young, 59% with only primary education. 43% receive only non-monetary incentives; the rest are unpaid.

*ILO, 2018*

## 17.6% Invisible GDP — Mali

Women in Mali spend 24.7 hrs/week on unpaid care vs. 6.6 hrs for men. If monetised, this work would equal approximately 17.6% of Mali's GDP — yet it is invisible in national accounts.

*UN Women / Mali Statistics, 2023*

## 18% Social Protection Gap

Only 18% of the African population receive at least one social protection benefit. Most care workers are in the informal economy and fall outside all protection floors.

*ILO Africa Regional Report*

## 7 min Rate of Change

The gender gap in daily unpaid care time fell by only 7 minutes over 20 years across 23 African countries studied. At this rate, closing the gap will take 210 years.

*ILO, 2018*

# The Paid Care Workforce in Africa

## Who Does Paid Care Work?

The paid care workforce in Africa is large, feminised and largely informal. It covers health, education, social services, domestic work and community care. While essential, it is marked by persistent decent work deficits documented by the ILO.

**65%** of global paid care workers are women (ILO 2024)

**800K+** domestic workers in South Africa alone

**Low pay** long hours, violence & harassment common (ILO 2024)

**Informal** majority of care workers in Africa lack social protection

## Decent Work Deficits

### Low Wages

Earnings far below living wage. SA domestic workers earn R2,500–4,000/mo vs. R15,000 living wage.

### No Social Protection

Most domestic and community care workers lack unemployment benefits, pensions, or health cover.

### Violence & Harassment

Paid care sectors face elevated occupational risks including violence — especially in domestic work.

### Long Hours

Extended hours without overtime pay, especially in home-based and domestic care settings.

### No Representation

Care workers are among the least organised labour groups in Africa, limiting bargaining power.

# Care Cooperatives in Africa

*Worker-owned and democratically governed cooperatives directly engaged in care work — responding to ILO decent work deficits*

**SOUTH AFRICA**

Domestic Workers

## **We Care Platform Cooperative**

Worker-owned digital platform cooperative launched via the University of Western Cape and domestic worker trade unions with DGB funding. 47 founding women members (100% women of colour) co-own and democratically govern the platform. Directly addresses ILO's Reward and Represent pillars — shifting ownership of digital infrastructure to workers themselves.

*ILO 5R: Reward + Represent*

**SOUTH AFRICA**

Domestic Workers

## **CENTROW Domestic Worker Co-operative Platform**

The Centre for Research on Work and Society (CENTROW) at UWC runs the Domestic Worker Co-operative Platform Project (DPCP), aiming to build a replicable decent-work cooperative model for domestic workers in the platform economy. Grounded in the ILO principle that cooperatives can shift marginalised workers from vulnerable to decent work.

*ILO 5R: Reward + Represent*

**RWANDA**

Community Health Insurance

## **Mutuelles de Santé**

National community-based mutual health insurance schemes. Resources are pooled democratically from households, government and employers at community level. Cover families — especially women in care roles — outside formal employment. Community-owned and governed: a cooperative in structure. Cited by ILO as a model for community-owned health risk pooling.

*ILO 5R: Reduce + Recognise*

**PAN-AFRICA**

17 Countries · 95,572 members

## **Africa Domestic Workers Network (AfDWN)**

Launched in Cape Town in 2013 by domestic worker organisations from 17 African countries. Advocates for legal recognition, collective bargaining rights and ratification of ILO Convention C189 on domestic workers. Operates as a federated membership organisation — the closest pan-African cooperative structure for care workers — with over 95,000 member workers.

*Aligned with ILO Convention C189*

# SACCOs & the Care Economy

*While SACCOs are primarily savings and credit cooperatives, their 7th Cooperative Principle — Concern for Community — obliges them to work for the sustainable development of members' communities. Across Africa, SACCOs channel this through CSR into care-related activities.*

KENYA

Childcare Workers

## Uthabiti Africa — Collaborative SACCO

Uthabiti Africa established a dedicated SACCO for childcare workers in Kenya — providing savings, credit and financial inclusion specifically for a workforce that earns poverty wages and has no formal social protection. The Collaborative SACCO is part of a broader platform including a 11,000-member Network for Women in Childcare.

*ILO 5R: Reward — financial inclusion for care workers*

UGANDA

HIV/AIDS & Domestic Care

## WOWOYA SACCO

With support from ILO CoopAFRICA, WOWOYA SACCO extended its CSR mandate to reach women living with HIV/AIDS and victims of exploitation — providing alternative livelihoods and care mitigation services. Membership grew from 500 to 648; turnover from USD 3,465 to USD 16,690. Created 54 new jobs and improved health outcomes. Demonstrates how SACCOs can directly fund care-related CSR for the most marginalised.

*ILO CoopAFRICA Challenge Fund — documented impact*

KENYA

Eldercare & Bereavement

## Stima SACCO — Benevolence & Care Fund

Stima SACCO (power sector workers, 100,000+ members) operates a Benevolence Fund that provides direct financial support to members and dependants facing sickness, disability, elder care costs and bereavement. This institutionalises care support within the cooperative structure — directly reducing the out-of-pocket burden of care on member households. Common model replicated across many Kenyan SACCOs including Karura Community SACCO and Imarisha SACCO.

*ILO 5R: Reduce — lowering care cost burden on workers*

KENYA

Women's Financial Inclusion in Care

## Nest SACCO & South Imenti Tea SACCO

Documented in ILO CoopAFRICA research (2012) as examples of SACCOs in Kenya that specifically serve women in care-heavy rural communities — providing credit for childcare costs, health emergencies and elderly support. Female-controlled SACCOs reduce the financial shock of care events for their members and are a model for embedding care economy support within cooperative finance structures.

*ILO CoopAFRICA — How Women Fare in East African Cooperatives (2012)*

# The ILO's 5R Framework for the Care Economy

*Adopted unanimously at the ILO International Labour Conference, June 2024 – the first global tripartite agreement on the care economy*

## RECOGNISE

Acknowledge and value unpaid care in national accounts and policy frameworks. Care is an essential economic and social contribution.

### Africa context:

*Mali 2023: unpaid care = 17.6% of GDP — making the invisible visible.*

## REDUCE

Invest in infrastructure — electricity, water, public childcare, transport — to reduce the time burden on women so they can participate in paid work.

### Africa context:

*In sub-Saharan Africa, lack of water and fuel adds hours of labour daily to women's care burden in rural areas.*

## REDISTRIBUTE

Shift care responsibilities from women alone to men, families, communities and the state through policy and parental leave.

### Africa context:

*Tanzania: social protection programme explicitly factors unpaid care into its design (ILO 2019).*

## REWARD

Ensure decent pay, benefits and working conditions for paid care workers. End the wage penalty in feminised care sectors.

### Africa context:

*We Care Platform Cooperative (SA) directly addresses the wage and ownership gap for domestic workers.*

## REPRESENT

Ensure care workers have voice, organising rights and representation in social dialogue and policy processes.

### Africa context:

*Africa Domestic Workers Network (17 countries) and We Care Cooperative (SA) are steps toward genuine representation.*

# The Way Forward for Africa

## Policy & Government

Integrate ILO 5R Framework into national care policies

Ratify and implement ILO C189 (Domestic Workers Convention)

Invest in public childcare and elder care infrastructure

Extend social protection to informal care workers

Conduct national time-use surveys to make unpaid care visible

## Cooperatives & SACCOs

SACCOs to formalise care CSR through dedicated welfare and care funds

Establish sector-specific SACCOs for care workers (childcare, domestic)

Scale We Care and CENTROW cooperative platform models

Federate care cooperatives through national apex cooperative bodies

Link SACCO financial inclusion to ILO Convention C189 implementation

## Worker Organisation

Organise domestic workers into cooperatives and unions

Build on Africa Domestic Workers Network across 17 countries

Demand representation in social dialogue processes

Use SACCO structures to fund collective care emergencies

Connect African care cooperatives across national borders

*"A well-functioning care economy not only supports individuals and families, but also contributes to a healthier workforce, creates jobs and enhances productivity."*

— ILO Resolution on Decent Work and the Care Economy, June 2024

**For Africa, investing in care is not a welfare expenditure.  
It is an economic imperative — and a path to gender justice.**

Sources: ILO Care Work and Care Jobs (2018) · ILO Statistical Brief on Care (2024) · ILO Resolution on Decent Work and the Care Economy (2024) · ILO CoopAFRICA: How Women Fare in East African Cooperatives (2012) · UN Women / Mali Time-Use Survey (2023) · Platform Cooperativism Consortium (2025) · Uthabiti Africa (2023)

# Thank You



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