



ILLUSTRATION:
SYEDA AFRIN TARANNUM

The meaning and importance of ikigai for young adults

Physical hobbies like hiking, cycling, or yoga boost resilience and mental clarity. They give us space to breathe amidst daily stress, allowing us to explore passions without the demand for immediate rewards. In doing so, they help us not only become more interesting as people but also more capable of facing life's challenges.

TINATH ZAEBA

If there's one certain thing about life, it is that at one point or another, we all feel uncertain. It's a bittersweet phase of life which holds significance, because we usually end up discovering ourselves amidst that feeling. Though this can happen multiple times throughout our lives, for many of us, it hits the hardest as a young adult.

Being a young adult isn't easy, you don't quite feel done being sixteen. Suddenly though, you're faced with life-altering decisions: choosing a degree, committing to four or more years of study, and imagining a future that feels both distant and incredibly real.

Friends drift in and out of your life. In essence, you remain the same person, but you feel your tastes, ambitions, and priorities start to evolve. Everything feels like an exciting, gut-wrenching question mark, possibility in every direction, but also a fair equal amount of confusion. Somewhere between the excitement and the choices, a question appears in your mind – one that feels almost scary to admit out loud: “What am I really doing with my life?”

It is in moments like these that a simple yet powerful Japanese concept, *ikigai*, can offer clarity. The word *ikigai* roughly translates to “a reason for being.”

It's the intersection of four elements: what you love, what you're good at, what the world needs, and what you can be paid for. When these areas overlap, you find your *ikigai*. A simple way to practise this is by taking a notebook, writing down the categories, and finding something that is in common with all four. It's

not always grand or dramatic: it might be running your own small business, painting, writing, teaching, caring for family, or even a new hobby entirely.

If there is one thing we tend to forget as young adults, it's that hobbies aren't just a way to pass time or make money; they shape who we are. A creative pursuit, whether it's painting, music, or cooking, can sharpen problem-solving skills, improve patience, and reduce stress.

Physical hobbies like hiking, cycling, or yoga boost resilience and mental clarity. They give us space to breathe amidst daily stress, allowing us to explore passions without the demand for immediate rewards. In doing so, they help us not only become more interesting as people but also more capable of facing life's challenges.

Ikigai recognises that and encourages us to find and rediscover our hobbies.

Ikigai is also more than just a guide to purpose, it is a practice in self-awareness, something that rigid schooling rarely teaches us. Self-awareness grows when we examine not just what we want, but why we want it, and how our choices align with who we truly are.

Young adulthood is a prime time for developing this skill because the decisions we make often shape our identity. By actively exploring your *ikigai*, you're not just finding direction; you're learning to understand yourself on a deeper level, which can significantly influence the relationships you build, the friendships you keep, and the personality you develop.

One of the most freeing, and unique, aspects of *ikigai* is that it isn't solely tied to work. In Japan, people

often find their sense of purpose in small, everyday joys like gardening, cooking, morning walks, or mentoring others. For young adults, this is a liberating thought: you don't need to land your dream job right away to live a meaningful life. You can start by paying attention to the things that light you up outside of work: your hobbies, your friendships, your spare time.

This mindset also carries important benefits for mental health. Your late teens and twenties, especially in today's hustle and grind culture, can bring so much anxiety, loneliness, or self-doubt. These are further exasperated by the pressure to have it all together and to measure your worth by what you have achieved. *Ikigai* offers a gentler perspective. It encourages you to move at your own pace, guided by what genuinely matters to you.

Finding your *ikigai* is not about creating a perfect plan but about beginning with curiosity. Ask yourself: what activities make you lose track of time? What type of help do people come to you for? What problems in the world do you feel deeply about? Which job would you do even if nobody paid you for it?

These questions might seem simple, but the real question is – when was the last time you sat down and asked yourself these? Write your thoughts down, talk to people you trust, try new things, and remain open to being surprised.

Tinath Zaeza is an optimistic daydreamer, a cat mom of 5 and a student of Economics at North South University. Get in touch via mailing to tinathzaeba25@gmail.com

Learning to navigate personal finances early in life

PUNOMI RAHMAN TITIR

We've all been there: stashing away birthday presents into a little savings jar, only to have our parents borrow the amount in the face of 'adversity', making us feel like we'd been outwitted in the greatest money heist of all time! Looking back, these experiences of betrayal were perhaps the first indication that financial literacy is an important skill to obtain.

However, it wasn't until I began watching *Sesame Street* on television that I first began to grasp the idea of how real-world money works. Muppet and Elmo would carefully drop coins into their piggy bank while Cookie Monster hilariously wondered why cookies couldn't be used as currency.

The question remains, though: why is it important for children to understand money?

A study conducted by Cambridge University researchers suggests that money habits begin to sprout as early as the age of seven, developing a basic awareness of the role finances play in day-to-day life. Early experiences of having to choose between spending and saving are more than just exercises in patience; they are vital lessons in saving, budgeting, and distinguishing between needs and wants. By learning such concepts, young thinkers are better equipped to adapt to responsibilities.

In general terms, financial literacy refers to the ability to make wise money decisions. The idea of being financially literate, however, goes beyond simplistic concepts of earning and spending. It's also about building a relationship with money that promotes long-term stability, learning to assess liabilities, and recognising the real value of a product.

Thus, we must ask ourselves: What are some steps that one can take to develop financial literacy?

Starting with a budget

Learning to budget is the roadmap to productive money management. Carefully crafted budgets can prevent one from overspending while also strengthening secure financial planning. But what exactly is their source of income for children?

In many households, it is common for children to receive pocket money from parents as a form of monthly allowance.

Young people may also be rewarded with financial compensation for helping parents with household chores or

tutoring a younger sibling. Such practices introduce children to the concept of 'working to earn a paycheck', teaching them the value of every penny from a tender age.

Student banking and saving accounts

For young people, opening their first bank account can be both exciting and empowering. Several banks in Bangladesh offer diverse opportunities for students eager to manage their own finances and start saving through various schemes.

A student bank account comes with many perks, one of which includes the ability to carry out transactions remotely. Students can also enjoy features like applying for education loans, no maintenance fees, earning reward points, and using multi-currency debit cards, making these accounts highly beneficial.

Use of digital finance tools

Digital banking simplifies financial management by granting users online access to their accounts and services, enabling smooth transactions from virtually any location.

For students, making purchases or payments with the aid of Internet banking can be easily obtained by creating a student account online.

Initiating open ended discussions

It is essential for young people to engage in meaningful conversations regarding personal finance with adults. Parents should serve as role models to guide children with the necessary skills, sufficient knowledge, and valuable insights. Being able to encourage open dialogue and share personal experiences without hesitation empowers the younger generation to make smart money decisions.

Understanding the worth of money from an early age has never been more crucial. As the global economy grows increasingly complex, young people face a financial landscape vastly different from that of previous generations. Today, financial literacy is more than just a tool; it is a necessity for the youth if they want to navigate their future with confidence and competence. The sooner you start, the better off you'll be at overseeing the financial challenges and opportunities that lie ahead.

Punomi Rahman Titir is a student at Academia School Dhaka. Contact her at punomirahman@gmail.com



PHOTO: ORCHID CHAKMA

What are we losing sight of when we confide in AI?

SILWAT QUADER

Amidst all the recurring conversations about the implications of AI, it has also made its presence felt in another, very integral part of our lives: interpersonal relationships. It seems as though many of us now opt to type our troubles into AI chat boxes, instead of talking to a loved one. Without mutual emotional exchange, however, I am left to wonder what these exchanges entail for our emotional well-being, as well as the possible consequences of essentially outsourcing human emotional labour.

Considering the strides that large language models (LLMs) have made over the years – the possible consequences of which have largely not been considered – this technology has gradually begun to seep into the cultural and social realm as well.

In a blog post by OpenAI, they admitted that an update of the model made it “agreeable, sometimes saying what sounded nice instead of what was actually helpful.” The same blog post outlined the changes they had been working on to improve these pitfalls. They emphasised supporting users when they're struggling, helping them keep control of their time, and aiding in solving challenges. “ChatGPT shouldn't give you an answer. It should help you think it through,” it said.

Regardless of the changes, people now confide in AI – in the same way they do with a friend – by sharing details of their life. In turn, AI studies these conversations and remembers each detail to generate future responses. It wouldn't be wrong to say that it engages with its users to emulate human conversation.

What exasperated my concern, though, was a comment I came across. The user said that they would prefer not to talk to a real person, who could potentially dismiss their ideas and belittle them. Instead, they can just talk to LLMs without dealing with this risk. There are a few ways to look at this. But what does it really mean when there are so many of us depriving ourselves of social interactions intentionally? Could an increase in dependence on LLMs for day-to-day conversations translate to a distorted perception of real relationships?

AI creates false expectations by failing to comprehend the complexities of real human interaction. After all, it is always available and ready to say what we want to hear. OpenAI themselves have written

about sycophancy in GPT-4o, and the subsequent steps they'd take in an attempt to rectify it. This is not a risk that human conversation poses.

Real interaction and relationships demand emotional effort and are not always as convenient or agreeable as conversations with AI. The more we seek comfort from an entity meant to simulate humans, the further we sink into isolation, away from people who offer authentic and honest opinions, lessons, and

experiences. While it may feel like a space away from unnecessary noise, the growing dependence risks alienating us from the vulnerability and depth that relationships offer.

When we constantly turn to AI for validation, advice or just someone to talk to, we become less inclined to turn to our friends and family. Over time, we may be reduced to a shell of a person, growing intolerant of disagreements and differing opinions.

The negatives of treating AI as a real person are that it exacerbates the feeling of loneliness as people continue to further isolate themselves from social situations. Given AI's transformative rise and growing popularity, it would be unfair to dismiss its functionality completely. AI does act as a companion by listening and responding through careful study of the users' behaviour patterns, likes, and dislikes. It has the potential to make users feel heard. However, it does so through pattern recognition, which can feel reassuring despite having no genuine connection. What it cannot do, however, is replicate the depth of human empathy.



ILLUSTRATION: ABIR HOSSAIN