

CLIMATE NEEDS ASSESSMENT OF WOMEN SMALLHOLDER FARMERS · LIBERIA

From Fields to Frontlines

Women Farmers Leading Liberia's Climate Justice Movement

"Climate solutions that do not center women farmers will fail."

Natural Resource Women Platform (NRWP)
Monrovia, Liberia · October 2026

Grand Cape Mount · Bomi · Margibi
Grand Bassa · Nimba · Bong

From Fields to Frontlines

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Findings from a survey of 124 smallholder farmers in Grand Cape Mount, Bomi, Margibi, Grand Bassa, Nimba and Bong counties

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Photographs: NRWP. All people pictured gave their consent to be photographed and for the images to be published.

Contact: Natural Resource Women Platform, Nete Sie Brownell Public Interest Law Building, 23rd McDonald Street, Corner of Benson & McDonald Streets, Monrovia, Liberia. Tel: 0777 006 089 / 0888 312 250. Email: nrwomenplatform@gmail.com

> **DEDICATION**
>
> *To the women farmers of Liberia, who feed families, protect land and forests, preserve seeds and sustain communities under increasingly difficult climate conditions. Their resilience should not be mistaken for limitless endurance. Their leadership deserves recognition, resources, protection and justice.*

At a glance

What 124 smallholder farmers in six counties told us

124

smallholder farmers surveyed in six counties — 115 of them women

93%

say climate change has worsened their food security

87%

have lost livelihoods to climate impacts

83%

report crops damaged by pests

81%

have less clean, fresh water

90%

both eat and sell what they grow, so a failed harvest hits food and income at once

7 of 123

use improved seed

59%

farm together through Koo groups — only 14% belong to a formal cooperative

71 of 73

had never heard of carbon markets

Source: NRWP survey of smallholder farmers in Grand Cape Mount, Bomi, Margibi, Grand Bassa, Nimba and Bong, June 2024 to October 2025. Percentages are of those who answered each question.

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Acronyms

Acronym	Meaning
EPA	Environmental Protection Agency of Liberia
FPIC	Free, prior and informed consent
GESI	Gender Equality and Social Inclusion
LLA	Liberia Land Authority
MGCSP	Ministry of Gender, Children and Social Protection
MoA	Ministry of Agriculture
MRV	Monitoring, reporting and verification
NAP	National Adaptation Plan
NDC	Nationally Determined Contribution
NRWP	Natural Resource Women Platform
UNFCCC	United Nations Framework Convention on Climate Change

ABOUT NRWP

The Natural Resource Women Platform (NRWP) is a national feminist movement amplifying the voices of women who depend on land, forests, water and other natural resources across Liberia. NRWP works at the intersection of climate justice, land governance, livelihood rights, environmental accountability and feminist political advocacy. It brings together rural women farmers, Indigenous women, women human rights defenders, grassroots activists and community leaders working to advance environmental justice and women's rights.

NRWP's work is grounded in the belief that women are not merely beneficiaries of development or climate policy: they are rights-holders, political actors, environmental stewards and leaders of adaptation. Through research, advocacy, movement-building, policy engagement and grassroots mobilization, NRWP seeks to strengthen women's participation in natural resource governance, advance gender-responsive climate policy, promote land and livelihood justice, and ensure accountability in environmental decision-making.

Motto: *Amplifying Women Voices in Liberia*

Foreword

Women farmers are feeding Liberia through the climate crisis — without secure land rights, without adequate climate finance and without institutional protection.

In the communities covered by this study, women told us the same story in different words. The rains no longer come when expected and the sun is harsher than before. Insects strip the leaves from their crops; in some places deer eat what is left. Nine in ten said climate change has made it harder to feed their families. When the harvest fails, it is not only food that is lost: crop income pays for school fees, clothes and the next season's planting.

This report documents those realities, but it is not only a record of hardship. Women farmers are not passive victims of climate change; they are frontline climate responders. More than half already farm together through *Koo* labor-sharing groups, and almost all believe in working together. Asked what would help, they did not ask for expensive technology. They asked for hoes, cutlasses, rain gear, seed, something to stop the pests, training — and a way to earn a living that does not depend on burning charcoal.

Liberia has made important commitments. Its third Nationally Determined Contribution (NDC 3.0), submitted in September 2025, promises that climate action will be gender-responsive and that at least 20 percent of grant-based climate finance will be accessible to women's cooperatives. These commitments are welcome. The test now is whether they reach the women who need them.

NRWP presents this report to government, development partners, climate finance institutions, civil society and the public as evidence and as a call to action. Its message is simple: **climate solutions that do not center women farmers will fail.**

Radiatu H. S. Kahnplaye

Lead Coordinator / Policy Advisor, Natural Resource Women Platform



Women farmers on their farm. Photo: NRWP.

Executive Summary

Liberia's third Nationally Determined Contribution (NDC 3.0) commits the country to strengthening climate resilience, improving food security and making climate action gender-responsive by 2035. This report asks what those commitments mean for the women who grow much of Liberia's food.

It presents the findings of a survey conducted by the Natural Resource Women Platform (NRWP) with **124 smallholder farmers — 115 women and 9 men —** in Grand Cape Mount, Bomi, Margibi, Grand Bassa, Nimba and Bong counties between June 2024 and October 2025.

KEY FINDINGS

- **Climate change is already reshaping farming.** 90% of respondents have heard of climate change. Changing rainfall (60%) and harsher sun and heat (46%) are the changes they feel most.
- **Crops are under attack.** 83% report crop damage from pests. In Grand Bassa, farmers also report losing crops to deer.
- **Households are paying the price.** 93% say climate change has worsened their food security, 87% report lost livelihoods and 81% report less clean water. Seven reported deaths, three of them in Nimba.
- **A failed harvest hits food, school and the next season at once.** 90% both eat and sell what they grow. Crop income pays for food (81%), farm reinvestment (74%) and children's school fees (71%).
- **Farmers work with few inputs.** Only 7 of 123 use improved seed, and 54% depend on buying seed. Some cannot afford fertilizer or pesticide.
- **Women are organizing — mostly informally.** 59% farm together through *Koo* groups, but only 14% belong to a formal cooperative. 97% say cooperation between farmers is useful.
- **Women know what they need.** Farming tools and materials (35%) and pest control (21%) top their list, followed by training and climate awareness, protecting forests and trees, access to money and alternatives to charcoal burning.
- **Carbon markets are unknown.** 71 of the 73 respondents asked had never heard of carbon markets.

These findings matter for NDC 3.0. The NDC promises a dedicated climate finance window for women-led initiatives and that **at least 20 percent of grant-based climate finance will be accessible to women's cooperatives**. Yet most women in this study organize through informal *Koo* groups rather than registered cooperatives, so finance designed only for formal bodies will miss them. The NDC also looks to carbon markets for finance, while almost none of the farmers surveyed know what carbon markets are.

Five priority actions

1. **Make the NDC's gender commitments operational and costed.** Publish gender indicators, a baseline and annual reporting on the 20 percent climate finance target, by county and by sex, and make it reach informal women's groups as well as registered cooperatives *(EPA, Ministry of Finance and Development Planning, MGCSP)*.
2. **Put basic tools and inputs in women's hands.** Hoes, cutlasses, wheelbarrows, rain gear, sprayers and seed, delivered through women's groups and *Koo* networks *(MoA, development partners)*.
3. **Treat pest and wildlife control as climate adaptation.** Community-based pest management, affordable and safe pest control and practical ways to keep deer off farms *(MoA)*.
4. **Fund alternative livelihoods that end the charcoal trap.** Support women-led enterprises so households do not have to burn charcoal to survive *(EPA, MGCSP, development partners)*.
5. **Bring training, climate information and simple finance to the community level.** Extension and climate awareness in local languages, alongside small grants and credit that women's groups can access *(MoA, EPA, climate finance institutions)*.

Liberia cannot build climate resilience while excluding the women who sustain its food systems.

FROM FIELDS TO FRONTLINES

NRWP messages

Six messages from Liberia's women farmers to government, partners and climate finance institutions

1

Women sustain Liberia's food systems

2

Climate impacts are increasing

3

Adaptation support remains limited

4

Land rights are adaptation rights

5

Climate finance is not reaching women

6

Women are already leading adaptation

Climate solutions that do not center women farmers will fail.

1 Introduction

1.1 Why this report matters now

Liberia stands at a defining moment in its climate journey. Its NDC 3.0, submitted to the UNFCCC in September 2025, sets targets to 2035 for agriculture, forests, coastal protection and energy, and places gender equality and land rights among its cross-cutting priorities (Government of Liberia, 2025). Agriculture is also a priority sector in the National Adaptation Plan (Government of Liberia, 2021).

National commitments, however, are only as strong as their delivery. For rural women farmers, climate change is not a future scenario discussed in policy spaces. It is a lived reality already reshaping what they plant, what they harvest and what their families eat.

This report has three purposes:

1. **To document lived realities** — how climate change is affecting smallholder farmers, most of them women, and how they are responding.
2. **To strengthen accountability** — by providing grassroots evidence against which the gender commitments in NDC 3.0 can be tracked.
3. **To advance a feminist climate justice agenda** rooted in what women farmers themselves say they need.

1.2 NRWP's feminist framework

NRWP understands climate change as more than an environmental crisis. It is also a crisis of power, governance, land, labor and justice. Climate impacts do not affect everyone equally: vulnerability is shaped by who owns land, who controls resources, who has access to finance, whose labor is recognized, whose knowledge is valued and who takes part in decisions. Climate change therefore magnifies existing inequalities rather than creating entirely new ones.

The framework rejects narratives that portray women farmers only as vulnerable victims in need of rescue. It recognizes them as **rights-holders, knowledge producers, environmental stewards and adaptation leaders**. The problem is not an absence of agency; it is an absence of recognition, resources and political support. Adaptation that ignores land inequality, gendered poverty, exclusion from finance and unequal power risks reproducing the very inequalities that make women vulnerable in the first place.



Women farmers at a community meeting with NRWP during the study. Photo: NRWP.

INTRODUCTION

NRWP's core principles for climate justice

Six principles guide NRWP's work with women farmers and shape the recommendations in this report.

01

Land justice

Secure land rights are foundational to climate resilience.

02

Climate finance justice

Women-led groups and grassroots communities must have direct access to climate finance.

03

Food justice

Protecting women farmers is essential for protecting national food systems.

04

Knowledge justice

Women's indigenous and local knowledge must be recognized as legitimate climate expertise.

05

Governance justice

Women farmers must participate meaningfully in climate governance.

06

Accountability

Climate commitments must be measurable and enforceable.

2 Methodology

2.1 Approach

The study used a structured questionnaire combining closed and open-ended questions. It covered respondents' profiles, crops, seed and inputs, labor, use of farm produce and income, collective activities, awareness of and experience with climate change, impacts on food, water, and livelihoods, knowledge of carbon markets, and the solutions farmers propose. NRWP enumerators administered the questionnaire face-to-face and recorded responses using a Survey123 digital form.

2.2 Sites and respondents

A total of 124 smallholder farmers were surveyed in more than 35 villages and towns across six counties: 115 women (92.7%) and 9 men (7.3%). All respondents are actively engaged in growing crops. Respondents were selected purposively through NRWP county networks, women's groups and community leaders.



Map data: Highsoft AS, based on Natural Earth (CC BY-NC 3.0)

Study counties (shaded in green)

Table 1. Respondents by county

County	Women	Men	Total	Main communities	Data collected
Grand Cape Mount	20	0	20	Gondeh, Ballah Town, Kon Town, Gba Foboi	Jun–Jul 2024
Margibi	36	3	39	Freeman Reserve, Gleegba, Kuwah-ta, Jorplorlorsue, Freeman Reserve Town, Kolleh Norbor, James Walley Village,	Jul–Nov 2024
Grand Bassa	23	1	24	Wonwude, New Ceezon, Siah Borbor, Gbanfien, Queah's Town, Trodian,	Jul–Nov 2024
Bomi	16	5	21	Sackie Town, Gbongar Village, Jahyomo Village, Barmo, One House Village, George Brown Village, Mother Blessing Village, Williams Village	Aug–Sep 2025
Nimba	10	0	10	Gbarpa, Zortapa, Tiaplay, Bonah, Makinto, Camp 4	Sep–Oct 2025
Bong	10	0	10	Siotan, Green Hill Gurry, Zowienta, Lango Camp, Lango Town	Sep–Oct 2025
Total	**115**	**9**	**124**	**35+ communities**	**Jun 2024–Oct 2025**

Respondents ranged in age from 20 to 80, with a median age of 46. Two-thirds (82 of 121) were between 30 and 55, and almost one in five (23 of 121) was 60 or older.

2.3 Analysis and ethics

Closed questions were analyzed using descriptive statistics. The 120 answers to the open question on solutions were coded into themes; an answer could cover more than one theme. Percentages are calculated on the number of people who answered each question, which is shown alongside each figure. Quotations in this report are respondents' own survey answers as recorded by enumerators, with spelling and grammar lightly corrected; they are attributed by county only. All participants gave informed verbal consent, and names have been removed from the dataset used for this report.

2.4 Limitations

- The sample is not nationally representative. With 10–39 respondents per county, county-level findings are indicative.
- Data were collected in batches over more than a year and in different seasons, so some differences between counties may reflect timing rather than place.
- The questionnaires were entered from paper forms into the survey 123 form.
- Answers reflect respondents' own experience and perceptions. Where they link changes to climate change, this is their assessment rather than a scientific attribution.
- Some questions were not asked of everyone: the question on carbon markets was answered by 73 respondents. In Bomi,

many answers to the climate-impact question were identical, which may reflect how options were read out.

- The questionnaire did not ask about land tenure, access to irrigation, or whether respondents had received government or donor support. NRWP recommends including these questions in future rounds.

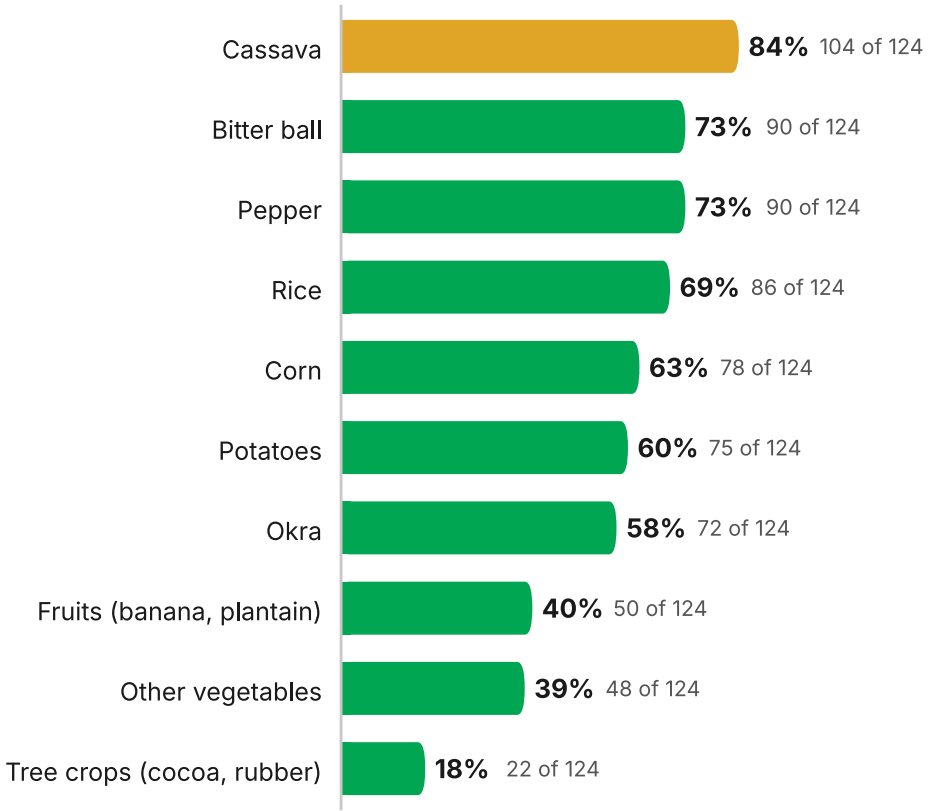
3 Findings

3.1 Farming for food and for cash

Respondents grow a wide mix of food crops. Cassava is almost universal (84%), followed by local vegetables such as bitter ball and pepper (73% each), and rice (69%). Seven in ten respondents (88 of 124) grow five or more crops.

Crops grown

Share of respondents growing each crop (n = 124)



Source: NRWP survey of smallholder farmers (n = 124).

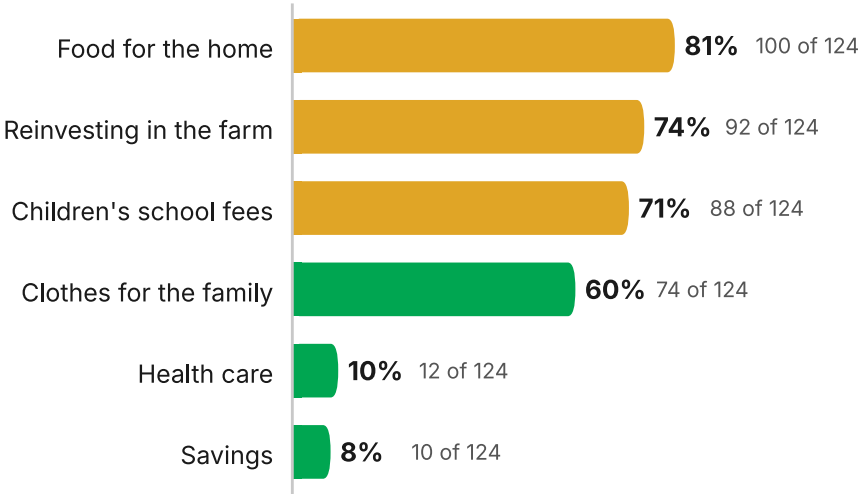


A woman farmer on her cassava farm. Cassava is grown by 84% of respondents. Photo: NRWP.

Farming is both food and income. **90% of respondents (111 of 124) both eat and sell what they grow**; the remaining 13 grow only for their own table. Crop income in turn carries the household: it buys food (81%), is reinvested in the farm (74%), pays children's school fees (71%) and buys clothes for the family (60%). A failed harvest therefore hits the family table, the children's education and the next season's planting all at once.

What crop income pays for

Uses of income from crop sales (n = 124; more than one answer allowed)



Source: NRWP survey of smallholder farmers (n = 124).

Most respondents rely on farming as their main livelihood. Those who described other income mainly combine farming with petty trading or gardening; one respondent also burns charcoal and another digs for gold.

POLICY REALITY CHECK

Crop income pays for food, school fees and the next planting season, so every failed harvest is also an economic shock. NDC 3.0 promises crop insurance systems by 2027; they must be designed to reach women smallholders.

COUNTY SPOTLIGHT · BOX 1

Grand Bassa

24 respondents (23 women, 1 man), aged 22 to 68 | Wonwude, New Ceezon, Siah Borbor, Gbanfien | Collected July–November 2024

Every Grand Bassa respondent had heard of climate change, and 23 of the 24 say it has worsened their food security. Changing rainfall dominates (18 of 24). Pest damage affects 18 of the 24, and in New Ceezon five farmers reported red deer eating their crops — the main wildlife problem recorded in the survey.

Grand Bassa farmers rely heavily on crop income for their children: 20 of the 24 use it to pay school fees. Most save their own seed (15), and only one uses fertilizer. Pest and deer control was the top request (11), followed by tools (10).

> "Red deer is eating up our crops."
>
> — Farmer, Grand Bassa County

> "If I can get medicine to protect my crops from the bugs, it will help improve my farming."
>
> — Woman farmer, Grand Bassa County

3.2 Who works the farm

Six in ten respondents (73 of 119) rely on household labor, and half (62 of 119) hire workers, often for heavy tasks such as brushing. Asked who mainly works on their farm, 44% named men only, 13% women only and most of the rest a mix of men, women and children. Work is also divided by task: in Bong, one woman explained that men do the burning and women do the scratching.



An NRWP enumerator interviews a woman farmer at her home, where farming, cooking and childcare happen side by side. Photo: NRWP.

This matters for adaptation. Women farmholders manage the farm and carry its financial risk, but often depend on paying others for the heaviest work. Some said they pay for help only when they have enough money — so when a harvest fails, the money to clear and plant the next farm shrinks too. Labor-saving tools are therefore not a luxury; they are a direct way to reduce women's dependence on cash they increasingly do not have.

> Household farming — sometimes I pay people to help when I have enough money.
>
> — Woman farmer, Margibi County

POLICY REALITY CHECK

Half of respondents pay for farm labor, often only when they have the money. Basic labor-saving tools are among the cheapest adaptation investments available, yet tools were women's most frequent unmet request.

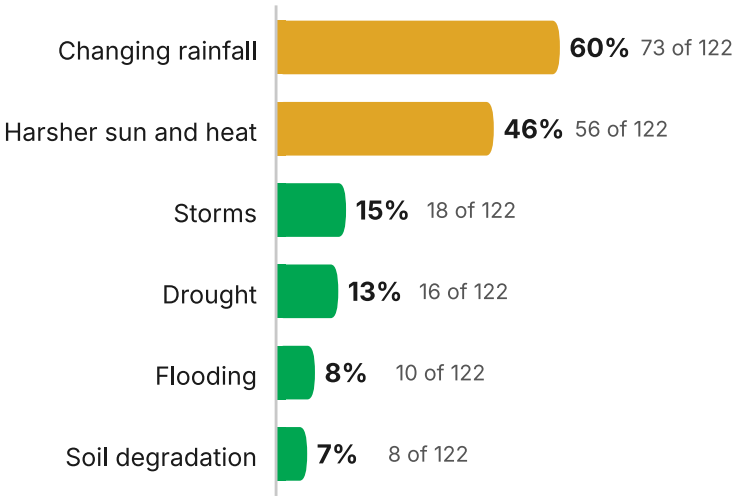
3.3 Climate change is already here

90% of respondents (111 of 123) have heard of climate change. Awareness was near-universal in Grand Bassa, Margibi, Bomi and Bong, but lower in Grand Cape Mount, where 6 of 20 women had not heard of it, and in Nimba, where 2 of 10 had not — gaps that community climate education should address.

Asked how the changing climate is affecting their farming, respondents most often named **changing rainfall (60%)** and **harsher sun and heat (46%)**. Storms (15%) and drought (13%) were named almost only in Bomi, and flooding (8%) mostly in Bong, where six of ten women named it. Few mentioned soil degradation (8). Women in Bong described seasons that have swapped places: rain falls when the farm should be burned, and the sun shines when rain is expected.

How climate change is affecting farming

Changes respondents named (n = 122; more than one answer allowed)



Source: NRWP survey of smallholder farmers (n = 124).

> We need to study the climate to grow crops that will grow well.
>
> — Farmer, Bomi County

POLICY REALITY CHECK

NDC 3.0 commits to deploying early warning systems and installing 25 community rainfall stations by 2035 (Government of Liberia, 2025). Farmers whose main problem is unpredictable rain should be among the first to benefit.

COUNTY SPOTLIGHT · BOX 2

Bong

10 women, aged 29 to 73 | Siotan, Green Hill Gurry, Zowienta, Lango Camp, Lango Town | Collected September–October 2025

Bong stands out for flooding: six of the ten named floods as a way climate change is affecting their farming, more than in any other county, and one explained that flooding sometimes prevents women from reaching their farms. Nine of the ten reported pest damage, from grasshoppers and flies to insects destroying pepper and bitter ball.

Women described seasons that have swapped places: rain falls when the farm should be burned, and the sun shines when rain is expected, so crops do not grow well. Their answers also show how farm work is divided — men do the burning and women do the scratching. Most farm together through Koo, and four belong to a cooperative or association; one older woman said she had left her group because of her age.

Bong's priorities are knowledge and protection. Five of the ten asked for training or climate awareness, one called for effective early warning systems and three asked for help with pest control. One called on the government to put measures in place to reduce the impact, and another asked that the forest no longer be cut down.

> "Before, there was a special time for rain and sun. But now, when it is expected to rain, the sun will shine, and when the sun is expected to shine, rain will fall."
>
> — Woman farmer, Bong County

> "The rainfall is too much, and it destroys the crops we plant. Flooding sometimes prevents us from going to our farms."
>
> — Woman farmer, Bong County

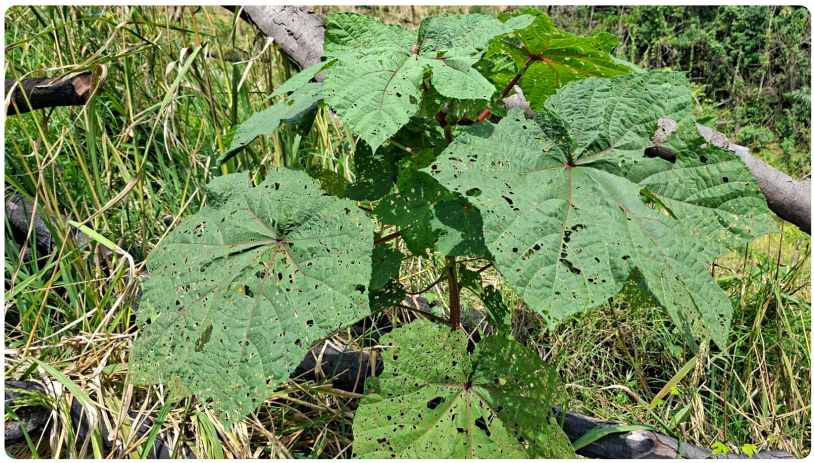
> "We need to raise awareness about climate change and establish effective early warning systems."
>
> — Woman farmer, Bong County

3.4 Pests and wildlife

83% of respondents (103 of 124) say pests damage their crops. Every respondent in Grand Cape Mount and Nimba, 9 of 10 in Bong and 87% in Margibi reported pest damage, compared with 75% in Grand Bassa and 57% in Bomi. Respondents described insects eating the leaves until crops turn yellow, dry up and die, caterpillars in Nimba, grasshoppers in Grand Cape Mount and Bong, pests attacking rice as it ripens and "bugs" attacking crops below ground. In Grand Bassa, five farmers in New Ceezon reported that red deer are eating their crops.

Few farmers have the means to respond. Just over half of those who answered (57 of 109) use mineral fertilizer and fewer than one in five use any pesticide; several said simply that they have no money to buy chemicals. Not surprisingly, pest control was the second most frequent request in the survey.

> The pest eats the leaves from the crops, making them dry up and die.
>
> — Farmer, Margibi County



Leaves eaten by pests on a farm. Photo: NRWP.

> We want medicine to drive the deer away.
>
> — Farmer, Grand Bassa County

POLICY REALITY CHECK

Pest and wildlife damage was reported by four in five farmers, yet it receives little attention in adaptation planning. It should be treated as a core adaptation measure, with safe and affordable methods suited to smallholders.

COUNTY SPOTLIGHT · BOX 3

Grand Cape Mount

20 women, aged 20 to 80 | Gondeh, Ballah Town, Kon Town, Gba Foboi | Collected June–July 2024

Grand Cape Mount had the most widespread pest problem in the survey: all 20 women reported pest damage, including grasshoppers destroying rice. Harsher sun and heat (14) was named more often than changing rainfall (9). The losses run deep: 18 of the 20 reported lost livelihoods, 18 said food prices have risen, and three reported deaths linked to climate impacts.

The county also had the lowest awareness of climate change — 6 of the 20 women had never heard of it — and the greatest dependence on the market for seed: every respondent buys her seed. Collective farming is strong: 16 farm together through Koo, and ten belong to a cooperative or association, more than in any other county. Their requests were practical: tools (8), pest control (5) and seed (4).

> "Insects like grasshoppers eat and destroy the rice."
>
> — Woman farmer, Grand Cape Mount County

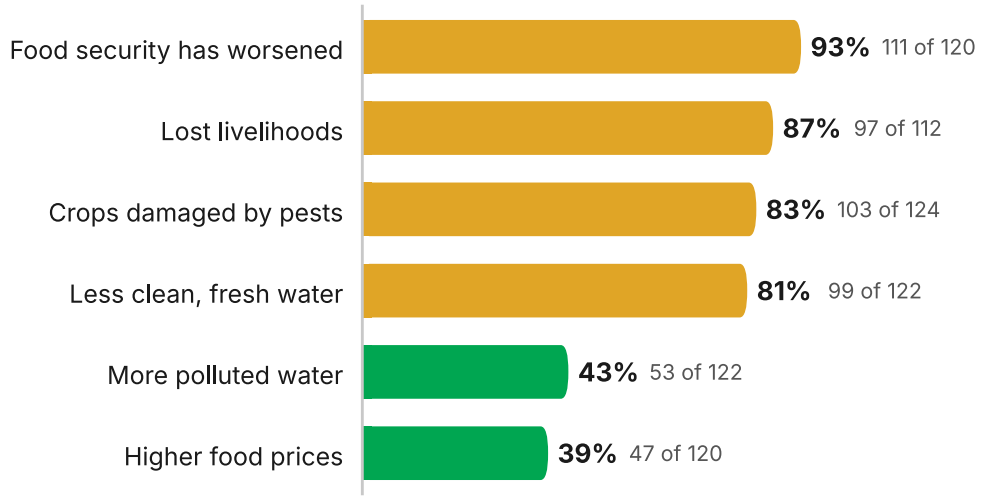
> "Grow our own food locally for consumption and reduce our dependence on imported food."
>
> — Woman farmer, Grand Cape Mount County

3.5 Food, water and livelihoods

The consequences reach every part of household life. **93% of respondents (111 of 120) say climate change has worsened their food security**, and 39% say it has pushed up food prices. Thirteen reported poorer diet quality and four said it has left people more vulnerable to malnutrition. **81% (99 of 122) report less clean, fresh water**, and 43% report more polluted water.

What climate change is costing households

Share reporting each impact (base = those who answered each question)



Source: NRWP survey of smallholder farmers (n = 124).

POLICY REALITY CHECK

NDC 3.0 aims to improve food security, yet 93% of women farmers say theirs has got worse. Progress should be measured at household level, including in women-headed farming households.

Asked whether they had experienced loss and damage from climate change, **87% of those who answered (97 of 112) reported losing livelihood**. Seventeen reported losing land (eleven of them in Bomi), thirteen lost property and thirteen described the financial burden of coping. Eight reported the loss of culture and traditional knowledge and four the displacement of ancestral homes. **Seven reported deaths** — three in Grand Cape Mount, three in Nimba and one in Bomi.

These costs do not fall evenly. When crop income disappears, the food, school fees and clothing it used to pay for still have to be found. Women farm-holders absorb that shortfall — by eating less, stretching supplies and taking on extra work. Their ability to "cope" is too often treated as successful ad-

aptation. **In effect, women are subsidizing Liberia's climate resilience with their own labor and sacrifice.**

How climate change becomes food insecurity

The chain women described, from a climate shock to the household table



Resilience should not mean sacrifice.

COUNTY SPOTLIGHT · BOX 4

Bomi

21 respondents (16 women, 5 men), aged 26 to 68 | Sackie Town, Gbongar Town, Jahyomo Village | Collected August–September 2025

Bomi respondents described the widest range of climate stresses: 16 of the 21 named changing rainfall, drought and storms together. Bomi also reported by far the heaviest loss of land — 11 of the 21 said they had lost land to climate impacts, two-thirds of all land losses recorded in the survey. Pest damage was less common than elsewhere (12 of 21).

Most Bomi farmers save their own seed (15 of 21), and Bomi is the only county where improved seed is in regular use (six farmers). Fewer farm collectively than elsewhere (6 of 21). Their requests were the most consistent in the survey: tools (14), money (9) and training (7), often asked for together.

> "Tools such as rain gear, insect medicine, spraying cans, and financial support."
>
> — Farmer, Bomi County

> "Training and knowledge sharing on the impact of climate change, and aid in the provision of tools."
>
> — Farmer, Bomi County

3.6 Seed and inputs

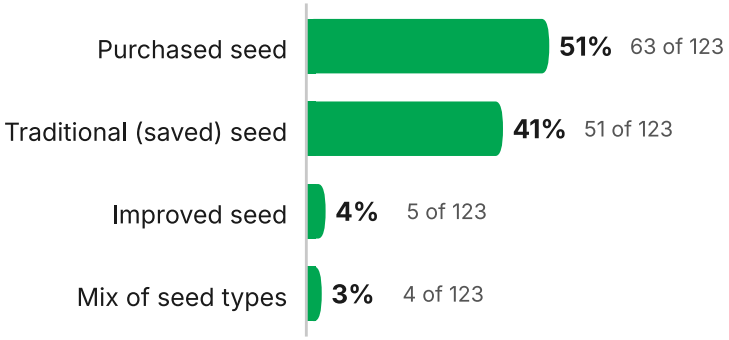
Seed is a point of vulnerability. **54% of respondents buy some or all of their seed** and 41% use only traditional seed they save themselves; **only 7 of 123 use improved seed**, all but one of them in Bomi. Practices vary sharply by county: all 20 respondents in Grand Cape Mount and most in Nimba buy their seed, while most farmers in Bomi, Grand Bassa and Bong save their own.



A woman farmer with her rice harvest. Photo: NRWP.

Where seed comes from

Type of seed used (n = 123)



Source: NRWP survey of smallholder farmers (n = 124).

Dependence on bought seed means that when harvests and incomes fall, so does a household's ability to plant the next season. Strengthening seed security — through community seed saving and access to locally adapted, climate-resilient varieties — is therefore an adaptation priority, and one that NDC 3.0 explicitly supports.

POLICY REALITY CHECK

NDC 3.0 commits to supporting climate-resilient seed, yet only 7 of 123 respondents use improved seed and more than half must buy seed every season.

3.7 Collective action: Koo groups and cooperatives

62% of respondents (77 of 124) take part in joint activities with other farmers, almost all of them through *Koo* — traditional groups that plant and harvest together. Only 17 respondents (14%) belong to a formal cooperative, 11 to an association and one to a union; seven of these associations and unions are in Nimba. Support for working together is overwhelming: **112 of 116 (97%) say cooperation among farmers is useful**, and many who do not yet take part would like to.



Women farmers working together on a cassava farm. Photo: NRWP.

Koo groups are informal resilience infrastructure. They share labor, knowledge and risk, and help members replant and recover after losses. They are also the most realistic channel for reaching women farmers with tools, seed, training and finance — provided that programs are designed to work with informal groups and not only with registered cooperatives.

POLICY REALITY CHECK

NDC 3.0 promises that at least 20% of grant-based climate finance will be accessible to women's cooperatives. But only 14% of respondents belong to a formal cooperative, while 59% organize through informal Koo groups that such finance may never reach.

> If women group themselves to grow food, it will help improve the climate change impact.
>
> — Woman farmer, Grand Cape Mount County



A community meeting with women farmers during the study. Photo: NRWP.

COUNTY SPOTLIGHT · BOX 5

Nimba

10 women, aged 35 to 55 | Gbapa/Gbarpa, Zortapa, Tiaplay, Bonah, Makinto, Minkinto, Camp 4 | Collected September–October 2025

Every Nimba respondent reported pest damage, from caterpillars eating leaves and turning them yellow to pests attacking rice as it ripens, and every one reported losing livelihood. Sun and heat were the change most often named (6 of 10). All ten farm together with others, and seven belong to an association or union — far more than in any other county.

The losses recorded are severe. Three forms record deaths: one woman described an elderly woman killed by a flood as she was leaving her farm, and another reported that two children died in a flood. Others recorded swamp land lost to a mudslide and an unexplained fire that destroyed a swamp rice farm and the family's entire rice store.

Women also see a link to the destruction of forests. Four of the ten called for an end to cutting down trees or for trees to be replanted. One woman called on the mining company operating in the area to support the replanting of trees as a way of addressing these challenges. Another said that a company operating nearby is polluting their water.

The farming calendar is shifting: brushing, which used to start at the beginning of May, now starts at the end of May, and planting at the usual time no longer works. The women's groups have names such as "Kokai" ("we can make it"), "Bonahkoto" ("we together") and "Diakiaba" ("togetherness"). But one woman explained that mismanagement of funds broke her group apart, and another said cooperation makes work easier, "but without good leadership it collapses". Asked what would help, the women asked for farming materials — seed, hoes, shovels and cutlasses — financial support, training and the protection of trees.

> "We normally used to do brushing at the beginning of May, but because of climate change, brushing starts at the end of May."
>
> — Woman farmer, Nimba County

> "If rain does not fall when it is time for brushing, the crops will die and production will decrease. This is impacting food security in our community."
>
> — Woman farmer, Nimba County

> "When the weather is balanced — sunshine and rainfall — the crops will grow well."
>
> — Woman farmer, Nimba County

3.8 Charcoal, forests and pollution

Women see climate change not only as a matter of weather but of human activity and governance. In Margibi, **12 of 39 respondents called for an end to charcoal burning**, and seven linked this directly to the need for alternative livelihoods for women. Others called for government laws to limit climate change and for action on air pollution from "big factories" and companies. In Grand Cape Mount and Grand Bassa, respondents urged communities to protect their forests and trees, in Nimba four of the ten women called for an end to cutting down trees or for trees to be replanted (Box 5), and in Bong one woman asked that the forest no longer be cut down.

These answers describe a poverty–environment trap. When farming fails, some households turn to charcoal to survive, which adds pressure on the forests that protect their farms. Supporting women-led alternative livelihoods is therefore both an adaptation strategy and an environmental protection strategy.

POLICY REALITY CHECK

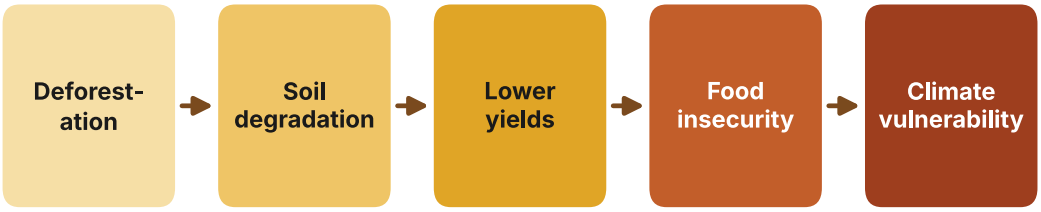
Women link charcoal burning directly to the lack of other income. Forest protection that does not offer alternative livelihoods risks shifting its cost onto the poorest households.

> We need the government to empower women with alternative livelihoods so we can reduce the burning of coal for survival.
>
> — Woman farmer, Margibi County

> Let us keep our forest and trees around our town to reduce the pressure from the rain and sun.
>
> — Woman farmer, Grand Cape Mount County

The environmental degradation cycle

How forest loss feeds back into climate vulnerability



COUNTY SPOTLIGHT · BOX 6

Margibi

39 respondents (36 women, 3 men), aged 20 to 67 | Freeman Reserve, Glee/Gleegba, Kuwah-ta, Jorplorlorsue, Kakata | Collected July–November 2024

Margibi is the largest group in the survey. Nearly all respondents (38 of 39) say climate change has worsened their food security, and 36 of 38 report lost livelihoods. Changing rainfall (21) and harsher sun and heat (19) were named almost equally, and 34 of the 39 report pest damage, with leaves eaten until crops dry up and die.

What sets Margibi apart is its focus on the causes of climate change. Twelve respondents called for an end to charcoal burning, seven for alternative livelihoods so that women do not have to burn coal to survive, and seven for government laws and action on air pollution from factories and companies. Most buy their seed (26 of 38), and 22 use mineral fertilizer, the most of any county.

> "I think when jobs are provided, and women have alternative livelihoods, it will limit the burning of coal."
>
> — Woman farmer, Margibi County

> "Let the government put measures into place so the big companies can stop polluting the air."
>
> — Woman farmer, Margibi County

3.9 Carbon markets

71 of the 73 respondents asked (97%) had never heard of carbon markets. This matters because Liberia expects carbon markets under Article 6 of the Paris Agreement to help finance its climate commitments (Liberian Observer, 2026). Forest and land-based carbon projects will affect the communities and lands on which women farmers depend. Without information, free, prior and informed consent and fair benefit-sharing, women risk bearing the costs of carbon projects without sharing in their benefits.

POLICY REALITY CHECK

Liberia expects carbon markets to help finance NDC 3.0, yet 71 of 73 women asked had never heard of them. Communities cannot give free, prior and informed consent to projects they have never been told about.



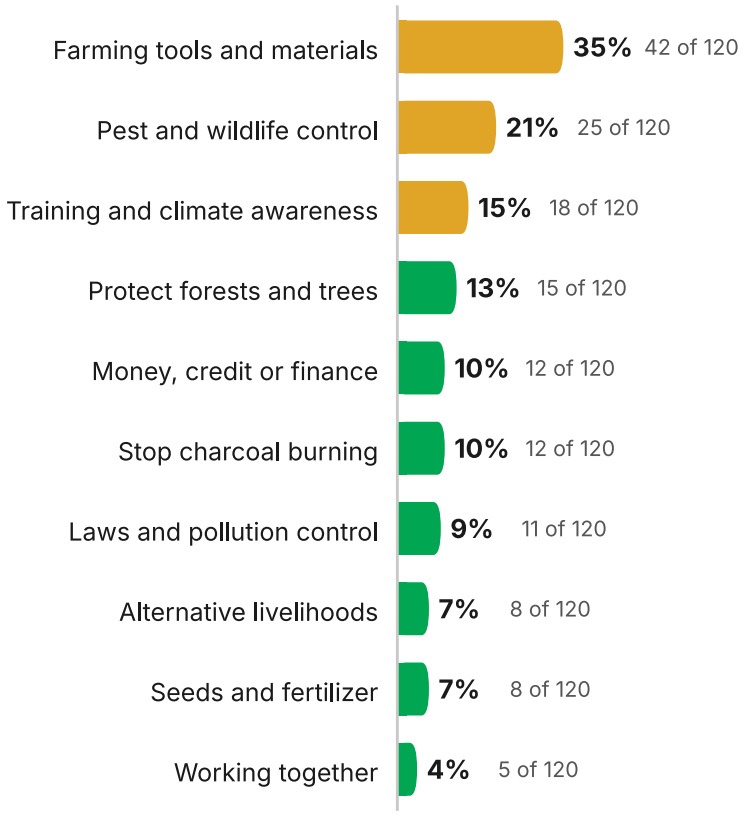
Recording women's own solutions to the climate challenges they face. Photo: NRWP.

3.10 What women farmers say they need

Women farmers are not only identifying problems; they are proposing practical solutions. The 120 answers to the open question on how the challenges could be addressed fall into the themes below.

What women farmers say they need

Solutions proposed in open answers (n = 120; an answer could cover several themes)



Source: NRWP survey of smallholder farmers (n = 124). Answers could cover more than one theme.

Farming tools and materials were the most common request (35%): hoes, cutlasses, shovels, wheelbarrows, rain gear and spraying cans. **Pest and wildlife control** came second (21%), led by Grand Bassa, where farmers asked for help to drive deer away. **Training and climate awareness** came third (15%), led by Bong, where one woman also called for effective early warning systems. **Protecting forests and trees** (13%) was led by Nimba and Margibi. Bomi respondents most often asked for tools, money and training together. In Margibi, the most common answers concerned stopping charcoal burning, alternative livelihoods and stronger laws.

Notably, no one asked for large-scale infrastructure or new technology. For most women farmers, **adaptation begins with basic, reliable support** that builds on what they are already doing. Several respondents simply asked the government and NGOs for help — a reminder of how little support reaches them now.

> Training to encourage farmers not to give up, but to find ways to address the impact.
>
> — Farmer, Bomi County

> I want support to continue with my farming, because there is no help.
>
> — Woman farmer, Grand Bassa County

POLICY REALITY CHECK

Women's top requests — hoes, cutlasses, rain gear, sprayers and seed — are among the least expensive adaptation investments there are, yet they remain out of reach for most women farmers.

Table 2. Community-identified solutions and their policy implications

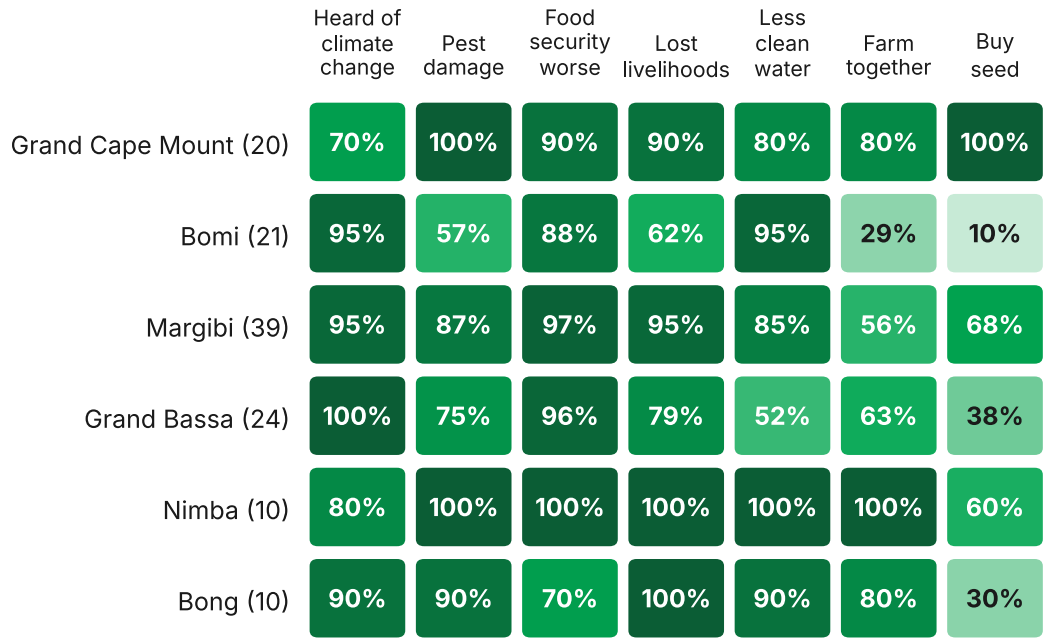
Theme	What farmers said (n = 120)	Implication for policy and programmes
Tools and materials	42 asked for hoes, cutlasses, shovels, wheelbarrows, rain gear, sprayers	Adaptation must begin with basic agricultural support
Pests and wildlife	25 asked for pest control or help against deer	Treat pest and wildlife control as climate adaptation
Training and awareness	18 asked for training, climate awareness or early warning	Invest in community-based, women-centered extension
Charcoal and livelihoods	12 called for an end to charcoal burning; 8 for alternative livelihoods	Fund women-led livelihoods that reduce pressure on forests
Finance	12 asked for money, credit or loans	Create small, simple finance that women's groups can access
Governance and environment	11 called for laws, government action and pollution control; 15 for protecting forests and trees	Climate action must include environmental governance
Collective action	5 called for working together	Use Koo groups and cooperatives as delivery channels

4 County Snapshots

Although farmers in every county share common challenges, each faces a distinct mix of pressures. Given the number of respondents per county, these snapshots are indicative.

How the counties compare

Share of respondents in each county; number of respondents in brackets.
Nimba and Bong are based on 10 respondents each and should be read with care.



Source: NRWP survey of smallholder farmers (n = 124). Figures for Nimba and Bong are based on 10 respondents each and should be read with care.

Table 3. Climate challenges and farmers' priorities by county

County	Changes most named	Pests	What stands out	Top requests
Grand Cape Mount (n = 20)	Sun and heat (14), rainfall (9)	All 20; grasshoppers on rice	6 of 20 had not heard of climate change; all buy their seed; 16 farm in Koo groups	Tools (8), pest control (5), seed (4)
Margibi (n = 39)	Rainfall (21), sun and heat (19)	34 of 39	Strong concern about charcoal burning and pollution; most buy their seed	End charcoal burning (12), alternative livelihoods (7), laws and pollution control (7), tools (7)
Grand Bassa (n = 24)	Rainfall (18), sun and heat (5)	18 of 24; red deer in New Ceezon	15 farm in Koo groups; most save their own seed	Pest and deer control (11), tools (10)
Bomi (n = 21)	Rainfall, drought and storms (16 each)	12 of 21	11 report losing land; the only county using improved seed	Tools (14), money (9), training (7)

County	Changes most named	Pests	What stands out	Top requests
Nimba (n = 10)	Sun and heat (6); rainfall, flooding and soil degradation (2 each)	All 10; caterpillars, pests on ripening rice	Three report deaths; 7 belong to an association or union; brushing season now starts later	Protect trees (4), tools (3)
Bong (n = 10)	Rainfall (7), flooding (6), sun and heat (3)	9 of 10; grasshoppers, flies	Flooding cuts off access to farms; men burn, women brush; 8 farm in Koo groups	Training and awareness (5), pest control (3)

Boxes 1 to 6 in Section 3 give a closer look at each county, in the words of the women surveyed.

Across the counties, the same message emerges: climate impacts vary by place, but women farmers everywhere are adapting with little or no institutional support.

5 Liberia's NDC 3.0 Through a Gender Lens

5.1 What NDC 3.0 commits to

NDC 3.0 contains more explicit gender commitments than any previous Liberian climate plan. Among them (Government of Liberia, 2025, Sections 3.3, 3.4 and 4):

- All NDC 3.0 projects to integrate gender-responsive planning and implementation.
- At least 20% of disbursed grant-based climate finance to be accessible to women's cooperatives, smallholder farmers and entrepreneurs.
- A dedicated climate finance window for women-led and women-inclusive climate initiatives.
- A Gender Equality and Social Inclusion (GESI) toolkit for NDC 3.0 projects, and at least ten gender-focused training initiatives a year from 2026.
- Gender-disaggregated data in the national monitoring, reporting and verification (MRV) system.
- Full implementation of the Land Rights Act as a prerequisite for land security for women and youth.
- For agriculture: 100 farmer field schools and at least 5,000 farmers trained in conservation agriculture; at least three extension agents trained per district each year; support for climate-resilient seed, water harvesting and irrigation; crop insurance by 2027; and 25 community rainfall stations by 2035.

These commitments are significant, and NRWP welcomes them.

5.2 The implementation gap

The challenge is delivery. NDC 3.0 states that its costing and investment plan will be developed later, and much of its ambition de-

pends on international finance, including carbon markets (Government of Liberia, 2025; Liberian Observer, 2026). At the time of writing, NRWP is not aware of any published baseline, budget or reporting schedule for the NDC's gender targets.

This survey shows what that gap looks like on the ground. The women farmers we spoke to work with basic hand tools, few inputs and little protection from pests; nearly all say their food security has worsened; and most organize through informal groups that formal finance rarely reaches.

Table 4. NDC 3.0 commitments compared with what farmers in this study report

NDC 3.0 commitment	What farmers in this study report
At least 20% of grant-based climate finance accessible to women's cooperatives	Only 14% belong to a formal cooperative; 59% organize through informal Koo groups
Support for climate-resilient seed	Only 7 of 123 use improved seed; 54% depend on buying seed
100 farmer field schools; three extension agents per district per year	Training is the third most common request; 6 of 20 in Grand Cape Mount and 2 of 10 in Nimba had not heard of climate change
Early warning and 25 community rainfall stations	60% name changing rainfall as a main way climate change affects their farming; women in Bong called for effective early warning systems
Crop insurance by 2027	87% of those answering report livelihood losses; 83% report pest damage
Carbon markets to help finance the NDC	71 of 73 asked had never heard of carbon markets
Full implementation of the Land Rights Act	17 respondents report losing land to climate impacts

5.3 What accountability should look like

For NDC 3.0 to move from gender recognition to gender transformation, NRWP recommends:

- A costed GESI implementation plan with named lead institutions.
- Gender indicators with a published baseline — for which this study offers a starting point.
- Annual public reporting on the 20% climate finance target, disaggregated by county and by sex, including how much reaches informal women's groups.
- Formal seats for women farmers' organizations in national NDC structures and county climate platforms.
- Information, free, prior and informed consent and fair benefit-sharing for communities affected by carbon market projects.

POLICY REALITY CHECK

Land rights remain central. This survey did not ask about tenure, but NRWP's work with women farmers over many years shows that many women farm land they do not control, which discourages long-term investment in soil, trees and water. The Land Rights Act (2018) requires women's representation in community land governance, and NDC 3.0 names its full implementation as a prerequisite for women's land security. Delivering on both is an adaptation measure in its own right.

6 Liberia in Regional Context

Liberia's experience reflects a wider pattern. Across sub-Saharan Africa, women farmers are on the frontline of climate change while holding less secure land rights and having less access to credit, inputs, extension and technology than men (FAO, 2023). The IPCC identifies rain-fed smallholder agriculture as among the systems most exposed to climate change (IPCC, 2023).

Across the region, women are also leading responses — through agro ecology, seed preservation, forest protection, collective farming and community organizing. Liberia has an opportunity to contribute to a growing African feminist climate justice movement that centers land rights, grassroots adaptation, food sovereignty and women's political leadership.



NRWP discusses the findings with women farmers. Photo: NRWP.

7 Recommendations

Meaningful adaptation requires political commitment, redistribution of resources, institutional accountability and direct investment in women-led resilience. Based on what farmers told us, NRWP calls for the following actions.



Women farmers on their cassava farm. Photo: NRWP.

7.1 Government of Liberia

- **Operationalize the NDC's gender commitments** *(EPA, Ministry of Finance and Development Planning, MGCSP)*: publish a costed GESI plan, gender indicators and a baseline; report annually on the 20% climate finance target by county and sex; make finance accessible to informal women's groups.
- **Equip women farmers with the basics** *(MoA)*: distribute tools, rain gear, sprayers and seed through women's groups and Koo networks, and support community seed saving alongside climate-resilient varieties.
- **Make pest and wildlife control part of adaptation** *(MoA)*: community-based pest management, affordable and safe pest control, and practical measures against crop-raiding wildlife.
- **Break the charcoal trap** *(EPA, MGCSP)*: fund women-led alternative livelihoods and enforce forest protection, so that households do not have to burn charcoal to survive.
- **Rebuild extension and climate information around women farmers** *(MoA, EPA)*: meet the NDC target of three extension agents per district per year, recruit women agents, and deliver climate awareness, seasonal information and early warnings in local languages — starting where awareness is lowest.
- **Secure women's land rights** *(LLA, MGCSP, county authorities)*: enforce women's representation in community land governance under the Land Rights Act and integrate tenure security into adaptation planning.
- **Hold concession companies to account** *(EPA, Ministry of Mines and Energy,*

Forestry Development Authority): enforce reforestation and water-protection obligations on mining and other concession companies, and involve affected women in monitoring them.

- **Protect communities in carbon markets** *(EPA, Forestry Development Authority)*: guarantee information, free, prior and informed consent and fair benefit-sharing for women in any carbon project.

7.2 Donors and development partners

- Provide direct, flexible, multi-year funding to women-led adaptation and grassroots women's organizations, with simplified application and reporting.
- Work through Koo groups and informal women's networks, not only registered cooperatives, and support them with leadership and financial-management training so groups do not collapse.
- Support women-centered livelihood diversification — food processing, seed systems, agro ecology and ecological restoration — to reduce reliance on charcoal.
- Invest in long-term structural change, including land rights implementation and women's participation in local climate governance.

7.3 Climate finance institutions

- Establish small, simplified and decentralized funding windows that women's groups can access directly.
- Remove collateral and registration requirements that exclude informal women's groups.
- Publish who receives funding and how much reaches women farmers directly.

7.4 Civil society and women's movements

- Monitor NDC 3.0 implementation at community level, using this study as a baseline.
- Extend future survey rounds to other counties, and add questions on support received, land tenure and access to water and irrigation.
- Expand climate education and organizing among rural women, including on carbon markets and community rights.
- Document and scale women-led practices, including Koo, seed saving and Indigenous knowledge, and strengthen regional feminist climate justice alliances.

8 Conclusion

Women smallholder farmers in Liberia are already living with climate change. They are farming through unpredictable rains and harsher sun, losing crops to pests and wildlife, and watching food, water and livelihoods become less secure. They carry the cost of every failed harvest into the household — into meals, school fees and the next planting season.

They are also responding. They farm together through Koo groups, save their own seed, and know clearly what would help: basic tools,

pest control, training, a livelihood that does not depend on charcoal, and access to modest amounts of money. These are not expensive demands. They are the foundations of adaptation.

NDC 3.0 gives Liberia the commitments it needs. What remains is the political will to cost them, fund them and deliver them to the women who feed the nation. A climate-just Liberia would be one where:

- Women farmers hold secure land rights;
- Climate finance reaches grassroots women's groups directly;
- Adaptation support is practical, accessible and locally grounded;
- Women's labor and knowledge are recognized and shape adaptation planning;
- Women participate meaningfully in climate governance; and
- Resilience-building reduces inequality rather than reproducing it.

NRWP's vision

NRWP calls for a gender-responsive climate compact grounded in land justice, food sovereignty, feminist leadership, ecological protection and grassroots accountability. Such a compact must recognize that climate justice is impossible without land justice; that food security is impossible without women farmers; that adaptation finance must reach grassroots communities; and that climate governance must include those already implementing adaptation through their labor and knowledge.

Women's labor has sustained Liberia's food systems through the climate crisis. Justice now requires that their leadership shape Liberia's climate future.

WOMEN'S CLIMATE JUSTICE MANIFESTO

A Call from Liberia's Women Farmers

We are not victims.

We are farmers. We are food producers. We are seed protectors.

We are environmental stewards. We are community leaders. We are climate responders.

Yet we continue to confront climate change without the resources, rights and recognition required to sustain our communities and protect our future. Today, we call for climate justice.

We demand

1. **Secure land rights.** Land insecurity is climate insecurity. Women must have equal and protected rights to access, use, inherit and control land.
2. **Direct access to climate finance.** Climate finance must reach grassroots women directly. Complex systems and bureaucratic barriers must not exclude women.
3. **Recognition of women's knowledge.** Our indigenous knowledge, farming experience and adaptation practices are valuable climate solutions.
4. **Investment in women-led agriculture.** Adaptation investments must prioritize tools, seed, pest management, agro ecology and sustainable livelihoods.
5. **Meaningful participation.** Nothing about women farmers should be decided without women farmers. We must take full part in climate governance and adaptation planning.
6. **Protection of land, forests and water.** Climate action must address environmental destruction, deforestation and unsustainable resource extraction.
7. **Accountability for climate commitments.** National and international climate promises must be measured by whether they improve the lives of women farmers.

Our vision

We envision a Liberia where women hold secure land rights, climate finance reaches communities, food systems are resilient, adaptation is locally led, ecosystems are protected, and climate justice is grounded in dignity, equity and rights.

We are not waiting for climate action. We are already implementing it.

The future of Liberia's climate resilience depends on whether our leadership is recognized, supported and protected.

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Annex. Survey Results

Base = respondents who answered each question. Questions allowing more than one answer do not sum to 100%.

A1. Profile

Indicator	Number	%
Women (n = 124)	115	92.7%
Men (n = 124)	9	7.3%
Aged under 30 (n = 121)	15	12.4%
Aged 30–39	21	17.4%
Aged 40–49	35	28.9%
Aged 50–59	27	22.3%
Aged 60 and over	23	19.0%
Eat and sell produce (n = 124)	111	89.5%
Eat produce only	13	10.5%

A2. Farming practices

Indicator	Number	%
Purchased seed (n = 123)	63	51.2%
Traditional seed	51	41.5%
Improved seed	5	4.1%
Mix of seed types	4	3.3%
Use mineral fertilizer (n = 109)	57	52.3%
Household labor (n = 119)	73	61.3%
Hired labor	62	52.1%
Take part in joint activities with other farmers (n = 124)	77	62.1%
Plant and harvest together through Koo	73	58.9%
Member of a formal cooperative	17	13.7%
Member of an association or union	12	9.7%
Cooperation is useful (n = 116)	112	96.6%

A3. Climate change and its impacts

Indicator	Number	%
Have heard of climate change (n = 123)	111	90.2%
Climate affects farming through: changing rainfall (n = 122)	73	59.8%
Sun / heat	56	45.9%
Storms	18	14.8%
Drought	16	13.1%
Flooding	10	8.2%
Soil degradation	8	6.6%
Pests affect crops (n = 124)	103	83.1%
Food security worsened (n = 120)	111	92.5%
Higher food prices	47	39.2%
Poorer diet quality	13	10.8%
Reduced quality and quantity of clean water (n = 122)	99	81.1%
More polluted water	53	43.4%
Loss and damage: livelihood (n = 112)	97	86.6%
Land	17	15.2%
Property	13	11.6%
Financial burden of coping	13	11.6%
Loss of culture and traditional knowledge	8	7.1%
Deaths	7	6.3%
Displacement of ancestral home	4	3.6%
Never heard of carbon markets (n = 73)	71	97.3%

Natural Resource Women Platform (NRWP)

Amplifying Women Voices in Liberia

Nete Sie Brownell Public Interest Law Building
23rd McDonald Street, Corner of Benson & McDonald Streets
Monrovia, Liberia

Tel: 0777 006 089 / 0888 312 250
Email: nrwomenplatform@gmail.com

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