Priorities of the People
HARDSHIP IN THE FEDERATED STATES OF MICRONESIA

September 2004

Asian Development Bank
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Introduction

Hardship and poverty in the Federated States of Micronesia (FSM) have not been viewed as important national concerns until recent trends made them both daily issues at the household level. One of these trends is the poor performance of the economy. From 1995 to 1999 the average growth rate was a negative 3.9% per year. Since 2000 there has been some modest recovery with annual growth averaging 3.6% per year, but there is a growing gap between rich and poor, and increasing numbers of landless or land-poor people.

The 1998 Household Income and Expenditure Survey indicates that about 30% of households in the country had incomes below the estimated basic needs poverty line of US$768 per person per year. The highest level of hardship and income poverty was recorded in Chuuk at 32.9%, and Pohnpei at 29.5%. These households were likely to experience some degree of financial hardship on a daily or weekly basis.

To better understand the needs and views of those facing hardship in the FSM and develop programs to alleviate it, the government undertook a "Participatory Assessment of Hardship" from late 2003 to early 2004. People from all sectors of society,
Is Hardship Really a Problem in the FSM?

During the participatory assessment, all communities acknowledged that hardship is being experienced by many families throughout the country. In the rural areas and the outer islands, people find it difficult to earn the cash needed to meet the living expenses of their families. In the urban areas, families with low incomes and limited access to subsistence agriculture find it extremely hard to maintain a satisfactory standard of living.

People said they are facing an increasing need to pay cash for store goods, food, utility bills, transport, education, and to make contributions to community/social events and their church. Often traditional gifts are no longer enough, cash donations or purchased gifts are also expected. Frequently, even traditional gifts must be purchased by households that no longer have the time or skills to make them.

The migration of people to state capitals and overseas is de-populating some of the outer island and rural parts of the country. Those who remain tend to be the more dependent members of society. At the same time, the increasing urban population is generating social tensions and increasing the numbers of those without land.

Including the poor, were asked to describe poverty and hardship from their point of view and suggest priority actions to address their concerns. Interviews were held at the household level, and focus group discussions and workshops were held with communities and at the national level.

Three communities from each of the participating states (Chuuk, Yap, and Pohnpei) were selected for the study to represent both rural and urban areas, and various levels of access to services. A team made up of government and nongovernment representatives consulted with about 350 people throughout the study, which concluded with state-level workshops and a national workshop in Pohnpei to validate the findings. The assessment was funded by the Asian Development Bank (AD B).

Widow with Eight Children, 50 Years Old

“I am the second daughter of a big family of 10. My parents raised us in a small thatched roofed house. We used to sleep together with our mother and father under a big mosquito net. We always ate taro with grated copra. Most of the time we only ate two meals a day because the preparation of the taro took several hours to cook. During breadfruit season, we ate three meals a day.

“My oldest sister, my oldest brother, and I finished 6th grade. The rest of my sisters and our second brother didn’t even finish elementary school due to our mother’s death. She was in labor with our youngest brother when she bled to death and didn’t survive.

“Ever since she died, our lives became more miserable. Our father couldn’t take care of us. We older kids had to quit school to take care of the younger ones. Our oldest sister got married immediately after she turned 15 and moved away with her husband. That left me with my oldest brother to work harder with our dad. Our dad used to make copra to earn a little money for our food, kerosene, soap, and clothes. We never had enough of anything.

“Then I met a young man who was in high school and we got married. He didn’t finish his education, but we wanted to get married. Because my family’s home was very small for us, we decided to build a small lean-to for ourselves.

“We could not find jobs so we also ended up doing a little gardening, just enough to feed our family. We have 8 children who also grew up to live a hard life. We never had enough of anything, so most of our children also dropped out of school. My sons learned how to spear fish and helped their father fish for our food. Sometimes they sold them at the market on Weno, if they were lucky we got about $50 from their catch. Then my husband died and my sons started going somewhere by themselves. I lost control of them. None of them are able to help me keep our family united.

“I decided to start a small farm. The hardest part is finding transportation to bring the produce to sell in the capital. Sometimes I walk from my village to another village just to look for a boat. Sometimes I can’t find one and then my produce gets wasted and rotten. Nowadays, my children go to our relatives to eat whenever we don’t have food. After sometime, my relatives began to get tired of us. I wish very much to have a bigger home and a boat for my children, to live in a good home and take my produce to the capital every time we have crops to sell.”
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What is Hardship?

Understanding hardship and poverty requires looking beyond income levels, although these are a key measure of poverty. For many people, particularly those who are unemployed, hardship also means having poor access to services and opportunities, or of being unable to realize their own potential and aspirations. This is made worse by modernization and external influences on attitudes and aspirations, which are slowly breaking down the traditional social structure that once ensured resources were shared with those in need.

The assessment team consulted key community leaders and community residents about their perceptions and understanding of poverty and hardship. Most people said poverty meant “having nothing.” Hardship was commonly defined as having difficulty accessing basic services and earning money. Poverty was seen as more permanent and more severe, while hardship was seen as temporary. Although a number of those consulted stated that poverty exists in the FSM, particularly in Pohnpei and Chuuk, most said hardship is the more applicable word to describe the situation because even the poor generally have access to food.

Some of the local words used to define poverty were: mwenene (Chuukese), gogow (Yapese), and sapai (Pohnpeian), roughly translated as being landless and without food, house and money. The local words used to define hardship were: wiras (Chuukese), magawon or momaw (Yapese), and apwal (Pohnpeian), roughly translated as living in a very difficult situation, without education, jobless, being dependent on relatives for food, money, and shelter, and supporting too many dependents in the household.

When asked if hardship has gotten better or worse over the past 5 years, people in Yap and Pohnpei said their situation had worsened. They cited the increasing need for cash for basic services and goods as well as declining income due to lack of jobs or markets in which to sell their produce. Drug and alcohol abuse, particularly among the youth, was another alarming trend mentioned. Weakening traditions and adoption of individualist or a “Western” lifestyle (particularly in Chuuk and Yap), overcrowding of households (particularly in Yap and Pohnpei), and increasing incidence of stealing (Yap) were said to be contributing to the worsening trend.

In Chuuk, however, the people consulted said their situation had improved in some ways and worsened in others over the last 5 years. They cited improvements in basic services, particularly access to education (primary and secondary), and more church programs in the communities, highlighting the role of churches in the delivery of basic services in the state.

Who is Facing Hardship?

The assessment showed that there are strong systems in place that generally ensure the welfare of those in need, but this extended family and community support system is weakening. This is due to the increasing pressures exerted on limited resources by growing numbers of family dependents, mostly those who did not finish primary or secondary school. As a result, some men and women in both urban and rural areas are facing financial difficulty and declining living standards, thus placing them in more extreme hardship than the rest of the community.

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At the beginning of the consultations most people, particularly those from the rural/outer island communities, said: “We are...”
Some groups are experiencing more hardship than others. In all three states surveyed, people said landlessness, increasing drug and alcohol abuse, overcrowded households, and natural disasters cause hardship. In Chuuk and Pohnpei, people said the deterioration of customs and traditions, particularly the practice of sharing resources, and lack of community cooperation are important causes of hardship. In the more traditional state of Yap, people said restrictions brought by traditional beliefs (e.g., limited education for girls) and opposition by elders to increasing community access to basic services are particular causes of hardship.

The three groups identified as especially affected by hardship: children, the youth and women.

### Young Male Drifter, 24 Years Old

“Both of my parents are from Fefan. I have three sisters and four brothers. My family was difficult to live in because my father was very abusive. He always beat up my mother. He was also a habitual drinker, and every time he drank, he and mom used to fight. I was very unhappy about that.

“I quit school when I was 8 years old because my mother finally decided to leave my dad, and she left us with him. Our father was not working, but every time he could get a drink from his friends he would come home and give us trouble. We never had enough of anything, such as food, clothes, you name it. We were very poor. When things got worse, I left home and stayed with my aunt and just roamed around the neighborhood, doing nothing. I was still very young so I was helpless and I sometimes had to steal in order to eat. I used to steal people’s chickens and fruit from their farms and then traded them to other people for something I needed. As I grew older, I could never find a job because I didn’t know anything. I grew up on the street so I was helpless. Sometimes people asked me to do work for them around their houses so I could eat, and gave me their old clothes.

“Then I finally found my mother again, but she married a man who didn’t like me. I stayed with them for only 3 months. I left because my stepfather really hated me. He always gave my mother a hard time because of me. So I went back to stay with one of my aunts. I worked at her auto repair shop and she paid me 50 cents an hour. I worked for four months. I started to drink alcohol so whenever my aunt paid me, I used the money to buy my drinks. After she found out, she fired me. Then I moved in with another relative. “In 1995, my father died, so I moved back to live with my oldest sister. I lived with her for a while, but we had hard time living in our run-down house because we never had anything to eat. Neither of us finished our education, so we had a hard time finding a job. I now regret not finishing school because I realize that if I had, I could find a good job to support my sisters and relatives.

“Now I live in my cousin’s house and help him work on his farm. I realize I cannot live anywhere without doing some work in order to survive. I really wish I had a steady job and a house of my own so I could settle down and live a happy life.”

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hese problems were experienced by people throughout all the communities surveyed. The elderly, widows, single mothers, the mentally and physically handicapped, were recognized as being among the most disadvantaged in society. There were concerns about increasing drug abuse, teenage pregnancies, and petty crime among the youth.

Other groups said to be facing hardship are people without regular income, families with large numbers of dependents, and without land or tenure to their land, and people without access to basic services (e.g., schools and markets).

Most of those surveyed were in agreement that disadvantaged people can be found throughout all the communities surveyed and in both urban and rural areas of the country. However, people living in urban areas said those living in the outer islands experience more hardship, while those living in urban areas or outer islands said the opposite. The main reasons cited for hardship in the rural/outer islands are distance from the capital to access markets and services and limited income opportunities. Congested living conditions, landlessness, and constant need for cash to pay for daily needs were the most common factors identified for hardship in urban areas.

What Causes Hardship?

The assessment identified lack of income to meet individual and family needs (and wants) such as food, clothing, shelter, education, and cash as the most critical issue for all communities throughout the three states surveyed. The people surveyed said poor quality of service delivery, notably education and health services, is an important cause of hardship in many communities. Lack of facilities for skills and technical training is a particular issue for the youth.

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Children

During the assessment, people said children face hardship because of the breakdown of their parents’ marriages, limited access to basic services, poor nutrition, and overcrowding of households. The breakdown of marriages was said to be increasing, and has led to children being divided between the parents or put in the care of grandparents or other relatives. This usually results in conflict at home, “loss of love from both parents,” poor guidance, and lack of funds to complete the children’s basic education.

Limited access to basic services by children was said to be caused by low family income, overcrowded households, and poor school facilities and staffing. Poor nutrition (too many carbohydrates and too much fat and salt) among children, particularly in Chuuk and Yap, was said to be caused by a low level of awareness of proper nutrition by parents. Overcrowding of households, particularly in Chuuk and Pohnpei, was said to be mostly caused by the migration of relatives from rural areas and outer islands to urban areas, and poor family planning because of the belief that “children are wealth.” This results in a number of children being unable to complete their education.

Youth

The most commonly cited cause of hardship for the youth was lack of or limited chances to earn income. The most disadvantaged are those who have dropped out of school, due to lack of interest or lack of funds to pay for school expenses. This has left a number of young people with very few economic prospects, increasing their risk of perpetuating hardship when they have families of their own.

The assessment also identified increasing alcohol and drug abuse among the youth (all states) and too much dependence on parents (Chuuk and Pohnpei) as problems. Although seldom discussed, increasing suicide rates, mostly among young males facing hardship, were reported during the consultations (mainly in Chuuk and Yap).

Mother of Six, 40 Years Old

“I have lived with my family here in Madrich community on Yap proper for the last 4 years. I grew up on Satawal, the furthest outer island of Yap. My husband and I have four children, the eldest of which is 18 years old and is in Guam attending high school. We came to stay here on Yap proper for our children to attend school. Education is of a better quality here than on Satawal.

“While my immediate family here is currently only four people, I have to provide for up to 20 additional family members at any given time. I have only a small house, barely enough space for the family, but we always have more people staying with us. Many of the men and boys stay in the men’s house in the community but come here to eat every day. I have to cook for everyone, usually rice and local food, and no one helps me with this and other household chores, such as getting firewood. Many of these people have come here to get medical treatment at the capital, or to attend school, and they stay with relatives, without giving our family any financial support. Because we have to buy so much food on only my husband’s salary of $85 a month, we never seem to have enough to pay for taxis, power, water, and tuition. My eldest son works to pay for my daughter’s tuition.

“I wish I had enough money to support my family here in Madrich and have enough to send supplies back to Satawal. I like to go and visit the island occasionally and bring supplies such as rice and canned meat, but it costs $36 round trip.

“Another concern I have is for my community back in Satawal. The youth in the community have little respect for their chiefs, and thus the traditional culture is slowly deteriorating. This is also why I want my children to go to school here because they are now used to more freedom and don’t have enough respect for our traditional culture. Living on the island would be very difficult for them.”
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Women

The assessment showed that the major causes of hardship for women are low income, exacerbated by poor family planning, a high number of dependents (extended family members living in the household), and women being traditionally responsible for all domestic chores. Their role as a mother, housekeeper, and budget manager was said to be made more difficult by lack of basic services such as water supply connections. Women's difficulty in finding a regular source of income, thus increasing their dependence on relatives or their husbands for support, was said to be caused by limited education, restrictions placed on women in finding paid jobs in urban areas, and employers preferring to hire men.

The people surveyed said girls' and women's limited access to education is caused by low income, distance to schools, lack of safe boarding schools for girls (for those from Yap), limited access to transport and community schools (mainly in Pohnpei), and traditional beliefs against sending girls to school (mainly in Yap). Teenage pregnancies and breakdown of marriages, commonly due to stress brought by lack of income, lead to the increasing number of single mothers. Most do not receive financial support from the fathers.

Alcohol, and to some extent drug, use is reportedly increasing and further contributes to conflict between husband and wife, domestic violence, and chronic shortage of cash (mainly in Yap and Chuuk) for basic needs. The vulnerability of women to sexually transmitted diseases and infections, including HIV/AIDS, is a particular cause of hardship for women in Chuuk.

Decision making on how money is spent and how many children to have was said to be shared by husband and wife in Yap and Pohnpei. However, some couples do not consciously decide on the number of children to have. In Chuuk, decisions are reportedly made mostly by the husband or by the eldest male in the family.

Outside the family, those consulted said that except for church committees, women are not equally represented in decision making at the community, state, or national level. At present, there are no women in the state and national legislature in the FSM. This can be attributed to beliefs regarding the role of men and women in FSM culture.

Most people consulted said women's situation has improved over the last 5 years because of improved access to education, increased recognition by communities and churches of women's abilities to carry out assigned tasks (mainly in Chuuk), and the organizations that help women participate in decision making, such as in municipal council elections. Some people, however, said women's situation has worsened over the last 5 years due to lack of planning skills, not enough money for basic needs, and pressures brought about by multiple responsibilities in and outside the home.

Poor Service Delivery

Water. Safe water was said to be available in five out of the nine communities. In Yap and Pohnpei, most consulted communities rated water supply as good due to the availability of clean tap water supplied by the state water system in urban areas and water tanks to store rainwater on the outer islands. The majority of households on the outer island of Mwoakilla, Pohnpei have an average of two concrete water tanks and water-sealed toilets as a result of a government program. This results in a high level of hygiene on the island.

However, water supply was rated poor by all three Chuuk communities due to irregular and poor quality piped water supply in urban areas and a shortage of rainwater tanks in the rural and outer island areas. Since most households in Chuuk still depend on rainwater for their water supply, efficient collection (mostly through roof gutters) and storage were cited as very important by the communities surveyed. A small state budget for water supply services and lack of community participation were said to contribute to poor maintenance of community water tanks, thus contrib-
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uting to the shortage of clean water. People in some of the rural areas said only those households along the main road could afford the connection fee.

Sanitation. Most of the nine communities consulted rated their sanitation facilities as poor. Lack of properly constructed toilets and absence of piped water are the most common reasons people use the bush, sea, or lagoon as an alternative toilet facility. Other reasons include local custom, lack of awareness, or inability to afford toilets.

Education. Primary level education is accessible in all nine communities consulted. Most of them rated education as “good” mainly due to the availability of a school building and not necessarily the quality of education. Concerns were raised about the poor state of the classrooms, not having enough educational materials, limited numbers of qualified teachers, and difficulty reaching the school because of long distances, poor roads, and/or undependable transport service for the students. They also mentioned the inability of some parents to pay for transportation, lunch money, and school supplies.

Power. Six of the nine communities surveyed have a central power supply connection in their homes. In urban areas, most have a 24-hour connection to the central power supply, but a number of households cannot afford a continuous power connection. People explained that very low-income neighbors buy about $5 worth of electricity (using a pre-paid card), to have power for a few days. In Chuuk, people reported frequent power outages in the capital that lasted for a day or more. Most outer island communities do not have access to regular power supply and instead rely on kerosene lamps and/or solar power (mainly in Yap). In some rural areas where power lines are visible only along the main road (in Nanpahlap, Pohnpei), less than half of the households can afford individual connections.

Communications. Telephones, followed by mobile phones, are the most common communication equipment in all the urban areas visited, while VHF radios are the main means of communication between the state capitals and rural and outer island areas. However, most urban households cannot afford an individual phone line.

Market. Although almost all the communities have access to a market to sell their goods, the people cited a lack of buyers for agricultural produce, handicrafts, and marine products as a major concern. In some urban areas of Chuuk, for example, a number of families sell flower leis in the state center but complained that their income has decreased as more and more people also began selling leis. In the rural islands (e.g., Chuuk and Yap), where people rely on agricultural products for income, farmers find it difficult to regularly sell their produce in the state capital due to costly and limited transport service and lack of a reliable buyer.
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A lack of buyers at the market was a major concern
Father of five, 38 Years Old

“I am married with five children. I only reached freshman in high school. I came from Kapinana Island and stayed with some relatives to attend high school, but I had no money to buy clothes, school supplies, and registration fees. I couldn’t cope with the demands of the new lifestyle. My parents stayed on Kapinana Island, so they had no idea how different the lifestyle was here. So, I quit school.

“I ended up married to a girl from my island who also dropped out of school. She didn’t even finish elementary school. We have two daughters who are in elementary school and three boys who are too young to attend school.

“After I quit school, I learned carving by watching the older men. I used to borrow their tools, and after I was able to carve my own handicrafts, I bought my own tools. That’s the good thing about our people, we learned to share our belongings since we were small. My house now is a one-bedroom thatched roof house, 16’x12’. Although it’s not good, and it’s small, I’d rather be on my own with my wife and children than living with my relatives who are crowded in a two-bedroom house with more than ten people.

“About 5 years ago, I could sell $50 worth of handicrafts in a week. That was enough money for my four children to survive. Now I have five children, but I can only make that $50 in a month. That is because the marketing of our handicrafts is very slow due to the economic problems in our nation. Tourists don’t come as often as they used to. Unfortunately, things are getting more expensive, such as water and electric power. I cannot afford to pay for my electric power so most of the time we cook on an open fire or kerosene stove.

“Before, I used to send a sack of rice and other goods to my family on Kapinana Island. Nowadays, I only send them food if I have enough for my own family. I am worried that my children may end up just like my wife and me who didn’t finish school because we had no money. I cannot afford to send my children to school if the handicraft business continues to be poor.

“Unfortunately, there are no other opportunities for people like us, Kapinanaese. I cannot ask anyone for a job in the private businesses. There are no Kapinana businesses on the island. Nothing is as frustrating as not being able to support my family because I am uneducated and the only skill I learned is not making as much money as it used to.

“There is nothing else I wish for my island, except food. I used to have enough for my own family. I can’t believe we have no Kapinga businesses on the island. Nothing is as frustrating as not being able to support my family because I am uneducated and the only skill I learned is not making as much money as it used to.

“The effects of international events have also been felt. The sale of handicrafts decreased when the tourist numbers in Pohnpei declined sharply after the September 11, 2001 attacks in the US, which dramatically reduced local household income and the ability to afford basic services and goods.

What Can Be Done?

After listening to the stories of the poor and understanding the nature and causes of hardship, what can be done to address it? Working together with those facing hardship to plan, prioritize, and implement solutions has a good chance of leading to successful, lasting initiatives. But before planning such initiatives, it is important to understand the communities’ view of current assistance programs, how they currently cope with hardship, and most importantly, their priorities and suggestions for future action.

Current Initiatives to Address Hardship

Community fundraising and individual assistance to needy people are the most common initiatives to address hardship identified during the assessment. Spiritual advice (mainly in Chuuk), and community clean-up activities and youth counseling (mainly in Yap and Pohnpei) were other community initiatives mentioned.

Most of the people consulted during the assessment were unaware of any previous or current poverty-reduction initiatives implemented either by government, nongovernment, or donor organizations. However, a few people were aware of the following projects:

- Construction of a community dispensary, kindergarten school, and elementary school building;
- Building community awareness of teen pregnancy, nutrition, health, hygiene, and immunization; and
- Water supply projects.

Coping Strategies

Communities have evolved their own strategies to cope with hardship, such as working as a community and utilizing family networks. Supporting these strategies and community capacity building will help communities be stronger partners to reduce hardship.

To help them cope during crises, such as a death in the family or severe lack of money, most communities surveyed ranked their immediate families and relatives, church, local organizations, and municipal councils as most important. They also mentioned their
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“There is nothing else I wish for other than to have a steady job to support my five children. I really want them to live a better life than mine. I hope someone can help us.”

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chiefs, state legislature, government departments, and congress as important. People said their immediate families were the first to provide food, money, or shelter, while churches provided spiritual support. Women’s and youth groups, including organizations like the Red Cross, provide assistance in kind and moral support particularly during natural disasters. Municipal councils were said to organize community activities, for example, to support families that need extra assistance in tending their gardens or fixing the water supply system. Government departments were said to be one of the first to respond during natural disasters.

Most people, particularly in Chuuk and Yap, said their family, church, and relatives are the only institutions that they can influence in terms of decision making, while communities consulted in Pohnpei said they have some influence on the decisions made by local, state, and national institutions.

### Community Coping Strategies

<table>
<thead>
<tr>
<th>Service</th>
<th>Response to Unavailable Service</th>
</tr>
</thead>
<tbody>
<tr>
<td>Safe water</td>
<td>Boil water, fetch water from neighbors or community water cisterns, collect rainwater</td>
</tr>
<tr>
<td>Sanitation facilities</td>
<td>Use lagoon, beach, sea, or bush (in both urban and outer islands)</td>
</tr>
<tr>
<td>Health facility</td>
<td>Go to the state center for treatment, use traditional medicine, consult traditional healers (urban and outer islands)</td>
</tr>
<tr>
<td>School</td>
<td>Quit, get assistance with school fees and/or live with relatives in the urban areas</td>
</tr>
<tr>
<td>Road</td>
<td>Travel by boat</td>
</tr>
<tr>
<td>Transport</td>
<td>Walk, use boats (outer islands) Hire taxi (urban), ask relatives for assistance</td>
</tr>
<tr>
<td>Power</td>
<td>Use kerosene lamp, diesel generator</td>
</tr>
<tr>
<td>Phone</td>
<td>Use local radio, send message through individuals, use neighbor’s phone</td>
</tr>
<tr>
<td>Market</td>
<td>Produce for family consumption only, sell at the capital market</td>
</tr>
</tbody>
</table>

### People’s Priorities

To reduce the level of hardship in the FSM, the people consulted during the assessment identified the following priorities, in order of importance, for the government to consider for improving people’s standard of living.

1. **Improve access to income generating opportunities.** This includes more scholarships and skills training to improve people’s chances of finding jobs or other ways to earn cash, particularly for those who have dropped out of school, as well as improved market access for people in the rural and outer island areas.
2. **Improve basic services.** Better transport is needed to connect the outer islands to state and overseas capitals so people can sell local produce, fish, and handicrafts. Better access to higher education, health, power supply, and water is also needed.
3. **Improve access to information.** Information is needed on family planning, good parenting, and planning skills. Increasingly, people are recognizing the value of planning their families to be able to provide for their children’s needs. Learning proper parenting skills was also increasingly valued.

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An unfinished school building in Chuuk being used as a primary school
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to effectively deal with modernization of their traditional societies (e.g., alcohol and drug abuse) and to develop children's potential to get an education and good job.

4. **Skills training and recreation center.** Youth drop-outs and women entering the work force after having children need skills training to find a job, make crafts, or start a small business.

5. **Measures to stop alcohol and drug abuse.** Women's groups throughout the country said alcohol and drug abuse causes laziness or lack of personal motivation, misuse of household budgets away from the family's basic needs (e.g., food, education) to alcohol or drugs, and conflict among couples.

6. **Enforcement of child support law.** This was a particular priority identified in Chuuk where an increasing number of single women were seen to be facing hardship while trying to provide for the needs of their children without financial support from the fathers.

### Capacity Building Needs

The communities consulted identified the following five major categories of skills, ranked according to importance, needed to actively participate in future development initiatives.

1. **How to make water safe for drinking.**
2. **Home economics and household improvement (e.g., cooking, sewing, nutrition information and budgeting).**
3. **Income generation (e.g., business management, carpentry, auto-mechanics, animal husbandry).**
4. **Food security (e.g., gardening, fishing techniques).**
5. **Organizational planning and management, including communication and leadership techniques.**

### Mother of four, 37 Years Old

“I am 37 years old and have four young children. The oldest is 9 years old and the youngest is 1 year old. My husband is from Riken. I have lived in various places in Yap before I moved to Riken. I have a high school diploma and I used to work in a garment factory.

“Currently, my husband and I are both unemployed. We live off the land and often sell goods such as betel nuts and sew clothing, and earn an unpredictable income of about $50 a month. A third of the income is used to pay utility bills and the rest is for food and school supplies for our children. My husband gets drunk and uses drugs a lot and often uses our food money to buy drugs. I am generally left alone to take care of the children and do all the household duties including his share and rightful responsibilities.

“Life is difficult and I find strength and encouragement through prayer and Jesus Christ. I believe that someday my children will live a better life compared to mine and God will bless and help my family prosper.”
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Contact Information

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