

FOCUS

LETTER FROM EUROPE

Food and Food Related Habits in Spain

by Chaklader Mahboob-ul Alam

Besides being a physical necessity, eating is also a great source of pleasure for a Spaniard. It is often a family ritual as well, when all the members of the family gather around a table and exchange chit chats and in the process renew their relationships. Sometimes, it is an occasion for wider social interactions, when the group (maybe the extended family or the neighbours or kinsmen from the village or simply professional colleagues) gets together ostensibly for a common meal but really to reaffirm the members' loyalty to the group.

meal times and eating habits.) He suggested that if we wanted some snacks, we could have them at the bar, where drinks were being served. Although we were rather apprehensive about Spanish food, we decided to wait.

At about nine thirty we came back to the hotel after a short walk. As we approached the restaurant area, we could sense a strange smell, which was disagreeable to the extent of being mildly nauseating. The maitre guided us to a table (where there were already two pieces of bread and water) and gave us two huge (I wonder why they make them so big) menus with great ceremony. They were in Spanish. Since we did not understand what was on the menu and also because we wanted to avoid pork, we were at a loss to decide what to order. Besides, that particular smell had by then become pervasive and was gradually making us feel sick. We looked around. At a nearby table, we saw a child eating something which looked like fried eggs, tomatoes and plain white rice which we later came to learn was called 'arroz a la Cubana'. Nothing could be more harmless than that. So when the maitre came back to take our order we pointed our fingers towards that table and ordered the same for us. Since we were very hungry, by expressive movement of our hands, we gave him to understand that not only did we want that dish but also double the quantity served there.

As we eagerly waited for the meal, the waiter served some appetisers, which we tried but did not like. Finally, the meal was served and it hit us like a boxer's punch on the nose. Without really looking for it, we had suddenly found out the source of the foul odour that was bothering us ever since we came close to the restaurant area — it was the olive oil — not only the eggs were fried in olive oil but also there was a generous sprinkling of it on the plain rice. We ate some bread and water. The maitre was rather disappointed when we said good-bye to him without really touching the main dish at all.

This was our second culture shock in one day. Later I came to learn that a Spaniard feels more or less the same way when he enters a Bangladeshi home because of the pervasive smell (appetising aroma to us) of the spices. I remember that I had similar experiences in England, when I visited English homes, because of the lingering smell of boiled cabbages and steamed or fried herrings (often butter is used for this purpose). Anyway,

we shall discuss all this another day. Let us now get back to olive oil. Little did I know at that time about how taste buds gradually become used to foreign food and new habits are slowly formed. Today, I do not enjoy a good salad if there is not a generous sprinkling of olive oil in it. Needless to say, of course, I did not know then that much later I shall spend two years of my professional life in helping a multinational corporation to acquire several olive oil factories in Spain. In that process, I learnt a little about the Spanish food industry, in general and edible oils, in particular.

As in the sub-continent we have something called the Bengali diet, which consists of rice, fresh vegetables, greens, mustard oil, river fish, onions, garlic, coriander leaves and small quantities of various aromatic spices, equally in Spain, there is something called the Spanish diet (otherwise known as the Mediterranean diet), which is considered to be very healthy. Although it consists of brown bread, vegetables, greens, legumes, fruit, plenty of sea fish, onions, garlic, some mild spices and small quantities of wine (preferably red), olive oil occupies a central position in its composition. According to some experts, this diet is primarily responsible for the longevity of the Spanish people, which is reputed to be the second in the world only after that of the Japanese. According to a recently (January 20, 2000) published report on research conducted on heart diseases at the Josep Trueta Medical University of Girona, the incidence of heart attack in Spain is the lowest in Europe (200 per 100,000 inhabitants) and only second in the world after China (180 per 100,000). For some strange reason, Finland has the highest rate (800 per 100,000).

This is true that the Spaniards were not aware of the excellence of their diet. Actually, it was only after the end of the Vietnam war that the scientists became particularly aware of the direct relationship between the level of a substance called cholesterol in blood and

heart diseases. People with high cholesterol content in their blood serum, frequently suffer from a heart disease called atherosclerosis (a form of arteriosclerosis), which is caused by the gradual accumulation of a fatty substance around the walls of the arteries. This process slowly but steadily blocks the normal circulation of blood, which finally leads to heart failure and a death. Since cholesterol is an alcohol, it is rarely present in blood in its natural form, but is always found mixed with proteins and fatty acids (lipoproteins). The lipoproteins can be broadly divided into two groups — high density lipoproteins (HDL) and low density lipoproteins (LDL). Since the objective is not to be too technical, for the purpose of this paper, we should just remember that generally speaking LDL is more dangerous for the health than HDL because LDL adheres to the arterial walls more firmly than HDL. For the prevention of heart diseases it is also important to make a distinction between unsaturated fatty acids (liquid fatty acids) and saturated acids (solid fatty acids), because of their very nature it is easier to transport liquid fatty acids than solid fatty acids (usually animal fat) through the arterial system. The unsaturated fatty acids can further be classified into two groups — the monounsaturated and the polyunsaturated. By and large, monounsaturated fatty acids are better than polyunsaturated ones because besides lowering total cholesterol level, they also help maintain the correct proportion of HDL and LDL in the blood. Therefore, a diet containing more monounsaturated fats and less saturated fats would eventually lower the risk of heart attacks.

Unrefined olive oil, (aceite de oliva virgen), which is at the heart of the Mediterranean diet contains 80 per cent monounsaturated fatty acids and only 14 per cent saturated fatty acids. Other vegetable oils such as soybean oil and sunflower seed oil, although contain more unsaturated fatty acids than

saturated ones, are not considered to be as healthy as olive oil because of the presence of very high levels of polyunsaturated fats and lower levels of monounsaturated ones. Olive oil has another advantage over other vegetable oils because it can be heated to 200 degrees centigrade without any fear of its fatty acids becoming saturated. Most other vegetable oils available in the West can stand a temperature of only up to 100 degrees centigrade before their fatty acids become saturated. Since in most Mediterranean countries, people like to eat fried fish, chips and fried vegetables, the use of olive oil for these purposes is considered less harmful than the use of other vegetable oils. Olive oil is also reputed to have a high content of vitamin E.

Another significant characteristic of the Spanish diet is the regular consumption of fresh fish. Although Spanish youngsters like beef steaks, as they grow older they prefer fish to meat. Again, according to certain statistics, the per capita consumption of fish in Spain is only second to that of the Japanese. Recent studies show that the Eskimos of Greenland, who basically survive on fish and consume very little vegetable oil, (not to speak of any olive oil), have very low levels of LDL in their blood serum.

Together with heart diseases, cancers are claiming more and more lives in the Western world. It is not the purpose of this paper to analyse all the causes of this phenomenon. However, it is perhaps not out of context to mention that scientists have discovered that the lack of enough natural roughage in the standard diet in rich industrialised countries is one of the principal reasons for cancerous growths in the colon, and the rectum. The regular consumption of vegetables, greens and salad (which are important components of the Spanish diet) seem to lower these risks.

Now a few words about the

eating habits of the Spaniards. On week days, the Spaniards eat scanty breakfasts — often a coffee and nothing else. Sometimes a half-hearted attempt is made to eat a small round sweetened roll with the coffee. Since most people leave home for work at about 8 o'clock in the morning without really having a breakfast, they usually take a break at about 11 o'clock to have a snack and a coffee. On week-ends, they prefer to have a late but big breakfast. Unlike the British, who like fried or poached eggs, bacon, sausages and toasts for breakfast, the Spaniards prefer chocolate (thick hot cocoa) or coffee with 'churros' (deep-fried dough sprinkled with sugar). In my opinion, the most interesting feature of the Spanish eating habit as far as the breakfast is concerned is that they prefer a bar (please note that coffee and soft drinks are also served in a bar) to their home for this purpose. An average Spaniard usually visits a bar at least twice a day. Very often a Spaniard would meet with his client at a bar to have a quick discussion over a business deal or to sort out a problem. Actually, bars serve as meeting places not only for businessmen but also for students. No wonder, bar hopping is considered as an integral part of Spanish life. This is one of the reasons why there are so many of them in Spanish towns and villages.

Needless to say, after the 11 o'clock snack, a Spaniard is not hungry at 12 or 12.30, which is when lunch is eaten in Paris, London or Berlin. Unlike in

most other European countries, lunch is the main meal (a three course affair) of the day in Spain and is eaten between 2 and 4 in the afternoon. One starts the lunch with either a hot soup, vegetables (note the vegetables are eaten separately rather than with the main course), salad (there are many varieties of salad), or a plate of appetisers. The main course consists of either meat or fish. The dessert consists of either fresh fruit (there is an incredible variety of apples, pears, strawberries, citrus fruits, melons etc.) or pudding or ice cream. Most Spaniards would drink a glass or two of red wine with the meal and finish it with a small cup of black coffee.

As you would appreciate after such a copious lunch, one cannot feel very hungry at dinner time, which in any case, nowadays is served between 9 and 10 in the evening. If one lives in a small town, the dinner is often replaced by a light meal at a 'tapas' bar (typical of Spain), sampling a variety of Spanish dishes in small portions. I remember, many years ago, when Madrid was a cosy little town and women did not work outside their homes, after office hours, many of my colleagues used to meet with their respective wives near the office and stroll (a 'paseo') back home. On the way, they used to stop at these 'tapas' bars. One can, of course, have a three course dinner at any restaurant, if one feels like it.

While it has become a standard practice in most of Spain to serve more or less the same sort of breakfast, coffee and bun or coffee and 'churros', the ingredients for lunch and dinner will depend on the region, where one happens to be in. Spain is a big country and its cuisine varies from region to region because of differing geographical and climatic conditions. For example, in northern Spain (Basque country, Galicia, Asturias and Cantabria), fresh fish and seafood from the Atlantic are so varied (hake, cod, trout, salmon, octopus, oysters,

lobsters, crabs etc.) and abundant that the main courses and even the appetisers are made of them. In the eastern region, where the weather is mild and the Mediterranean moulds the lifestyle, one would most probably order a paella (rice, saffron, fresh vegetables, prawns, shrimps, pieces of chicken and other varieties of seafood from the Mediterranean) for lunch at a seaside restaurant. If one happens to be in the central region, where the climate is severe (very cold in winter and quite hot in summer) and where fish has to be imported from the coastal areas, the emphasis is on meat. The well-to-do will eat lamb or sucking pig roasted in wood or clay ovens with aromatic herbs. The not so well-to-do eat a meat stew called 'cocido', whose main ingredients are meat, legumes and chick peas. The first time I ate 'cocido', I was surprised to find that unlike the meat stews that I had eaten in other parts of Europe, it was served in three courses — first, the broth, second, the vegetables and finally, the meat.

Besides being a physical necessity, eating is also a great source of pleasure for a Spaniard. It is often a family ritual as well, when all the members of the family get together around a table and exchange chit chats and in the process renew their relationships. Sometimes, it is an occasion for wider social interactions, when the group (maybe the extended family or the neighbours or kinsmen from the village or simply professional colleagues) gets together ostensibly for a common meal but really to reaffirm the members' loyalty to the group. Although the Spaniards are a gregarious people, they very rarely invite an outsider to their homes to share a meal with their family members. If needed, a Spaniard would rather spend a fortune by inviting you to dine at a restaurant. The day he invites you to share simple bread, cheese and wine with his wife and children in his home, you may consider yourself lucky because that gesture means that you have finally earned his trust.

'Hundi' has no 'Handy' Answer

by S Ashraf Ali

A lot of dust seems to have been kicked up to stop hundi, the sub-continent version of kerb market. The efforts to curb this kerb market have, however, mostly been concentrated on monitoring banking transactions in Sylhet area. In the process some bank officials have lost their jobs for handling large transactions. But the main players continue to flourish with renewed fervour and more innovative techniques.

There could be no two opinions about the need for eliminating hundi but we also need to look at how the authorities perceive hundi as an economic phenomenon and the ways they can or want to come to terms with it. Obviously, the problem is too deep-rooted to be tackled by nabbing a few middlemen or dispensing old time homilies to the commercial banks. Disbursement of hundi money through the banks represents only the last link of a long chain that begins with management, or lack of it, of the national economy. Government's declaration of crusade against hundiwallas in the past never succeeded to touch even the tip of the iceberg. This is because in dealing with hundi the authorities start off with four wrong premises.

The first is that hundi is an independent phenomenon and can be tackled by what looks like the shortened arms of law. It is often forgotten that hundi is not an end by itself but a symptom that inevitably shows up in every country where exchange control is practiced. It feeds on demands for foreign exchange for which access to official channel is either prohibited or limited. These demands arise chiefly from (a) the need to finance smuggling, (b) under invoicing of imports to reduce the incidence of duties and taxes, (c) anxiety to transfer ill-gotten wealth from the prying eyes of the authorities, (d) payment of expenses for treatment and education abroad (official allocation are either inadequate or access is difficult), and (e) for investment in business or real estate abroad.

As long as official allocations are not available, there would always be people willing to pay higher than official price of foreign exchange. There are many sources from which supplies in the hundi market generate but a lion's share originates from overseas Bangladeshi nationals. The second premise is that hundi business is done for the purpose of money laundering. There is an understandable furor in the western world, chiefly USA, over laundering of about US \$60 billion drug money every year. The LDCs too have taken a fancy for this popular cliché for undefined reasons that also often run at cross-purposes. In LDCs like Bangladesh, money handled in the black market is not turned into white money. Though occasionally it creeps into the formal sector, hundi money remains in the black outside the government's tax net. However, it has a separate dimension and involves recycling of

money through the kerb market, which is again repatriated through the normal official banking channel. By and large, however, laundering is not exactly on the agenda of people engaged in the hundi business. So, the prescription for combating laundering of drug money is not relevant to the problems that present themselves in a different context, in a different milieu.

The third premise is that the authorities have a moral responsibility to purge the banking system of black as well as hundi money. Given the realities of the capitalistic system superimposed on a corruption ridden economy this goal would forever remain elusive. Black money is inextricably linked with our economics, politics and businesses. The authorities have even accepted the reality of black money by allowing their depositors to deposit their money in the banks by means of Bearer Certificates of Deposit (BCD). These anonymous deposits run into billions of Taka. It means that much as the government would have wished there is no escape from black money, either in the form of hundi or Bearer Certificate of Deposits.

The fourth premise on which the 'combat plan' is normally worked out is that Sylhet is where all the hundi money goes. It represents a mindset arising from Sylhet-UK connection and a mistaken idea about the importance of UK as a source of remittances. The statistics on workers' remittances reveal that UK accounts for a paltry 3 to 4 per cent of the workers' remittances while Saudi Arabia where workers have converged from all parts of the country accounts for 40 per cent of these remittances. That means that if the authorities really mean business attention would need to be focused on all parts of the country, Dhaka in particular.

Foreign exchange is a complex subject where substance is often missed for the shadows and, as the old saying goes, 'what is right is forgotten for what is convenient'. In their anxiety to find a scapegoat, the people in the authorities all too often overlook the fact that the distinction between the hundi market and banking channel is often blurred at the edges. For instance, foreign exchange is available from the official channel for studies abroad but many students — more than one hundred thousand in India alone — finance their studies abroad through hundi partly on account of ignorance and partly because of hassles in getting this allocation.

Again, for treatment abroad there is a provision for allocation of foreign exchange up to \$10,000 on the basis of recommendation of a Medical Board. It does not need an elaborate discussion to say how difficult, time consuming and expensive it is to get past the bureaucratic tangles to collect that allocation. It inevitably drives people to the fold of hundiwallahs; an estimated Tk 300 crore spent in India alone for medical treatment.

From a broader economic context and social welfare point of view, both these outlets perform the same functions. It does not mean that we should not be worrying about hundi but we could do well to eliminate chaos and guns from the educational institutions so that our boys do not have to go abroad. We could perhaps work together to infuse sense of humanity, professionalism and service to our unkind doctors so that people are not constrained to seek overseas treatment.

In short, the answer to elimination of the menace of kerb market lies in eliminating the root causes that underlie these transactions. Deployment of law enforcement agencies, especially when the existing level of honesty is taken into account, is likely to be counterproductive. It is what exactly happened in Sylhet. The hesitation of the panic stricken bankers to handle even the normal transactions has enforced a severe recession in the local economy.

What have been the net results of the action against hundi? Predictably, hundiwallas have taken their operation to the underground. Instead of TT, they now reportedly bypass the banking system to transport cash of Sylhet for disbursement to the beneficiaries, the last chain of the link. It makes the transactions a little inconvenient but like Tennyson's 'brook' it goes on forever. In the meantime panic transfer of money from the bank has the potential to undermine the liquidity in the banking system. There is also a possibility that if the long arm of law starts reaching the banking system money will also start looking for a passage abroad. In that case it will produce a result opposite to what the authorities had aimed at ab initio.

The essence of these discussions is that hundi is undoubtedly an undesirable phenomenon but our attention should first be focused on the real issues that feed this market. At the same time efforts should be made to improve the banking arrangement for collection and disbursement of migrants' remittances. In the final analysis, however, clandestine foreign exchange business can be wiped out by improving the economy which would pave the way for further liberalization of exchange and trade controls that are the prime raison d'être of hundi market. We could perhaps conclude by saying that money laundering which is mistakenly equated with hundi is essentially an American look for drug money instead of drug itself, which is sold on the streets within hand shaking distance of law enforcing authorities. One reason, I thought, is that they are rich people and can afford to launder both their linen and powerful greenbacks. But why the authorities of the poor countries would need to blindly follow the American logic that has the potential to exacerbate the spectre of poverty already haunting millions in this and other third world countries?



Bangladesh Export Processing Zone Authority

222, New Eskaton Road, Dhaka-1000

Tender Notice

No- 37/99-2000

Dated: 03-05-2000

No. BEPZA/CE-09/99/37

Sealed tenders are invited from contractors as per eligibility for the undermentioned works under Bangladesh Export Processing Zone Authority:

Serial No.	Name of work	Estimated cost (in Taka)	Eligibility of contractor	Prescribed time for completion of work (in days)	Price of tender (in Taka) (non-refundable)
1.	Construction of customs gate & gate office at Syedpur EPZ, Sangsae, Nilphamari project area.	Tk. 41,71,336.00	Govt./semi-govt./autonomous organisation enlisted contractors having experience of building construction work worth minimum Tk 22 lakh under a single work order.	180 (one hundred eighty) days.	Tk 1000.00
2.	Construction of one 'A' type residential building at Comilla EPZ, Comilla Airport project area.	Tk. 1,16,94,503/-	Govt./semi-govt./autonomous organisation enlisted contractors having experience of building construction work worth minimum Tk 59 lakh under a single work order.	365 (three hundred sixty-five) days.	Tk 2000.00
3.	Construction of one 'B' type residential building at Comilla EPZ, Comilla Airport project area.	Tk. 95,94,194/-	Govt./semi-govt./autonomous organisation enlisted contractors having experience of building construction work worth minimum Tk 48 lakh under a single work order.	365 (three hundred sixty-five) days.	Tk 1500.00
4.	Construction of one 'D' type residential building at Comilla EPZ, Comilla Airport project area.	Tk. 70,03,674/-	Govt./semi-govt./autonomous organisation enlisted contractors having experience of building construction work worth minimum Tk 36 lakh under a single work order.	240 (two hundred forty) days.	Tk 1500.00
5.	Construction of one 'B' type residential building at Ishuri EPZ, Paksey, Pabna.	Tk. 94,02,296/-	Govt./semi-govt./autonomous organisation enlisted contractors having experience of building construction work worth Tk 48 lakh under a single work order.	365 (three hundred sixty-five) days.	Tk 1500.00
6.	Construction of a second 'D' type residential building at Ishuri EPZ, Paksey, Pabna.	Tk. 59,12,944/-	Govt./semi-govt./autonomous organisation enlisted contractors having experience of building construction work worth Tk 30 lakh under a single work order.	240 (two hundred forty) days.	Tk 1500.00

Not more than one work taken at valuation above Tk one crore will be offered to one contractor during the same financial year for zones & projects under BEPZA.

Separate tender should be submitted for each work. Earnest money stated in the tender should be submitted with each tender through Bank Draft/Pay Order from any scheduled bank in favour of BEPZA.

Contractors must submit attested true copy of the undermentioned documents in support of their eligibility with the tender. Otherwise tender will be treated as cancelled.

- 1) Current year trade licence.
- 2) Current year enlistment certificate of the contractor.
- 3) Taxpayer's certificate (TIN) in favour of the contractor from Income Tax Authority & VAT registration certificate.
- 4) Work order & work completion certificate from an officer of minimum Executive Engineer's status.

If any of the documents submitted with the tender is found to be false or fake, then the earnest money submitted with tender will be forfeited and the tender cancelled.

Tenders can be purchased from BEPZA Executive Office, 222, New Eskaton Road, Dhaka, Chittagong EPZ, South Halishahar, Chittagong, Dhaka EPZ, Ganakbari, Savar, Dhaka, Syedpur EPZ, Nilphamari (only for the work at serial No. 1), Comilla EPZ, Comilla (only for the work at serial No. 4), Ishuri EPZ, Paksey, Pabna (only for the work at serial Nos 5-6); and all Divisional Commissioners' office upto 31-05-2000. In case of purchasing tender document from Divisional Commissioners' office, the prescribed price of tender should be deposited through Pay Order/Bank Draft from any scheduled bank in favour of BEPZA. Acknowledgment receipt/money receipt against payment of the said amount should be enclosed with the tender.

Tenders will be received at the office chamber of Chief Engineer at BEPZA Executive Office; Project Engineer's office chamber at Chittagong & Dhaka EPZ, and all Divisional Commissioners' office up to 12-00 Noon of 01-06-2000. Besides, the tenders for the work at serial No. 1 will be received at Project Engineer's office of Syedpur EPZ, tenders for the works at serial Nos 2-4 at Project Engineer's office of Comilla EPZ & tenders for the works at serial Nos. 5-6 at Project Engineer's office of Ishuri EPZ.

Tenders submitted at different divisions/offices will be opened only at the office of the Chief Engineer at BEPZA Executive Office on 04-06-2000 at 10-00 AM in presence (if any) of the tenders.

If the last date of selling tender happens to be a govt. holiday, under any circumstance, the tender can be purchased up to the next working day and in that case the tenders can be submitted up to the next day of the changed last date of purchase. If the submitting/opening date of tender happens to be a govt holiday, then it can be submitted/opened on the next working day.

If tenders are submitted at the lowest limit as per tender terms & conditions i.e. 10% below the estimated cost by more than one firm, then lottery will be held on the next day of the opening date i.e. 05-06-2000 at 3-00 PM at BEPZA Executive Office in presence of the tenderers concerned. If the documents submitted by the 1st successful tenderer in the lottery are found correct after scrutiny as per terms & conditions of tender, then the firm will be issued work order. Otherwise necessary steps will be taken to examine documents of 2nd & 3rd tenderers and issue work order by turn.

The authority reserves the right to accept any or reject any or all of the submitted tenders without assigning any reason whatsoever.

DFP-12309-18/5

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Abu Reza Khan
Chief Engineer.

Garfield @



by Jim Davis

