

# TOURISM SECTOR STUDY

## MICRONESIA



### 1. ECONOMIC INDICATORS OF TOURISM

#### 1.1 Key Economic Indicators

The Federated States of Micronesia (FSM) is comprised of 607 small islands extending over

	1998	1999	2000	2001	2002	2003
Population ('000) <sup>a b</sup>	106.5	106.7	107.0	107.3	107.5	
Population Growth (%) <sup>ab</sup>	0.2	0.2	0.3	0.3	0.2	
GDP (US\$m) <sup>bc</sup>	205.5	209.9	223.1	230.1	232.1	
Real GDP Growth (%) <sup>bc</sup>	0.3	0.3	4.4	1.1	0.8	2.4
GDP/capita (US\$) <sup>bc</sup>	1,929	1,965	2,085	2,144	2,061	
Tourism Contribution to GDP (%) <sup>d</sup>						
Balance of Visible Trade (US\$m) <sup>bc</sup>	(82.4)	(81.1)	(94.3)	(87.1)	(77.1)	
Inflation Rate (%) <sup>be</sup>		1.9	2.2	1.3	1.5	

Exchange Rate  
Federated States of Micronesia use US\$

a – Division of Statistics, Department of Economic Affairs; population based on trends between census of 1994 and 2000. b. Fiscal year ending 30 September.  
c - Asian Development Bank Key Indicators; 2003 figure ADB forecast.  
d – Because it is an infant industry tourism contribution to GDP is not separately recorded.  
e - Market Information & Analysis Section, Australian Department of Foreign Affairs & Trade.

1,800 miles across an archipelago of the Caroline Islands. Its total land area is 702 square kilometres. Palikir, the FSM capital is 2,900 miles southwest of Honolulu and 1000 miles southeast of Guam. Four states - Chuuk (formerly Truk), Kosrae, Pohnpei, and Yap – make up the federation. The population is estimated at 130,000, mostly of Micronesian origin. Under the Compact of Free Association from 1982, the United States is responsible for the islands' defence and provides grant funds and Federal program assistance for 15 years. The FSM economy depends heavily on transfer payments from the United States, fishing, tourism, and subsistence agriculture.

### **1.2 Balance of Payments**

The Federated States of Micronesia (FSM) uses the United States Dollar (US\$) as the currency in circulation and has consequently forgone the option to implement an independent monetary and exchange rate policy. The use of the US\$ is practiced in many other Micronesian countries and has served them well. An important benefit is the economy is not in danger of running out of foreign currency since it uses the reserves of the US economy.

The FSM economy is heavily reliant on grants received from the US under the Compact Agreement. In Fiscal Year 1993 as an example, the FSM's total operating budget was US\$ 157.7 mn. Of this amount the US Government paid US\$ 101.2 mn, the remainder being FSM's local revenues.

The level of grants received has, largely influenced the FSM economy's performance since independence in 1987. As grants were reduced the economy either slowed down or contracted. In 1997 when the grant was reduced by 22 per cent the economy contracted by more than 6 per cent and apart from a temporary hike in 2000 the economy has been stalling for the last three years.

If not for the strong growth in private sector activity, the effects of the downturn in government expenditure on the economy would have been more telling. The private sector managed to grow by an average annual rate of 2.9 percent per annum while Government activity fell by 0.6 percent from 1987 to 2003, with the Gross Domestic Product (GDP) averaging 1.6 percent.

Economic performance at the state level has been highly varied. It reflects differences in the policy regime and response to external developments. Pohnpei and Yap have been the fastest growing states with GDP growth averaging 2 percent per annum from 1987 to 2003. Performance in Kosrae was poor with GDP growing at a modest 0.6 percent per annum; while Chuuk performed only marginally better at 0.7 percent per annum.

### **1.3 Employment**

In 2000, the civilian labour force was registered at 37,000 with 29,000 of those in employment, giving an unemployment rate of 22%. Although government is the largest single employer employing 5,584 people in 2003, more and more people have been employed by the private sector as it expands. The number of people now employed by the private sector has eclipsed government and stands at over 6,700.

#### **1.4 Construction Costs**

Most of the building materials are imported resulting in relatively high costs of hotels and resorts. Import duties for construction-related materials are kept at low levels – mainly 4%.

#### **1.5 Operating Costs**

The labour market in the FSM is relatively free from regulatory distortions and institutional rigidities. Pohnpei is the only state that imposes minimum hourly wages for the private sector, which is set at US\$1.35. There are currently no unions in the FSM and there is no indexation of wage rates. However, while the labour market is relatively free from market rigidities, it is distorted by high public sector wages, the ease of migration and higher comparative wages in Guam and other US labour markets, and the opportunity cost of labour in the subsistence sector.

#### **1.6 Local Skills Base**

Since tourism in FSM is still at a relatively early stage, it is not surprising that human resource development across most segments of the tourism industry is at a rudimentary level. The need for training applies particularly to hotel staff but also to other service providers such as taxi drivers, tour guides, airport staff, and so on.

#### **1.7 Infrastructure and Services**

The general state of infrastructure within FSM is in need of improvement. Some state governments are investing in general infrastructure within the limits of their financial abilities. Despite this, water quality and sewage disposal remains poor, electricity supply inconsistent, telephone system, particularly to Chuuk, unreliable and roads generally substandard. Basic infrastructure to the nation's attractions needs to be developed.

International airports exist in all the states but entry procedures and airport arrangements need to be improved in all of them to avoid crowded queues and lengthy waits.

##### **Air and Sea Access**

Each of the four urban centres has an international airport capable of accommodating medium sized jet aircraft. Air terminals are being considered for expansion in the FSM to meet the needs of the steadily increasing air traffic. Continental Micronesia's fleet of 737 aircraft provides international and interstate passenger and cargo services to the FSM. An aviation corporation was recently established under the name of Micronesia Aviation Corporation, which now provides cargo services to and from Guam.

Continental Micronesia provides scheduled air services from Hawaii through the Marshall Islands to Kosrae, Pohnpei, and Chuuk and then on to Guam three times weekly. Chuuk and Pohnpei are also served by Continental Micronesia from Guam four times weekly and to Kosrae three times weekly. Yap is also served by the same airline from Guam and Palau three weekly flights round trip.

Guam is the region's airline hub and it is possible to fly anywhere in the world connecting through Guam on Continental Micronesia, Northwest Airlines, JAL and Air Nippon. Caroline Island Air provides the inter-island air service for the states of Chuuk and Pohnpei, while Pacific Missionary Aviation services Yap and its outer islands.

Rehabilitation of runway, taxiway and apron improvement at Pohnpei airport is urgent. Passenger terminals in all the four States need to be expanded and improved, with new baggage handling and flight security equipment installed.

Only Ulithi of the outer islands has satisfactory airstrip service. Most of the FSM outer islands are effectively excluded from hosting tourists or reaching them by air.

All states in the FSM have deep draft harbours capable of handling almost all commercial shipping needs. Depths at ports range from 30 to 160 feet.

There are no maritime transport services to the outer islands suitable for tourists. Most boats are in poor repair and not operating at all. Dock facilities in the lagoon islands, particularly in the Chuuk lagoon, are inadequate hampering the exploitation of tourism opportunities. Marine recreational facilities like tourism piers and cruise terminals are almost entirely lacking.

### Telecommunications and Information Technology

Telecommunication service, provided by the FSM Telecommunication Corporation, is relatively developed. In 2002 there were more 10,000 telephone connections, 415 fax connections and some 1,500 internet connections. International direct dialling (IDD) service is available as well as mobile phone service.

### Utilities

Electricity, which is 110-220 volt 60 cycle, is generated throughout the FSM by diesel generators and is available mainly in the four urban centres. Pohnpei has the most reliable system, which is operated separately of the government as a state enterprise fund. The other three states are also quickly pursuing similar direction. The existing electrical systems can accommodate additional users and the respective governments are prepared to provide means when necessary. The cost of generating electricity is between \$0.19 to \$0.21 per kwh. Charges for electricity vary with usage, ranging from \$0.09 to \$0.21 per kwh.

Electric power services do not generally provide a constraint to tourists at the current level. However, there are some areas of Kosrae and Pohnpei that do not have power and there are considerable shortages in Chuuk. The expansion of tourism will require services to be extended in the main islands and provided to many of the lagoons and outer islands.

The four urban centres in the FSM have public water and sewer systems. Outside the urban centres, the populations rely on water catchments or wells and different forms of septic tank systems. The charges for water and sewer vary also with usage, ranging from \$1.80 to \$5.40 per 1,000 gallons. Sewerage systems and treatment plants are generally inadequate and/or inoperative, causing surface water pollution, damage to mangrove swamps and lagoons, and the possibility of water-borne illness. The position regarding water/waste water treatment is one of the more serious deterrents to tourism development throughout the FSM.

### Roads

There is a total of 240 km of highway, 42 km of which is paved and 198 unpaved (1999 est.). Circumferential roads on Chuuk, Kosrae and Pohnpei are incomplete and in some cases in bad repair. Completing these would create significant additional attraction for visitors, providing round island access with sea views and opening up new areas to visit.

## **2 TOURISM STATUS AND TRENDS**

### **2.1 The Tourism Offer**

The main feature attracting international visitors to FSM is the high standard of dive attractions – the coral, the fish and the wrecks – which are regarded by dedicated scuba divers as among the best in the world. The Truk Lagoon, particularly, is frequently regarded as the peak of a diver's aspirations. Diving is the one key draw-card relevant to all states, and is likely to remain so for the short term at least. While other attractions – the eco-tourism products, the culture, the historical ruins (Nan Madol, and Leluh in particular but also the WWII remains) for example – already contribute to more multi-dimensional appeal, they are unlikely in their present format to be sufficiently developed or well recognized in themselves to attract large numbers of leisure visitors.

#### Accommodation

There are about 35 hotels and 628 hotel rooms in FSM, of which about 476 rooms or 75 per cent are of international visitor standard. There is a good range of accommodation for the leisure and business visitor. About 442 or 70 per cent of the room inventory are located in Pohnpei and Chuuk. The accommodation capacity in Chuuk includes 29 cabins on three live-aboard dive boats operating in the lagoon.

It is accepted that the quality of hotel stock, as well as management and staffing in the hospitality sector, are particularly in need of attention.

### **2.2 Market Trends**

#### Origin and Purpose

At present there is no definite source of data on visitor arrivals, length of stay, expenditure and other key measures of the tourism industry.

However from the statistics available, visitor arrivals to FSM are clearly dependent on Asia, Japan and the US. As a result trends have been largely affected by conditions in these key markets like the Asian crisis in 1998.

The levels have varied greatly as the Table below shows. The number of visitors reached a record level of 20,501 in 2000 and dropped to 15,253 in 2001. In 2002 visitor levels expanded strongly from low levels of the previous year with improvements in most segments of the market. The US Department of the Interior states that of the 19,000 arrivals in 2002, 14,308 were tourists. In 2003, the Asian, Japanese and European markets were strong, while demand from the US weakened.

<b>TABLE ONE International Visitor Arrivals to FSM by Country/Region</b>					
	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>
ASIA	2,258	2,928	2,247	2,831	2,865
AUSTRALIA	584	817	504	572	652
CANADA	192	212	171	222	214
EUROPE	1,379	1,461	1,188	1,474	1,493
JAPAN	3,309	4,871	3,118	4,058	3,900
NEW ZEALAND	146	101	94	169	151
PACIFIC ISLANDS	945	1,208	961	1,439	1,351
USA	7,257	8,779	6,903	8,219	7,459
OTHER	70	124	67	75	69
<b>TOTAL</b>	<b>16,140</b>	<b>20,501</b>	<b>15,253</b>	<b>19,059</b>	<b>18,154</b>

### Occupancy and Seasonality

There are no firm figures on occupancy. Hearsay evidence from the hotel sector suggests that the occupancy rates are low – probably below breakeven for some hotels – but also variable. Some establishments claim occupancy rates, which are of international levels, while others are clearly struggling.

### Estimate of Expenditure

Again no firm figures are available on expenditure. An estimate made by Travel Research International suggest that an average spend of \$175 per day can be achieved if marketing and promotion strategy aimed at attracting high-spending tourist is successful. Based on this and the average length of stay assumed in the study, TRI suggests that gross earnings from tourism could increase to more than US\$20m if visitor arrivals were to increase to 21,900.

## **3 INVESTMENT OPPORTUNITIES IN TOURISM**

While many factors have impeded tourism development, the FSM has much potential particularly as a niche market in eco-tourism and dive areas. Recent developments have seen the refurbishment of the major resort in Chuuk, the commencement of operation of an international standard hotel in Yap, and the opening of an eco-tourist resort in the outer islands of Yap.

The FSM has much to offer the leisure tourist. This potential lies both on the main islands and also in the outer islands in the longer term. The FSM offers a range of physical attractions and especially a very high quality marine environment for divers and non-divers alike. Much of the interior of the main islands offer attractive possibilities for those interested in scenery, jungle, plant and bird life.

In addition, the traditional lifestyle, social structures and cultures of the FSM offer a range of interest to visitors. The unspoilt nature of FSM, make it attractive to markets that are seeking undeveloped destination to visit.

The FSM offers the potential for eco-tourism, cultural tourism, water-based tourism, diving and various special interests (e.g. bird watching, social anthropology, traditional plant medicine, etc.).

The FSM has one of the finest diving environments. It also offers exceptional physical beauty in some of the islands, deep-rooted and unique social cultures, historical interests and an opportunity to relax far from the pressured parts of the world.

#### **4 OPERATING ENVIRONMENT FOR TOURISM INVESTMENT**

Tourism has a lot of potential for growth but many factors currently hinder the development of a vibrant visitor industry including:

- Distance from major markets and distances between small and scattered islands with limited transportation
- Unattractive foreign investment climate
- Difficulties in obtaining long term land leases
- Tourism facilities offer standard of accommodation that is unattractive to international travellers.
- Reliance on a single carrier
- High airfares

##### *FSM Visitors Authority*

To better promote tourism development, a FSM Visitors Authority will soon be established to spearhead at both state and national governments the promotion and marketing of tourism. It will have a fully independent and professional board led by private sector interests. It will be responsible for the global marketing and promotion of the nation and its four states as tourism destination.

##### *State of Yap Investment Opportunities*

Of the four FSM states, the State of Yap in particular has identified tourism as a significant contributor to the state's economy in the future. The goal for the tourism sector is to attract foreign investment in order to:

- develop sustainable means to increase the economic and social benefits of tourism and
- increase the number of State visitors to 15,000 per year within the next five years.

#### **4.1 Investment Framework**

The FSM Government and each of the State Governments have their own foreign investment laws and regulations. If a business is to be a sole proprietorship or partnership and one of the partners is a foreign corporation, the only requirement is the foreign investment permit. A foreign investment permit is required if the required by a foreign investor in a number of cases including:

- If the foreign investor wishes to acquire a stake of more than 20% in any local business;
- If the proposal involves business activities in more than one state; and

- If the proposal's main business activity is related to communication, air or sea transportation, or the transport of fuel.

Business in FSM may be done through sole proprietorship, partnership or corporations. While in theory there is no restriction on a local business being totally foreign owned, the preferred option is for the foreign investors to enter into joint ventures with local partners.

Land ownership is limited by the constitution to citizens only. Even domestic corporations, which have non-citizen shareholders, may not own land. Non-citizens and corporations may lease either public or private land. Foreign investors will be granted permits to reside in the country for the duration of their investment. The FSM has flexible rules with regard to the use of expatriate labour.

#### **4.2 Incentives Regime**

There are no tax incentives as such to attract investment in tourism. No incentives are considered necessary because of the low tax regime. Company tax rate is 3 per cent of gross revenue in excess of US\$10,000. Personal income tax is 6 per cent for the first US\$11,000 and 10 per cent for any excess. Both employer and employee are required to contribute 3 per cent towards social security. An import tax is also levied on various goods.

#### **4.3 Access to Finance**

The FSM banking system benefits from Federal Deposit Insurance Corporation (FDIC) as part of the provision of the Compact. The FDIC has played a critical role in supervising the banking system and ensuring a sound and stable financial system. Until 2002 there were two US banks operating in FSM, when the Bank of Hawaii withdrew from the market. The remaining US bank, the Bank of Guam, is a branch operation and thus also come under US federal supervisory requirements. There is only one locally owned commercial bank, the Bank of FSM. The present system is well supervised and provides a secure basis for financial intermediation.

The FSM Development also provides finance for tourism development although in recent times the bank has restricted its loan to this sector due to the poor performance of its tourism loan portfolio. The bank administers the Investment Development Fund established under the Compact to provide finance development projects, which require finance in excess of US\$500,000 and are undertaken jointly by FSM and US citizens and corporations.

#### **International Financial Institutions**

The FSM, as a signatory to the Cotonou Agreement, has access to the facilities of the European Investment Bank. As a member of the World Bank, the facilities of the International Finance Corporation (IFC) would be available for projects in this country.

## **APPENDIX ONE: TOURISM ENTERPRISES IN MICRONESIA**

*NB Number of rooms/units in parentheses*

### **State of Yap**

#### ***Accommodation***

Blue Lagoon (EMI) Apartments (19).  
E.S.A Bay View Hotel  
Manta Ray Bay Hotel (31).  
Ocean View Hotel (11).  
PBC Apartments (3).  
The Pathways Hotel (8).  
Trader's Ridge Resort (22).  
Ulithi Adventure Resort (14).  
Village View Resort (20).

#### ***Restaurants***

Crows Nest Bar  
ESA Hotel Restaurant  
Ganir Restaurant  
JM's Restaurant  
Manta Ray Bar & Grill  
Okeefe's Kanteen  
Sakura Kai  
Marina Restaurant and Bar

#### ***Dive Operators***

Beyond the Reef  
Natures Way  
ORC  
Yap Divers

#### ***Car Rentals***

7-D  
PBC  
E.S.A Car Rental

#### ***Handicrafts***

Yap Art Studio and Gallery  
Ethnic Art Institute of Micronesia

### **State of Chuuk**

#### ***Accommodation***

Christopher Inn RS Plaza (20).  
Chuuk Pacific Resort  
Chuuk Star Hotel  
Falos Beach Resort  
Foun Nukunumwar Apartment  
Isauo Kuena Apartment  
Island Motel  
Kurassa Hotel

Pacific Gardens Hotel  
Tradewinds  
Truk Blue Lagoon Resort (56).  
Truk Stop (23).

***Restaurants***

Happy Landing Restaurant  
Takarajima Restaurant  
N & U Restaurant  
Sunset View  
Stop N' Shop Restaurant  
Wiraras  
SASS  
Circle KP Restaurant  
Oshiro's

***Dive operators***

3 Fathoms Under  
Aggressor Fleet  
Blue Lagoon Dive Shop  
Micronesia Aquatics of Truk Lagoon  
Micronesia Odyssey  
Seaward Holidays Micronesia  
Sundance Tours & Dive Shop

***Car rental / transport***

Chuuk Star  
His & Hers  
J & R Rentals  
Kurassa  
Moria U-Drive  
Truk Stop  
Truk Travel Unlimited

***Gift shops***

Blue Lagoon Gift Shop  
Island Market  
M & A Family Gift Shop  
Sundance Gift Shop  
Truk Stop Gift Shop  
Yumi's Gift Shop

**State of Pohnpei**

***Accommodation***

Black Coral Island (7).  
Cliff Rainbow Hotel (32).  
C-Star Apartelle (15).  
Harbour View Hotel (36).  
Joy Hotel (10).  
Lenger Island Resort (7).  
Lenger Sunset Resort (2).  
Nara Gardens

Ocean View Plaza Hotel-East (15).  
Ocean View Plaza Hotel-West (15).  
Pacific Skylite (18).  
Penny Hotel (15).  
PCR Hotel (10).  
Pwohmaria Beach Resort (24).  
Sea Breeze Hotel (10).  
South Park Hotel (18).  
The Village Hotel (10).  
Yvonne's Apartment/Hotel (7).

***Restaurants***

Across the Street  
China Restaurant  
Joy Hotel Restaurant  
Misko Restaurant  
Namiki Restaurant  
Ocean View Orchid Restaurant  
PCR Restaurant  
Sei Restaurant  
South Park Restaurant  
The Village Hotel Restaurant

***Dive Operators***

Aqua World Pohnpei, Inc.  
Joy Ocean Services  
Phoenix Marine Sports Club  
Sokehs Tours

***Car Rentals***

ANDY'S CAR RENTAL  
APOLLO'S RENT A CAR  
BUDGET CAR RENTAL  
C-STAR APARTELLE Car Rental  
H&E CAR RENTAL  
KASELEHLIE CAR RENTAL  
KSP  
MICRO CAR RENTAL  
SENNIRS CAR RENTAL  
STEVE'S CAR RENTAL  
SUNSET VIEW CAR RENTAL  
PENNY CAR RENTAL

***Tour Guides***

Aqua World Pohnpei, Inc.  
Joy Ocean Services  
Lenger Island Tour Services  
Phoenix Marine Sports Club  
Sokehs Tours  
Micro Tours  
Village Hotel Tours

## **State of Kosrae**

### ***Accommodation***

Coconut Palm Hotel (11).  
Kosrae Nautilus Resort (16).  
Kosrae Village Resort (12).  
Pacific Tree Lodge (6).  
Sandy Beach Hotel (16).  
Tradewind Hotel  
Kosrae Phoenix Resort

### ***Restaurants***

Andy's restaurant  
Kosrae Nautilus Restaurant  
Kosrae Innum Restaurant  
Pacific Tree Lodge

### ***Diving operators***

Kosrae Nautilus Resort  
Sleeping Lady Divers  
Phoenix Marine Sports

### ***Car rentals***

ANDY'S CAR RENTAL  
NEIME'S CAR RENTAL  
SENNY'S CAR RENTAL

### ***Tour Services and Hiking***

Hamilson Hiking  
JJ Walung tours  
KATO Tours  
Utwe/Walung Marine Park

## APPENDIX TWO: INTERNET RESOURCES ON THE FEDERATED STATES OF MICRONESIA (MICRONESIA)

### FSM National Government:

FSM Visitors Board  
FSM National Government  
PO Box PS-12  
Palikir, Pohnpei FSM 96941  
Phone: (691) 320-5133  
Fax: (691) 320-3251  
Email: [fsminfo@visit-fsm.org](mailto:fsminfo@visit-fsm.org) or [Visit\\_FSM@mail.fm](mailto:Visit_FSM@mail.fm)  
Website: [www.visit-fsm.org](http://www.visit-fsm.org)

### Chuuk State:

Chuuk Visitors Bureau  
P.O. Box FQ  
Weno, Chuuk FSM 96942  
Phone: (691) 330-4133  
Fax: (691) 330-4194  
E-mail: [cvb@mail.fm](mailto:cvb@mail.fm)

### Kosrae State:

[Kosrae Visitors Bureau](#)  
P.O. Box 1075  
Kosrae, FSM 96944  
Phone: (691) 370-2228  
Fax: (691) 370-2187/2066  
E-mail: [kosrae@mail.fm](mailto:kosrae@mail.fm)

### Pohnpei State:

[Pohnpei Visitors Bureau](#)  
P.O. Box 1949  
Kolonias, Pohnpei FSM 96941  
Phone: (691) 320-4851/4823  
Fax: (691) 320-4868  
E-mail: [PohnpeiVB@mail.fm](mailto:PohnpeiVB@mail.fm)

### Yap State:

[Yap Visitors Bureau](#)  
P.O. Box 988  
Colonia, Yap FSM 96943  
Phone: (691) 350-2298  
Fax: (691) 350-7015  
E-mail: [yvb@mail.fm](mailto:yvb@mail.fm)

### Investment considerations

<http://www.fsminvest.fm/>  
<http://www.pitic.org.nz/countriesfederatedstatesmicronesia.htm>  
<http://www.sptc.gov.au/ausint/climates/micrones.htm>

**Economic policy & performance, Financial infrastructure & regulatory framework**

<http://www.dfat.gov.au/geo/fsm/index.html>

<http://www.usaid.gov.au/country/country.cfm?CountryId=7578636>

<http://www.forumsec.org.fj/docs/IG/P5.htm>

[http://www.adb.org/Documents/Reports/Annual\\_Report/2002/fsm.asp](http://www.adb.org/Documents/Reports/Annual_Report/2002/fsm.asp)

[http://www.adb.org/Documents/Books/Key\\_Indicators/2003/pdf/FSM.pdf](http://www.adb.org/Documents/Books/Key_Indicators/2003/pdf/FSM.pdf)

**Law**

<http://www.law.cornell.edu/world/australasia.html>

**Tourism statistics**

[http://www.spc.org.nc/statsen/English/News\\_and\\_Events/Stats13/CS03-FSM.doc](http://www.spc.org.nc/statsen/English/News_and_Events/Stats13/CS03-FSM.doc)

**Key indicators of developing Asian and Pacific countries**

[http://www.adb.org/Documents/Books/Key\\_Indicators/2004/pdf/FSM.pdf](http://www.adb.org/Documents/Books/Key_Indicators/2004/pdf/FSM.pdf)

**National Institutions, General Information, Political Information, Information from Encyclopaedias, Tourist Information, Information on Human Rights, Other Information (2001)**

<http://www.gksoft.com/govt/en/fm.html>

**Project profiles**

<http://www.adb.org/Documents/Profiles/ctry.asp?ctry=49>

**General information, tourism profile, (March 2003)**

[http://www.adb.org/Documents/Books/Business\\_Reference\\_Guides/BIG/fsm.pdf](http://www.adb.org/Documents/Books/Business_Reference_Guides/BIG/fsm.pdf)

<http://www.forumsec.org.fj/docs/IG/Tourism%20Guide%20Sydney.pdf>

**Geography, people, government, economy (December 2004)**

<http://www.cia.gov/cia/publications/factbook/print/fm.html>

**Communications Policy Statement & Facilities**

<http://www.ict.fm/cipac.htm>

**Tourism attractions, tourism accommodation**

<http://www.visit-fsm.org>

**General information**

<http://www.visit-fsm.org>

<http://www.fsmgov.org/info/>

<http://www.adminet.com/world/fm/>