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PINON HADI A Perfect WRAP!

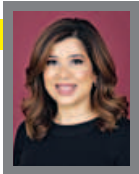
AN EPICUREAN LOVE-AFFAIR **P8-9**
SHUTKII!
UNHEARD STORIES **P10**
TURKS AND CAICOS ISLANDS
A MEDICAL MARVEL **P11**
FISH SKIN FOR HEALING BURNS

PHOTO: SALEK BIN TAHER
MODELS: UPAMA CHAKMA
WARDROBE: SOZPODOR BY TENZING CHAKMA
MUA: MOHAMMED ABU SALEM



MIND THE GAP**NOSHIN NAWAL**

Barrister Noshin Nawal is an activist, feminist and a columnist with a knack for sharp, satirical takes on social and societal issues. She can be reached at nawalnoshin1@gmail.com.



LOVE BOMBING

Bursts of affection or just your new trauma trigger?

So, there I was, minding my own business, scrolling through TikTok in my sweatpants (obviously), when I came across yet another painfully attractive 22-year-old life coach. In a voice so calm that it might have been AI-generated, she spoke about “love bombing”. I paused mid-bite of my emotional-support chips, like, wait a minute—what in the name of generational trauma is *this*?

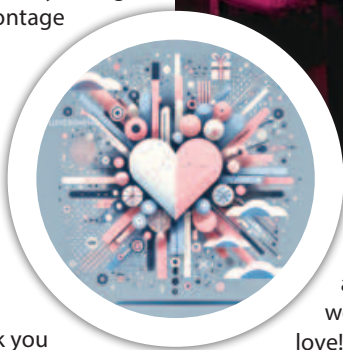
Apparently, it's not enough that we millennials are out here juggling student loans, existential dread, and the environmental apocalypse. Now, we also must deal with people aggressively loving us like they are a rom-com montage on steroids!

Love bombing, for the uninitiated, is when someone swoops into your life and makes you feel like you are the Beyoncé of their universe — texts 24/7, lavish gifts, Shakespearean sonnets about your eyes, and grand declarations of eternal love. And, just when you think you have landed the jackpot, they drop you like you are yesterday's Wordle.

As someone whose primary love language is “self-deprecating memes,” I was fascinated and mildly terrified. Was I love bombed? Was I the bomber? Was I simply raised to mistake chaos for connection because of my unresolved daddy issues? So many questions; and so little therapy budget.

Let's rewind a bit. You see, this generation has grown up with a cocktail of emotional unavailability and Instagram filters. Our parents told us, “We're proud of you!” exactly once, and even then, it was because we fixed their Wi-Fi.

We don't know what stability looks



like, so when someone comes along with an avalanche of affection, we're like, “This must be love!”

Spoiler alert: It's not. This is the emotional equivalent of being handed free samples at a grocery store — too good to be true, and, you can't survive on it.

The love bomber has a game plan. They worm their way into your life with over-the-top gestures that make your heart sing but your self-esteem wheeze. Then, once they are sure you are hooked, they pull a Houdini. Or worse, they stay, but now you are constantly begging for the breadcrumbs of affection that used to rain down like confetti. And why do we allow it? Because, dear readers, we are desperate. Oh yes! Our self-esteem is so low it is practically digging a hole in the Earth's core.

Case in point: Remember how in the early 2000s it was super romantic to have someone chase you through an airport to declare their love? That was love bombing in its cinematic form but let's be honest: If someone chases me anywhere now, it better be because I dropped my phone. Otherwise, call the police!

Low self-esteem makes us vulnerable to love bombing because we do not believe we deserve healthy, steady love. We think we need grandiose gestures to feel worthy. So, when someone offers us fireworks, we ignore the fact that they are also holding the matchbox. “This is fine,” we tell ourselves, as the red flags flap aggressively in the wind.

However, here is the twist: Love bombing is not about you. It's about them; their need to control, to feel validated, and to play hero. Meanwhile, you are left replaying their Instagram-worthy

declarations and wondering why you were not enough to sustain that level of affection.

Newsflash: Nobody is enough for that level of affection—it's not sustainable. Love bombers are emotional sprinters. Healthy relationships, my friend, are marathons.

So, what's the solution? Build your self-esteem. Easier said than done, of course, because self-esteem is not available on Amazon Prime. It's a DIY project that involves therapy, boundary-setting, and learning to love yourself. Yes, I know, that last one sounds like a quote from an overpriced planner, but it's true. If you do not love yourself, you will keep handing your power to people who only love the idea of you.

If you are reading this and thinking, “Oh no, I've been love bombed” don't panic! You are not alone. In fact, you are in great company — almost everyone who's dated in this era has been at least mildly exploded by affection.

The key is to spot the signs early. Is this person too good to be true? Do they respect your boundaries? Are they emotionally consistent? If the answers are no, no, and HAAAAHA, Run!

In conclusion, love bombing is like that free trial subscription for a streaming service — it seems amazing at first, but if you're not careful, it will drain you completely.

So, stay vigilant, raise that self-esteem, and remember: Real love does not need to bomb its way into your life — it just quietly shows up and stays.

Now, if you'll excuse me, I have some more TikTok therapy videos to watch.

By Noshin Nawal

Illustration: Noshin Nawal/Collected

স্বপ্নের ছোয়ায়, তোমার উপমায়,
বদলে দিলে যে আমায়...

অ্যান্ডামিনা

সোপ

রূপচর্চায় আত্মজাত্য...








us on  /Sandalina

#FYI

VAT increase

A price too high for Bangladesh's fashion industry?

When the government recently increased the Value-Added Tax (VAT) on 43 goods, including branded clothes from 7.5 per cent to 15 per cent, it sent ripples through Bangladesh's fashion industry. Consumers, designers, and artisans alike are already feeling the reverberations of this policy shift. The decision raises an important question: Was such a move necessary or could alternative measures have softened the blow?

The impact of VAT hike

The decision to increase VAT affects a wide range of essential goods and services. For clothing specifically, the doubling of VAT poses noteworthy challenges for businesses, designers, and consumers alike.

For an average person, this new decision could mean that clothes are more expensive and as a result, household budgets would be strained that are already grappling with inflation.

Lamenting this decision prominent designer, Humaira Khan says, "Businesses are already struggling and we have been in survival mode since the pandemic. Customers, meanwhile, are already dealing with inflation and rising foreign exchange rates. Doubling the VAT rate overnight, just before Eid – which is our most important season – hurts everyone."

With the Eid-ul-Fitr approaching, this new VAT will seriously affect retailers. For many consumers, this year's Eid shopping may feel like a burden rather than a joy. Families that once splurged on new outfits for the occasion now will find themselves rethinking their budgets.

Explaining the ripple effect, Khan adds, "Customers will simply not want to pay it and sellers will feel pressured to break the rules. This could lead to illegal practices and disrupt the entire system."

"Also, buyers from countries like the USA and Canada are not used to such high VAT on clothing. We risk losing their trust and their business."

The VAT increase also impacts the purchasing power of lower-income groups, pushing them toward lower-quality alternatives. The

disparity in affordability raises concerns about whether basic clothing is slipping out of reach for many.

Was the VAT increase necessary?

The government's rationale for the VAT hike revolves around increasing revenue collection, ostensibly to fund public welfare initiatives. However, targeting the fashion industry can be an ill-conceived strategy.

According to renowned designer, Tenzing Chakma, this is not just a short-term issue rather it is going to create long-term problems. If VAT increases, people will buy less, and businesses will suffer.

The VAT hike on clothing may seem like a revenue-boosting measure on the surface but its long-term implications for Bangladesh's fashion industry are deeply concerning and one of the most noteworthy long-term risks is the weakening of domestic brands, as highlighted by Chakma.

Instead of a uniform VAT hike, a differentiated approach could have balanced the need for revenue with the well-being of citizens and industries. Subsidies for essential goods, incentives for small businesses, and targeted taxes on luxury items are potential alternatives that could have mitigated the fallout.

"There's no shortage of ways to stabilise revenue without burdening people who are already struggling. Better planning, taxing luxury goods, and targeting those with surplus wealth would have been far more effective and equitable. Policies like this make it harder for local businesses to thrive, and in the long run, everyone loses," emphasises Tenzing Chakma.

While the need to boost revenue is undeniable, the method matters. An unreasonable VAT hike on clothing risks disrupting the progress of Bangladesh's garment industry, placing undue strain on consumers, designers, and workers.

Of course, we understand that policymakers are trying their best to chart a path forward but they must also prioritise inclusive growth – one that ultimately balances revenue generation with economic sustainability.

NOTE: The government has retracted VAT decisions on some items and services including clothing.

By Ayman Anika

Photo: Salek Bin Taher

Model: Sumedha Chakma

Wardrobe: Sozpodor by Tenzing Chakma

Mua: Mohammed Abu Sayem



Amazing destinations that turn you into a storyteller

Shores, skylines, scents, and sceneries all tell a story. From snorkelling in the ocean to exploring iconic landmarks, some destinations can spark your mind to create interesting stories to share for years to come.

So, dive in and read on as we discover some incredible locations that will inspire you to become a storyteller and help you make memories that will last a lifetime!

Barcelona, Spain

A raconteur's heart will undoubtedly be tempted by the soul-caring atmosphere in Barcelona. As diverse as it is entertaining, Barcelona's list of attractions includes hidden labyrinths and hilltop fairs.

Make sure to see the Catedral de Barcelona and La Sagrada Família, two marvellous locations thanks to their exquisite Gothic architecture. You should also explore La Boqueria, one of the oldest and liveliest markets in Barcelona, filled with cheerful greetings of "Hola!"

You may also explore the Picasso Museum and shop, eat, and drink at Las Ramblas and the Gothic Quarter. Among the jaw-dropping architecture and the leather, jewellery, and food stores, you are bound to become a dark academia storyteller.

Additionally, you may like to sample some Spanish dishes. While fried fish (morralla) may be the most iconic meal in Barcelona, the city's famous stews, soups, and seafood are always a hit.

Casablanca, Morocco

Romance and intrigue immediately spring to mind when one thinks of Casablanca. Embracing remnants of French colonisation, the architectures here bring together Moorish and European Art Deco styles.

Standing partially above the sea and pointing its lasers towards Mecca, the Hassan II Mosque is a must-see in this city. You can also go to the Sidi Abderrahman shrine, which has a fascinating past that feels like something from *One Thousand and One Nights*.

Although Casablanca beaches are popular among surfers, the violent waves make



them unsuitable for swimming; instead, take advantage of the numerous saltwater pools found along the coastal strip. If you are in the mood for a dip, the beautiful Tamaris beach is just south of the city.

Traditional Casablanca specialties like *maakouda*, *Khli'*, and *zaazaa* combine the tantalising tastes of Arabic, Berber, and Mediterranean cuisines.

Needless to say, Casablanca's beauty has inspired artists for decades, which is why it remains in movies, novels, and popular culture, as a hallmark of tales.

Miami, USA

Miami's boldness and energy may overwhelm most tourists. Despite this, you would be enticed by the vibrant city's music-filled streets, palm-fringed seaside paradise, and the irresistible combination of cultures, cuisines, and nightlife.

Miami tours may take you to the buildings of South Beach and the vibrant Wynwood neighbourhood, or you can go off the beaten path on an ATV or out on the water in a boat.

In the iconic neighbourhood of Little Havana,



you can try Cuban food like guava sweets, chicken plantain cups, and flan ice cream. Moreover, meeting local artisans, listening to traditional Cuban music, etc. are all part of the experience.

Going a step further, you may experience nature's tales while taking an airboat trip through the Everglades ecosystem in Florida, transporting you to a wilderness setting. It will be teeming with exotic snakes, birds, fish, crocodiles, alligators, and many other species of animals.

Mexico City, Mexico

Mexico City is a marvel — a pulsating capital full of museums, eateries, archaeological sites, and festivities. From early birds to night owls, or even those who want to burn the candle at both ends of the spectrum, there are lots of options to suit your travel style and pace.

An exciting once-in-a-lifetime experience of a hot air balloon ride can be found a few miles outside of the vast pre-Hispanic city of Teotihuacán. With its pyramids, courtyards, and excavation spots, this picturesque ride in the Central Mexican Mountains before sunrise is perfect!

A free and open-to-the-public architecture located east of the Zócalo has some of the most breath-taking paintings by Diego

Rivera, perfect for satisfying your creative storytelling spirit. Also, do not miss the Monumento a la Revolución, the world's biggest triumphal arch and a memorial to the Mexican Revolution!

As the sun goes down in Mexico City, it is time for churros at *churrería*. The flavours range from choco mocha to unique semi-sweet chocolate with cinnamon, from light milk and no sugar to Swiss chocolate with whipped cream — all to satisfy your sweet tooth and sweeter stories.

Dubai, UAE

With its spiky buildings separating the UAE desert from the Persian Gulf, Dubai aspires to be the world's most futuristic city. To top it all off, its capacity to link the globe is just remarkable. Your layover is likely to be in Dubai when travelling from Bangladesh and you are sure to enjoy the moments with the comfortable lounge rooms, Wi-Fi, refreshments, drinks, and a diverse group of people surrounding you while you wait for your flights.

On the other hand, if you spend your holiday in Dubai, you can also see the renowned Burj Khalifa, Burj Al Arab, and the Palm, and enjoy water parks, theme parks, and the beach. For a more authentic Middle Eastern experience, be sure to take camel rides in the Arabian Desert!

Plus, you will never be short of time to relax on Jumeirah Beach, peruse the aisles of the Dubai Mall, or check into one of the city's many five-star hotels. You can also visit the old Bur Dubai neighbourhood, Dubai Museums, and the city's shaded souks to go back in time.

One click away

So, are you getting ready for your next trip to one or more of these places? Consider flying with Emirates, known for its first-rate service, roomy seats, gourmet food, and award-winning in-flight entertainment system. Offering seamless connectivity across six continents, this airline can help you become a globetrotter with many stories to tell.

By Samayla Mahjabin Koishy
Photo: Collected



IF YOU'RE GOING THERE, SO ARE WE

FLY BETTER

Fly with us to over 140 destinations across six continents, and connect to 1,700 more with our global partners. On your next journey, enjoy lounges in the sky, onboard showers, gourmet dining and award-winning inflight entertainment with the Best Airline in the World.


Emirates

#FASHION & BEAUTY

PINON HADI Crafting tradition with a modern twist

Pinon hadi has long been a symbol of cultural identity. Historically, it was worn around the chest, functioning as both a blouse and an elegant upper garment.

With time and external influences, a separate blouse was introduced to the ensemble, enhancing its overall look, without taking anything away from its authenticity. So much so that celebrated designers believe that it is oddly reminiscent of the evolution of the saree, for it too, was a one-piece for much of its initial lifetime!

The craftsmanship behind pinon hadi is an intricate process, relying on a traditional *komortaant* or back strap loom, operated manually to weave each piece. The process is not only labour-intensive but also demands exceptional skill, making the fabric both expensive and highly valued for its sustainability.

The garb has gained momentum within its cultural boundaries, and beyond, becoming a popular option in local weddings. "Things are much easier now," shares Tenzing, thoughtfully. Today, imported threads have become a common alternative, adding convenience but slightly altering the authenticity of the garment.

"When I was new in the industry, I hardly ever saw pinon hadi as bridal wear. So, I tried to bring public focus and popularity to the attire," he said.

And thanks to Tenzing Chakma's hard work and the desire for people to wear something new or different, the ensemble is making its mark as an elegant, traditional option for both bridal and *holud* (pre-wedding) ceremonies.

"I have begun integrating modern elements like *zardozi* and *karchupi* embroidery into it," confides Tenzing. "To add a touch of fusion, and perhaps to ensure its appeal to younger generations while maintaining its roots."

Taking almost a month to make, a basic set is priced between Tk 4,000 and 8,000 in local markets, while bridal versions, can exceed Tk 65,000. The range reflects the quality of craftsmanship, fabric, and detailing involved.

There are local markets in Rangamati, teeming with activity every Saturday and

Wednesday, though, and these are where you can purchase authentic handmade pinon hadi at affordable rates," added the renowned designer.

With increased online availability and innovative marketing strategies, pinon hadi is quickly transitioning from a cultural relic to a fashion statement, blending heritage with modern aesthetics.

It is evidence of the enduring appeal of indigenous craftsmanship and the flexibility of traditional clothing in contemporary fashion.

By Munira Fidai
Photo: Salek Bin Taher
Models: Upama Chakma, Kochpana Chakma, Trijita Khisha, Shestee Khisha, Anushka Chakma, Sumedha Chakma,
Wardrobe: Sozpodor by Tenzing Chakma
Mua: Mohammed Abu Salem



#REVIEW

Shutki chronicles: Our love-hate affair with dried fish

In Bengali households, shutki (dried fish) is often on everyone's list of favourite foods. Those who love it do so for its intense smell and those who do not, perhaps share their loathing for the same reason. There is another group straddling the middle, who cannot stand the smell during cooking but love to eat it nonetheless.



This begs the question, despite having so much fresh fish, why must Bengalis have shutkis? Many people who live along the riverside areas are not particularly fond of it and residents of Patuakhali, Barishal, Bhola, or Barguna prefer fresh fish, and usually do not cook shutki at all!

Born out of necessity

Fresh fish easily goes bad so an old way of preserving fish was to dry it under the sun and turn it into shutki. In Bangladesh, dried fish are produced between October and April and the lion's share comes from Cox's Bazar. These days it has been reported that various chemicals and pesticides may be used during production, to

preserve shutki for extended periods, causing grave harm to the human body.

Where shutki reigns supreme

No one ever visits Dublar Char in the Sundarbans, Saint Martin's Island, Sonadia, Maheshkhali, Cox's Bazar, Nazirtek, Ibrahimpur in Sunamganj, Mymensingh, the Chalan Beel region, or Sirajganj without bringing some dried fish with them. The fishermen in these regions produce shutki from a sizable chunk of their catch because dried fish can be preserved for many days and it has a high demand. In fact, in times of trouble, many families live on shutkis and the income it brings in.



Gold on a platter!

Irrespective of how some might feel about it, shutkis can be quite expensive. The costly varieties include those made from lakkha and rupchanda fish. High-quality rupchanda shutki can range from Tk 3,000 to Tk 4,000 per kilogram, while lakkha shutki is priced between Tk 4,000 and Tk 5,000. Chhuri shutki sells for Tk 800 to Tk 1,200.

Prices in Dhaka are generally much steeper compared to those in Chattogram or Cox's Bazar. More affordable options include mixed varieties made from different types of fish.

The smelly delight of Mymensingh

Chepa is one variant whose mere mention is mouth-watering. Even though it's mainly prevalent in the greater Mymensingh region, it is available in different parts of the country and is known by different names such as sidhol or sidoil, hidol (regional name in Mymensingh and Cumilla), and byarma (in the hill tracts). Its English name, "semi-fermented fish" is used when exported abroad.

Despite the fact that chepa shutki is popular in Mymensingh and the greater Jashore region, not many people in the North of the country eat it. In Kishoreganj, Mymensingh, Narsingdi, Sylhet, Cumilla



Some people like having shutki of freshwater fishes such as rui, katla, puti, taki, shol, mola, dhela, tengra, bain, gochi, chingri, etc. Among shutkis made from saltwater fish, only laitta is affordable to the general public. Rupchanda, folichanda, lalpowa, chhuri, lakkha, jatka, choukka, and guijja can all be turned into shutkis. In winter, when the lakes and canals dry up, people catch fish in bulk and prepare shutki from them.

A salty treasure for generations

The shutki that is made from ilish has a special name – nona ilish. It is used in all sorts of delicious dishes, which is why it's a favourite for Bengalis at home and abroad. To make nona ilish, the gills, the intestine, and any remaining eggs are first removed before coating the fish with a mixture of salt and turmeric. Then its mouth is tightly bound with a bit of rope to make it airtight

and it is kept like this for 20-25 days to produce nona ilish.

Nona ilish bharta with steaming hot rice; nona ilish with aubergine; nona ilish wrapped in leaves; nona ilish with pumpkin and gourd greens; and even nona ilish curry with vegetables — they all make delightful dishes.

The aromatic staple of the Hill Tracts

Nappi, another form of chepa shutki, is a favourite among the communities of the hill tracts. People make use of nappi to elevate the taste of their dishes. Members of the Rakhine community in Cox's Bazar, Kutubdia, and Maheshkhali usually produce nappi, which has the intense aromas of saltwater shrimp and other small fish. Even though it too has an intense smell, those in the hill tracts believe it is second to none when it comes to elevating the flavours in a dish.

Nappi is wrapped in leaves from a

banana tree and burned until it's hard before being applied to dishes. It can also be mixed with water and directly used in cooking. Other than the three districts in the hill tracts, nappi is highly valued in Chattogram, Barishal, Barguna, and Patuakhali.

Every month, nappi is being exported across the border through Teknaf and the Chittagong Hill Tracts to India and Myanmar. In various restaurants in Thailand and even Indonesia and Sri Lanka, shutki items like nappi are served.

A spicy affair

All these flavours of shutki rely on the different regional cooking methods to be able to express themselves fully. In some regions, they like having a broth made from larger dried fish. Some people like a drier curry made with tomatoes.

Aubergines, taro, and potatoes are common in preparations of shutki but the dishes must be spicy. People in the northern regions have less of it than people in the south, hence there are smaller variations in the preparation as well.

In winter, shutki bhuna is sold with bhapa pitha and chittoi pitha on the streets of Dhaka. Those who do not want the sweet and nutty taste, love eating pitha with shutki, coriander, or mustard paste.

The journey of shutki, from its origins in necessity to its role as a culinary icon, is a testament to its enduring cultural and gastronomic significance. It has united generations of Bengalis, weaving itself into the fabric of regional cuisines, seasonal celebrations, and family traditions. As shutki continues to gain appreciation in kitchens, it remains a flavourful reminder of our rich heritage.

By Shahana Huda Ranjana

Translated by Azmin Azran

Photo: LS Archive / Sazzad Ibne Sayed

Note: Some sections of the article originally appeared in The Daily Star's 2023 Anniversary Supplement but have been updated for this version.

and Narayanganj, chepa is the most highly produced variety. There is a lot of variation in its preparation as well.

As I hail from Northern Bengal, for a long time I was unfamiliar with this form of shutki. One day, I noticed that my cooking assistant at home made spicy chepa shutki with vegetables for her own family. That is when I first tasted it and I did not like the taste or smell of it.

Later on, a co-worker's mother prepared some chepa shutki for me. She made it with lots of garlic, onions, and green chillies. I had a similar chepa bharta with red chilli paste. The eating process involved a lot of tears but it was so good that I could not stop!

In Narsingdi, I tasted chepa shutki wrapped in pumpkin leaves. Chepa is also prepared with aubergine, potatoes, taro, and gourd greens. Others prepare it with taki or shol fish (varieties of snakeheads). I am now a fan of chepa shutki and a weekly dose of it has become the norm for me.



Turks and Caicos Islands: Postcards from paradise, voices from the shadows

Located in the British West Indies, Turks and Caicos Islands' white sand beaches, turquoise waters, and year-round pleasant weather make them an ideal destination for those who love tropical getaways. As the islands boast some of the world's most beautiful beaches, they attract the rich and famous, including Hollywood A-listers. Stunning waterfront villas, many with luxurious yachts docked outside, are a common sight.

It was a 3.5-hour flight from Philadelphia to Providenciales, locally known as Provo, the main island. As our plane approached TCI, I looked out the window and could not help but whisper, "Wow!"

The first sight of the turquoise waters captivated my heart; I could not stop gazing at the pristine beauty of the Caribbean waters. It was our winter getaway to a tropical destination and our first time staying at an all-inclusive resort. We booked a one-bedroom ocean-front suite for four nights at the Blue Haven. And I must say that I felt pampered every day during our five-day stay.

From enjoying a three-course fancy dinner every evening to lunching inside a cabana on the beach, from sitting around a fire pit at night to sipping green smoothie or virgin piña colada in the afternoon, we had a truly relaxing time. Every nook and corner of the resort was well taken care of and every staff member was warm and kind.

Blue Haven has a sister resort, Alexandra, located just 15 minutes away. Guests of one resort have access to the restaurants and beaches of the other resort. A free shuttle transports guests between the two resorts from morning until night.

For me, the highlight of the holiday was kayaking after 19 years. Although a bit shaky in the beginning I got the hang of it pretty quickly. We kayaked for two hours and spotted conches, jellyfish, turtles, a stingray, and a baby shark in their natural habitats.

The people of TCI

The Turks and Caicos Islands are a British Overseas Territory, where the locals are descendants of slaves brought here from Africa by European settlers; 87 per cent of the islanders are ethnically African. Although a British Overseas Territory, the official currency of TCI is the US dollar.

There is a large immigrant



population, too, who come from island countries and territories like Jamaica, Haiti, Dominican Republic, Puerto Rico, and Saint Lucia. Everyone, except for one woman, I talked to was a migrant worker. This stirred my curiosity and I spoke at length to these migrant workers to find out more about them.

I learned from these workers that the minimum wage in TCI is only USD 8 per hour. It is to be noted that living or holidaying in Turks and Caicos Islands is expensive; these are islands and almost everything for consumption needs to be imported.

Every time I thought about the money we had to spend on our five-day vacation in TCI and compared it with the wages the resort employees earned, it dampened my spirits. I thought that the very people who looked after us and made our vacation enjoyable were not paid as much as they deserved. And this was also true for other hospitality workers on the islands.

I talked to waiters, waitresses, housekeepers, kayak guides, and spa estheticians. And the more I talked, the more I realised that behind



all the glitter and luxury, there were sighs and tears of migrant workers, their pain of being away from family for work, and dissatisfaction with low wages.

During a conversation about life and living with a young man, a migrant worker from the island country Saint Lucia said, "We do all the hard work, but they have all the fun." His face was tinged with sadness.

Overt slavery may not be present in TCI but modern-day slavery does exist in these islands. People from island countries like Jamaica, Haiti, Dominican Republic, Saint Lucia, etc. migrate to rich Caribbean islands like TCI in search of work because their own countries are plagued with high poverty and unemployment rates. However, after they arrive to work in places like TCI, they face labour exploitation, especially in the construction and hospitality industries.

It may be noted that tourism is the main source of revenue for TCI and therefore, hospitality is their largest industry. These men and women are not only paid low wages but also made to work overtime. They often live and work in poor conditions and are threatened to be deported, if they ask for increased wages and benefits.

"I live in a tiny bedroom with a bathroom and a small area to cook. It costs me USD 900," said a resort

housekeeper, who migrated to TCI from Puerto Rico. In her broken English, she said, "Life is hard here but I am happy to have a job because I can send money to my family in Puerto Rico."

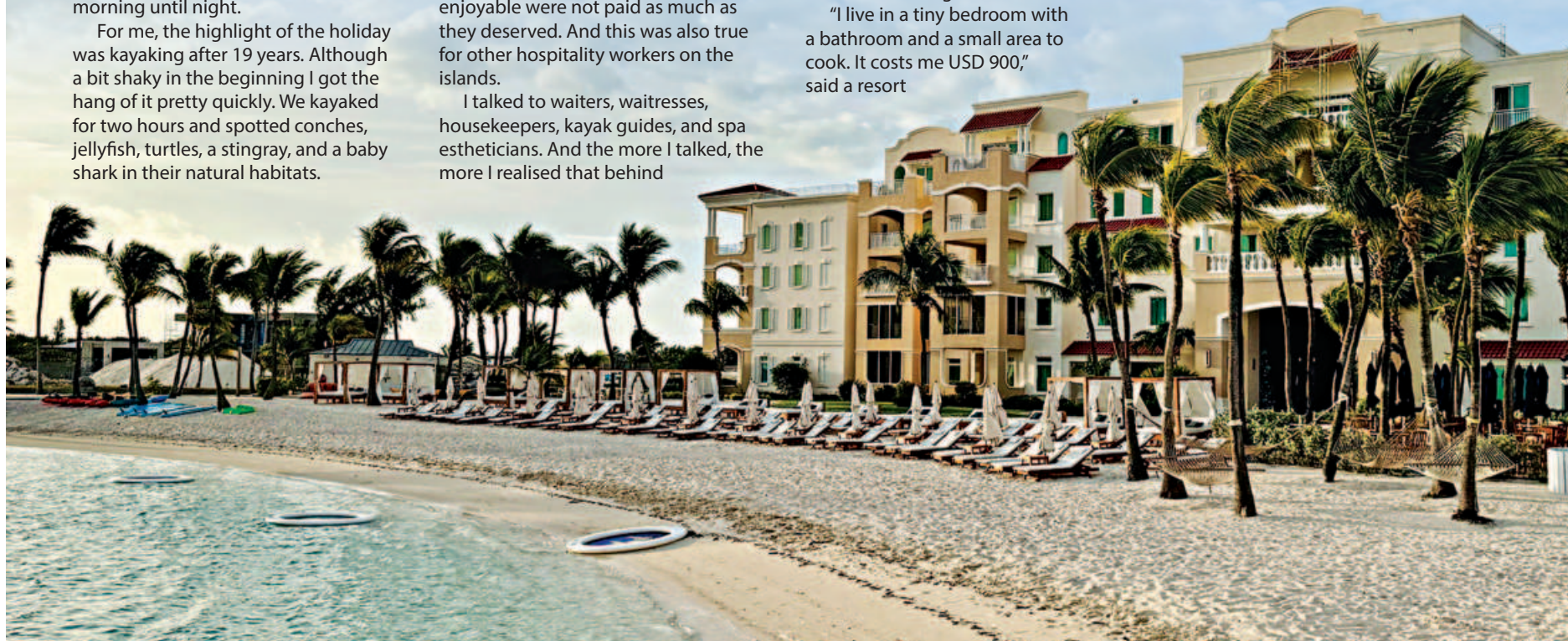
The more I talked to the migrant workers of TCI, the more I was reminded of the plight of our own Bangladeshi living in the UAE, Qatar, Saudi Arabia, Singapore, and Malaysia. Migrant workers are exploited everywhere and the struggles of a Bangladeshi in the Middle East are not very different from a Puerto Rican migrant worker in Turks and Caicos Islands.

On Christmas Eve, I was having a conversation with a young Haitian waitress about Christmas festivities. Asked how she was going to celebrate Christmas in 2024, she said, "I do not celebrate Christmas. I have to work long hours on Christmas day and by the time I reach home, I am too tired for anything. It's the same every year."

The Turks and Caicos Islands are a vacationer's paradise. The pristine beauty of the white, powdery sand, turquoise waters, clear blue skies, and tall coconut trees will make you want to go back again and again. However, my one-on-one conversations with the migrant workers I met unveiled a picture I was not ready to see.

Behind all the glamour and shimmer of luxury resorts and their guests (mostly white men and women), there is a grim reality that remains undiscussed and out of sight, that is, the exploitation of black migrant workers.

By Wara Karim
Photo: Wara Karim



#HUMOUR

Dhaka's winter personas: Which one are you?

The Blanket Hermit The BBQ Tycoon The Wedding Hopper The Over prepared Penguin The Pitha Connoisseur The Dust Fighter

Winter is more than simply a season in Dhaka; it's the big unmasking. When the temperature drops and the city sheds its constant sheen of humidity, people start to change, leaving their summer survival modes to expose their most genuine — and frequently ridiculous — winter selves. All of a sudden, the streets are crowded with people wearing jackets, excessively excited hosts of barbecues, and "sun worshippers" who are basking in the warmth as though they were on a tropical beach trip.

Curious about which winter persona you embody? Dive into these hilarious archetypes and see where you fit in Dhaka's seasonal drama.

Catchphrase: "One more minute under this *katha* won't hurt!"

You are without a doubt the champion



of warmth. You spend your wintry days cocooned in cosy socks and a blanket, only coming out for potty breaks, tea and biscuits. You can't be persuaded to stop your Netflix binge even by the promise of a rooftop barbecue.

Signs you're a Blanket Hermit

You've perfected the art of eating biriyani without leaving your bed.

Your blanket has become a second skin.

You've turned down at least three wedding invitations because "It's too cold to go out."

Catchphrase: "Have you tried my secret marinade?"

Your moment to shine is in the winter. As the self-described king (or queen) of rooftop barbecues, you transform every get-together into a spectacular display of expertly cooked meat and striking smoke effects. The quantity of Instagram stories that use your cuisine as a tag is how you gauge success.

Signs you're a BBQ Tycoon

You've hosted more BBQs than you've attended weddings.

You own at least two grilling aprons with

cheesy slogans like "Grill Master."

Your marination recipes are top secret; your mom doesn't even know.

Catchphrase: "Ajke kothay holud? Kalke ki reception?"

For you, winter equals the wedding season. Your calendar is filled with back-to-back *holuds*, receptions, and *gaye holuds* of cousins, friends, and that one colleague you have only spoken to twice. Your wardrobe



is a rotating reel of dazzling sarees, tailored suits, and just the right amount of glitter.

Signs you're a Wedding Hopper

You have a mental map of every wedding venue in Dhaka.

Your social media is flooded with wedding hashtags like #ShuvoBiye2024.

You've developed a sixth sense for finding the kachchi corner at any event.

Catchphrase: "I do not like being unprepared."

You are the one person who takes Dhaka winters way too seriously. At the first sign of a cool breeze, you whip out gloves, scarves, and enough layers to survive a Himalayan trek. People may roll their eyes, but hey, at least you're not shivering!

Signs you're an Overprepared Penguin

You own thermal wear. For Dhaka.

You carry a thermos of hot water wherever you go.

Your wardrobe is winter-ready from November, even though the temperature is still 28°C.

Catchphrase: "Only *bhapa pitha* from roadside stalls, thank you very much!"

Winter, for you, is synonymous with *pitha*. Whether it's *bhapa*, *chitoi*, or *patishapta*, you make it your mission to sample every type of rice cake Dhaka has to offer. You have also probably tried making *pitha* at home, though your results remain, shall we say, "Experimental".

Signs you're a Pitha Connoisseur:

You know which *pitha* vendors are the real deal.

Your Instagram is 90 per cent photos of steaming *bhapa pitha*.

You've attended at least one *pitha mela* this season.

Catchphrase: "Who opened the windows?! Close them right now!"

Winter dust is your mortal enemy. Armed with masks, air purifiers, and a near-military cleaning schedule, you're on a one-person mission to keep your home (and lungs) dust-free. Your winter vibe is less about warmth and more about waging war against Dhaka's infamous *dhula*.

Signs you're a Dust Fighter

You've considered buying a hazmat suit.

Your home smells like Dettol and lavender.

You've yelled, "Stop bringing dust inside!" at least three times this week.

Whether you are the Blanket Hermit or the Wedding Hopper, Dhaka's winter personas add a delightful layer of chaos to the season. So, embrace your archetype, laugh at the quirks, and enjoy the fleeting winter magic before summer comes back to ruin everything.

By K Tanzeel Zaman

LS Archive / Sazzad Ibne Sayed



ALOE VERA ও COCOA BUTTER সমৃদ্ধ

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KOHINOOR CHEMICAL

Unlocking Financial Freedom for Women with EBL Mukti Loan

Access to credit remains one of the most significant hurdles for women entrepreneurs and professionals in Bangladesh. Despite their growing contributions to the economy, women often face barriers such as a lack of collateral, limited financial literacy, and societal biases. According to research, only **30 per cent of Bangladeshi women** have access to formal financial services, and the percentage is even lower in rural areas. Addressing these challenges is crucial not only for gender equality but also for fostering inclusive economic growth.

BARRIERS WOMEN FACE IN ACCESSING CREDIT

Women face significant hurdles in accessing loans due to various reasons. A major problem is the lack of fixed asset ownership, which makes it difficult for them to meet the traditional **collateral requirements** of financial institutions. Additionally, **limited financial literacy**, particularly in underserved regions, keeps women unaware of available financial products and how to use them effectively.

Cultural and societal norms compound the issue, as deep-seated biases discourage

them from seeking loans or pursuing entrepreneurial ventures. **Higher perceived risk by lenders is another issue. Due to a lack of documented credit history or formal business records** lenders often perceive loans to women as high risk, which restricts their access to necessary financial resources.

PROBABLE SOLUTIONS

To overcome these barriers, **both the government and banks** must take coordinated steps to create a more inclusive financial ecosystem.

Government Initiatives

Through **subsidized collateral-free loan schemes**, women entrepreneurs can be offered easy access to loans, particularly in rural areas. **Capacity-building programmes** can initiate financial literacy and entrepreneurship training tailored to women. **Policy mandates** can strengthen the enforcement of gender-friendly financial policies, such as allocating a specific percentage of SME funds to women-led businesses.

Bank initiatives

Gender-sensitive products, specifically catering to women's unique needs, can be offered. These can include lower interest

rates, flexible repayment terms, and collateral-free options. Through **dedicated support desks**, banks can establish women-focused help desks at branches to provide tailored financial advisory services. **Recognition programmes** can be offered to women entrepreneurs who have demonstrated successful repayment and business growth to inspire others.

How EBL Mukti Loan Can Make a Difference

To address women's unique credit needs, **Eastern Bank PLC (EBL)** has launched the **EBL Mukti Loan**, a financial solution aimed at empowering women entrepreneurs and professionals.

Here's how EBL Mukti Loan aligns with the vision of closing the gender gap in credit access —

Collateral-free financing

The Mukti Loan removes traditional barriers by offering loans up to **Tk 50,00,000 without collateral**, empowering women to pursue their business or professional goals with confidence.

Affordable interest rates

With a competitive single interest rate (for up to Tk 50 lacs), the loan ensures

affordability, allowing women to reinvest more into their ventures and achieve sustainable growth.

Flexible repayment terms

Repayment periods of up to **60 months** give borrowers the flexibility to manage their finances without undue stress.

Dedicated women-centric support

EBL's experienced relationship managers provide tailored guidance to help women entrepreneurs navigate the loan application process, ensuring they feel supported at every step of the process.

THE WAY FORWARD

The journey to empowering women financially is not a one-time effort; it requires continuous collaboration between financial institutions, government bodies, and community leaders. The **EBL Mukti Loan** is not just a financial product; it is a movement to inspire women across Bangladesh to dream big and realise their true potential.

As we look to the future, all stakeholders must join hands in creating a world where women's financial inclusion is the norm and not the exception because when women rise, nations prosper.

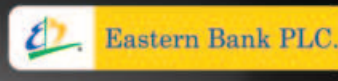


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