



## RESEARCH ARTICLE

## FIELD-LEVEL OBSTRUCTIONS IN AGRICULTURAL ENTREPRENEURSHIP DEVELOPMENT AT SOUTHWEST BANGLADESH

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## ABSTRACT

Agricultural entrepreneurship is one of the prime emerging movers of socio-economic development in Bangladesh. The study aims to investigate the problems faced by agricultural entrepreneurs in southwest Bangladesh, focusing on Khulna District. For this purpose, 57 entrepreneurs were surveyed by snowball sampling method through a descriptive and diagnostic research design to identify important barriers and analyze the influence of these challenges. The findings indicate that financial constraint is the most critical challenge- securing funding was ranked the top obstacle with an index of 88.77%. Political instability and competitive pressures, like keeping pace with competitors' innovations and marketing, are also key challenges. Marketing challenges, especially identifying the target market and budgeting, further heighten the problems faced by entrepreneurs. The study also points out the correlation between entrepreneurs' characteristics and their faced challenges. Family type and cosmopolitanism strongly influence the level of challenges, especially in non-business-related areas. On the other hand, factors such as age, education, and family size had a minimal impact. This research brings to light the urgent intervention needed on these barriers. Policy improvements, accessible financial support, and political stability are recommended to be encouraged. Increase access to markets, provide scope for innovation, and facilitate networks to support entrepreneurs in solving constraints to achieve sustainable growth. From the findings of this present research study, some useful knowledge may be developed to advance pragmatic strategies that will move Bangladeshi agricultural entrepreneurship forward to bring about economic growth at the regional and national levels.

## KEYWORDS

Entrepreneurial characteristics, Financial constraints, Marketing challenges, Political instability, Socio-economic development.

## 1. INTRODUCTION

Entrepreneurship is the act of establishment of a new business by discovering an opportunity, accepting a challenge, and bringing innovation into the business with the aim of making a profit. It includes engaging in and combining ideas into concrete actions, which has always a positive bearing in the society and the economy as well.

The term "entrepreneur" can be appropriately used to describe people who develop new ideas, launch businesses based on those ideas, and contribute to society through their own independent endeavors, according to (Holt, 1992).

The researcher these individuals are regarded as value-adding individuals because of the jobs they create in society, the capital formation they encourage, the increase in export trade, the reduction of economic power concentration, the creation of forward and backward links among industries, and the equitable redistribution of wealth, income, and even political power that results from their autonomous efforts (Khanka, 1999).

A number of critical factors hamper the ability to successfully initiate and develop agro-entrepreneurial ventures from the southwest region of Bangladesh. Many socioeconomic, environmental, and infrastructure variables contribute to such difficulties, many of which have been

aggravated by the physiographic features of this area and the general economic situation around the world. An explanation of the key issues agro-entrepreneurs are facing in this region is discussed below with citations where appropriate.

**Climate Change and Environmental Vulnerability:** The southwest region of Bangladesh is one of the most vulnerable regions to climate change, posing a severe threat to agricultural productivity. The area is prone to cyclones, flooding, and saline intrusion that might cause crop damage and dent infrastructure, reducing the overall profitability of agricultural enterprise. As reported by Bangladesh Climate Change Strategy and Action Plan, BCCSAP, the entire country suffers from an increase in temperatures and a higher uncertainty regarding rainfall variability, along with an enhanced frequency of severe weather conditions. However, the southwest coastal areas are more susceptible due to its proximity to the Bay of Bengal (MoEF 2009).

**Flooding and Waterlogging:** Agricultural lands get flooded with water quite often, especially during the monsoon period, lead to flooding for several months, and the conditions make it extremely difficult for agro-entrepreneurs to plan appropriately for the execution of seasonal crops.

**Salinity Intrusion:** There is an intrusion of saline water in the agricultural sector, enhanced by increasing sea levels along with less input of fresh water from upstream rivers. Farmers thus have to make adjustments in

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their activities such as changing to salt-tolerant crops or scaling up in general because salinity makes agricultural productivity low and leads to impairment of soil fertility (Hossain et al., 2014).

Access to finance resources still remains one of the biggest barriers to agro-entrepreneurs in this area. Even though microfinance organizations such as Grameen Bank and BRAC can provide credit access to small-scale farmers, many agro-entrepreneurs are not in a position to obtain larger loans for business growth due to high interest rates, collateral requirements, and a general lack of financial literacy (Khan, 2015).

That analysis to another major issue that affects the agro-entrepreneurship in the southwest part of Bangladesh is the inadequacy of proper infrastructure (World Bank, 2011). Because of inadequate storage facilities, poor roads, and restricted transportation alternatives, the agro-entrepreneur cannot transport goods to the markets effectively, which increases the transaction cost and reduces profitability.

**Inadequate cold Storage facilities:** Agro-entrepreneurs incur post-harvest losses as they cannot store goods for later processing or sale due to a lack of storage facilities. Most agro-entrepreneurs in the southwestern part cannot access modern agricultural technologies, creative farming methods, and technical know-how. The adoption of new technologies is very crucial in raising the efficiency and productivity of farming operations. However, the region lacks knowledge transfer initiatives and extension services that could help farmers modernize their activities (Rahman and Hossain, 2015).

**Lack of extension services:** Agricultural extension services, which are supposed to provide advice on crop management, pest control, and good practices, are often underfunded or understaffed. This results in a knowledge gap and reduced efficiency of the region's agro-entrepreneurs. Other challenges include accessing profitable and stable markets. Agro-entrepreneurs are often unable to sell their produce at decent prices due to unethical trading practices, inefficiencies in the market, and poor market information. Most farmers sell their products to middlemen, who often dictate the prices, leaving the growers with very little profit margin. **Instability in the markets:** agricultural commodities often suffer from price volatility, especially during the harvest seasons. This is made worse by global supply chain disruptions together with poor market forecasting and information systems (FAO, 2020).

**Dependence on intermediaries:** Agro-entrepreneurs usually depend on middlemen in order to access bigger markets; however, the middlemen generally retain a big share of the profits, which reduces farmers' incomes (Rahman and Hossain, 2015). **Rural to urban migration and Labour Scarcity:** In agricultural sectors, there is acute labour scarcity in the southwest of Bangladesh, particularly during planting and harvesting periods. Due to the migration of young people from rural areas to urban cities in search of higher economic opportunities, the labor of agricultural work falls on older generations (Kibria et al., 2019).

The study investigated the challenges and opportunities for the growth of entrepreneurship in Bangladesh. His research has revealed a number of issues with the development of entrepreneurship, such as the lack of clear-cut policy decisions, the lack of funding, small business owners' ignorance of facilities and incentives, the lack of training facilities and institutional arrangements for training, etc. He discovered that Bangladeshis possess initiative and an entrepreneurial mentality (Rahman, 1981). He underlined that Bangladesh requires entrepreneurs in quantity, quality, and timeliness.

Small business owners and the relevant support organizations do not communicate well, according to (Ahmed, 1987).

Agriculture as an industry can potentially change the rural economy of Bangladesh village mainly in the southwestern district since a great portion of the people depends on agriculture for their survival. Development of networks and promotion of innovations to achieve productivity can generate employment opportunities and foster food security in the region. Nevertheless, the prospect of developing a robust agricultural entrepreneurship industry is marred by many constraints at the field level that limits growth and innovation. In the Southwest region of Bangladesh, such constraints are complex in nature, being environmental, economic, social and institutional.

Considering the above, the study seeks to identify the challenges that agricultural entrepreneurs encounter in their enterprises with special look at the marketing, finance, technology, and policy dimensions, in order to suggest appropriate intervention policies that would enhance the

sustainability of agricultural business.

Agricultural entrepreneurship faces various problem that leads to make enterprises less appealing and high risk prospects.

The present study was undertaken with the title 'Field-Level Obstructions in Agricultural Entrepreneurship Development at Southwest Bangladesh' in view of the above background and facts. The aim of the study was to provide information under the following queries:

- i. What are the main agricultural enterprises at the southwest region of Bangladesh?
- ii. What is the attitude of farmers towards agricultural entrepreneurship?
- iii. What are the main challenges faced by agricultural entrepreneurs?
- iv. What are the categories of faced problems?

Hence, the study was undertaken to identify the obstacles faced by agricultural entrepreneurs at southwest region of Bangladesh. The specific objectives were formulated to give proper direction to the study

- i. To identify the categorized challenges faced by agricultural entrepreneurs at the southwest region of Bangladesh.
- ii. To examine magnitude of identified problems prevalence.
- iii. To explore the relationship between selected demographic characteristics of entrepreneurs with the categorized challenges in agricultural entrepreneurship.

## 2. METHODOLOGY

The research was conducted in Khulna Division, covering urban and suburban areas such as Dighalia, Dumuria, Batiaghata upazilas, and residential zones under Khalishpur and Daulatpur thanas. These areas were chosen for their proximity to Khulna University and their diverse demographic opportunities, including market accessibility and resource availability. The target population included entrepreneurs engaged in agribusiness or processing agricultural commodities. Using the snowball sampling technique, 57 respondents were identified with initial lists generated through local Agriculture Offices and relevant websites. This method relied on recommendations from initial participants to identify additional respondents. Fourteen variables representing entrepreneurial characteristics were selected, including age, education, family size, farm size, experience, organization participation, income, capital investment, media contact, cosmopolitanism, training, knowledge, entrepreneurial purpose, attitude, and challenges faced. Each variable was categorized and measured using specific criteria, such as scoring systems, rating scales, and categorical classifications, to provide comprehensive data.

The measurement of variables in this study included 15 characteristics of entrepreneurs categorized and scored systematically. Age was classified into young ( $\leq 36$  years), middle-aged (36–55 years), and old ( $> 55$  years). Educational qualification ranged from illiterate (0 years) to postgraduate ( $> 16$  years). Family size was grouped as small ( $\leq 5$  members), medium (5–6 members), and large ( $> 6$  members). Farm size categories included landless ( $< 0.02$  hectares) to large farms ( $> 3$  hectares). Experience was measured in years, categorized into low ( $\leq 5$  years), medium (6–10 years), and high ( $> 10$  years). Organization participation ranged from no participation (0) to high involvement ( $> 15$  organizations). Annual family income and capital investment were classified into minimum, medium, and maximum ranges based on income and farm expenditure in Bangladeshi Taka. Extension media contact and cosmopolitanism were assessed on scales from low to high, while training was grouped as none, low ( $< 10$  sessions), medium (10–20 sessions), and high ( $> 20$  sessions). Knowledge was evaluated using a score from low ( $\leq 4$ ) to high ( $> 6$ ), and purpose of entrepreneurship was categorized as income generation, family needs fulfillment, or hobby. Attitude was measured on a scale with high positive ( $< 17$ ), moderately positive (17–32), and low positive ( $> 32$ ) scores. Lastly, challenges faced by respondents were assessed using a 5-point scale across seven dimensions (personal, financial, political, social, marketing, competition, and others), with scores normalized into percentages to rank the issues. This comprehensive framework provided a detailed understanding of the variables influencing agricultural entrepreneurship.

Challenges across personal, financial, political, social, marketing, competition, and other aspects measured using a 5-point scale (Strongly Agree to Strongly Disagree).

Score Formula:  $CS = N_{sa} \times 5 + N_a \times 4 + N_n \times 3 + N_d \times 2 + N_{sd} \times 1$

Where,

CS= Score of challenges faced by the respondents

$N_{sa}$  = Number of respondents who strongly agreed with the issue

$N_a$  = Number of respondents who agreed with the issue

$N_n$  = Number of respondents who remained neutral with the issue

$N_d$  = Number of respondents who disagreed with the issue

$N_{sd}$  = Number of respondents who strongly disagreed with the issue

Index Formula:  $\text{Index (\%)} = \frac{\text{obtained score}}{\text{maximum possible score}} \times 100$

Ranking was based on the highest index (%) value.

A structured interview schedule was developed after discussions with entrepreneurs and supervisor guidance. Initial pilot interviews informed its refinement to ensure relevance and reliability. Data were collected through face-to-face interviews conducted between July 13 and September 13, 2024. Researchers built rapport with respondents to ensure accuracy and collected data using the finalized interview schedule. The collected data were compiled, tabulated, and statistically analyzed using SPSS. Techniques like frequency distribution, mean, standard deviation, and Spearman's rho correlation were applied. The correlation analysis explored relationships between challenges and selected variables, particularly focusing on monotonic trends.

### 3. RESULTS AND DISCUSSION

#### 3.1 Results

The purpose of the study is to discuss the findings of the study. The findings of the study are presented and described in the following sections in accordance with the objectives

- i. Field level obstructions in agricultural entrepreneurship development.
- ii. Selected characteristics of entrepreneurs.
- iii. Magnitude of identified problems prevalence.
- iv. Relationship between the selected characteristics of entrepreneurs and obstructions in agricultural entrepreneurship.

#### 3.2 Field Level Obstructions In Agricultural Entrepreneurship Development

Agricultural entrepreneurship faces numerous obstacles or challenges. For the development of entrepreneurship in agriculture identifying and understanding these challenges is crucial. This section presents the challenges under broad seven categories, named as, personal challenges, financial challenges, political challenges, social challenges, marketing challenges, competition challenges and other challenges. Initially, 10 challenges were placed in each of the category in the interview schedule for asking the respondents. After scoring and ranking only 32 challenges have been presented in Table 1. Here, also the challenges are ranked according to their severity and impact. Different challenges in agricultural entrepreneurship development are shown in Table 1.

##### a) Personal Challenges In Agricultural Entrepreneurship Development

Data from Table 1 presents the challenges faced by the entrepreneur in their personal life to continue their entrepreneurship. Balancing work and personal life was ranked 1<sup>st</sup> with an index of 81.75% which followed by difficulties of taking breaks or vacation (80.35%). Working overtime was another challenge (79.65%) to maintaining personal and professional life. While a significant number (76.49%) of respondents were satisfied with their current level of knowledge about entrepreneurship. Family support ranked reasonably high (76.14%) which motivates the entrepreneurs. Challenges like finding time for personal development and staying motivated in business had relatively high index, 71.93% and 69.12% respectively which represents the ongoing struggles in their entrepreneurship. Seeking professional help for personal development was ranked 8<sup>th</sup> with an index of 65.26%. Feel stressed about business operations (62.81%) and balancing business responsibilities and personal life (62.46%) were ranked lower.

The data show how entrepreneurs struggle to juggle both their personal and professional lives. The very high rankings for challenges such as work-life balance and taking breaks highlight the commitment required of entrepreneurs, which can sometimes come at a personal cost. On the other hand, the relatively high satisfaction with knowledge levels and family support suggest that external factors e.g. supportive environment, plays a

significant role in overcoming some of these challenges and help as motivation and resilience.

##### b) Financial Challenges In Agricultural Entrepreneurship Development

The data from Table 1(B) highlights the significant financial challenges faced by the agricultural entrepreneurs. Securing fund for the business was ranked 1<sup>st</sup> with the index of 88.77%. Managing business expenses (81.40%) and delay payments from customers (79.65%) were the next two major challenges, followed by difficulties in accessing loans and credits (77.89%). A significant number of respondents faced difficulties with budgeting and this challenge was ranked 5<sup>th</sup> with an index of 76.14%. Most of the respondents were satisfied with their current profit margin and the index was 72.98%. Managing cash flow (72.98%) and frequent use of personal savings (71.58%) reflect the gaps in financial planning. Lower index (70.53%) in facing significant financial risk indicates the stability of business. However, satisfaction with financial planning and available advice was ranked lowest at 10<sup>th</sup>, with an index of 66.32%.

The data illuminate the unexpected capital challenges entrepreneurs face, particularly when it comes to being funded and remaining operational. The high rankings for payment delays and lack of access to financial services point to systemic problems in the ecosystem of finance serving these entrepreneurs. The Financial Risks index (70.53%) is much lower than the aforementioned two factors, this implies a certain degree of business stability in such an environment, nevertheless the state of fairly unsatisfying financial planning advisory process also shows a domain where an area of improvement for business stakeholders lies in terms of aiming for a delicate environment and pursuit of continuous growth.

##### c) Political Challenges In Agricultural Entrepreneurship Development

The data from Table 1(C) shows how the political issues affect the entrepreneurship. Political instability was ranked as the most substantial obstacle (1<sup>st</sup>), with an index of 86.67%, followed by the effects of political events on business operations (77.54%). Complying with government regulations (74.39%) and dissatisfaction with business policies in Bangladesh (72.63%) were also two major concerns. Political leadership change (71.93%) and limited support of local government for entrepreneurship (70.18%) indicate structural problems. Transparency in government processes (70.18%) and staying updated with changing laws (69.47%) were ranked lower. Encountering corruption by many entrepreneurs (66.67%), highlights a significant barrier. Insufficient government support for businesses was ranked lowest at 10<sup>th</sup>, with an index of 63.86%.

Perhaps unsurprisingly, this data highlights the uniquely complex challenges that entrepreneurs face as a result of political matters in Bangladesh. The relative ranking of political risk and events that may impact operations demonstrate that businesses are under threat from external disruptions. Low indices in sectors such as transparency in government processes and responsiveness to changing laws are hallmarks of systemic inefficiencies. They fall short of creating an enabling business environment and cannot catalyze economic growth due to a lack of effective government policies, support and adequate entrepreneurial infrastructure.

##### d) Social Challenges In Agricultural Entrepreneurship Development

The data from Table 1(D) displays several societal and cultural obstacles faced by the entrepreneurs. Building a good business reputation emerged as the top challenge (78.95%) which closely followed by societal pressure regarding entrepreneurial choices (78.60%). However, a significant number of respondents also satisfied with their ability to network with other entrepreneurs (77.19%). The local community's support for entrepreneurs was ranked 4<sup>th</sup> (75.79%), indicating that community backing is moderately supportive, followed by supportive social network (75.09%). Only a few were satisfied with the public perception of entrepreneur in Bangladesh (65.96%). On the other hand, challenges related to cultural expectations (65.61%) and facing discrimination or bias (62.46%) reflect societal barriers. Balancing work-life due to societal expectations (60.35%) and gaining customer trust (59.65%) were ranked lower, they still highlighted major concerns.

The table illustrates the social and cultural impact on entrepreneurship in Bangladesh. It is very high for building a business reputation and societal pressure, illustrating how much of a strong driver societal expectations are on entrepreneurs. However, the presence of a strong network and local community support indicates that entrepreneurs have some tools at their disposal to overcome these barriers. But low satisfaction with public perception of entrepreneurs and various obstacles in the form cultural



expectations and discrimination reflect deep-seated societal struggles in fostering a more entrepreneurial friendly environment.

Table 1: Seven categories (A, B, C, D, E, F & G) of field level obstructions in agricultural entrepreneurship development with their intra-category rank and overall rank				
Serial Number	Score	Index (%)	Rank	Overall Rank
<b>A) Personal challenges faced by the agricultural entrepreneurs</b>				
1. Balancing work and personal life is challenging for me.	233	81.75	1 <sup>st</sup>	5 <sup>th</sup>
2. I frequently work overtime.	227	79.65	3 <sup>rd</sup>	12 <sup>th</sup>
3. I frequently seek professional help for personal development.	186	65.26	8 <sup>th</sup>	62 <sup>nd</sup>
4. I often feel stressed about my business operations.	179	62.81	9 <sup>th</sup>	66 <sup>th</sup>
5. Balancing my business responsibilities and personal time is challenging.	178	62.46	10 <sup>th</sup>	67 <sup>th</sup>
6. I find it difficult to take breaks on vacations.	229	80.35	2 <sup>nd</sup>	8 <sup>th</sup>
<b>B) Financial challenges faced by the agricultural entrepreneurs</b>				
7. Securing funding for my business is difficult.	253	88.77	1 <sup>st</sup>	1 <sup>st</sup>
8. Managing business expenses is challenging.	232	81.40	2 <sup>nd</sup>	7 <sup>th</sup>
9. I often experience delays in receiving payments from clients/customers.	227	79.65	3 <sup>rd</sup>	12 <sup>th</sup>
<b>C) Political challenges faced by the agricultural entrepreneurs</b>				
10. Political instability frequently impacts my business operations.	247	86.67	1 <sup>st</sup>	2 <sup>nd</sup>
11. Complying with government regulations is challenging.	212	74.39	3 <sup>rd</sup>	35 <sup>th</sup>
12. Political events or instability affect my business operations.	221	77.54	2 <sup>nd</sup>	24 <sup>th</sup>

Table 1 (Cont.): Seven categories (A, B, C, D, E, F & G) of field level obstructions in agricultural entrepreneurship development with their intra-category rank and overall rank				
13. Government support for businesses like mine is insufficient.	182	63.86	10 <sup>th</sup>	65 <sup>th</sup>
<b>D) Social challenges faced by the agricultural entrepreneurs</b>				
14. I face societal pressure regarding my entrepreneurial choice.	224	78.60	2 <sup>nd</sup>	16 <sup>th</sup>
15. Building a good business reputation is challenging.	225	78.95	1 <sup>st</sup>	15 <sup>th</sup>
16. I face challenges due to cultural expectations.	187	65.61	7 <sup>th</sup>	61 <sup>st</sup>
17. I am satisfied with my ability to network with other entrepreneurs.	220	77.19	3 <sup>rd</sup>	25 <sup>th</sup>
18. Gaining customer trust is difficult for me.	170	59.65	10 <sup>th</sup>	70 <sup>th</sup>
19. I face discrimination or bias in my business activities.	178	62.46	8 <sup>th</sup>	67 <sup>th</sup>
20. I find it difficult to maintain a work-life balance due to societal expectations.	172	60.35	9 <sup>th</sup>	69 <sup>th</sup>
<b>E) Marketing challenges faced by the agricultural entrepreneurs</b>				
21. Identifying my target market is challenging.	229	80.35	1 <sup>st</sup>	8 <sup>th</sup>
22. Differentiating my products/services from competitors is difficult.	229	80.35	1 <sup>st</sup>	8 <sup>th</sup>
23. Allocating a budget for marketing activities is challenging.	229	80.35	1 <sup>st</sup>	8 <sup>th</sup>
24. I find it difficult to create effective marketing campaigns.	183	64.21	10 <sup>th</sup>	64 <sup>th</sup>
<b>F) Competition challenges faced by the agricultural entrepreneurs</b>				
25. Keeping up with competitors' innovations is difficult.	233	81.75	2 <sup>nd</sup>	5 <sup>th</sup>
26. Competitors' marketing efforts impact my business.	236	82.81	1 <sup>st</sup>	4 <sup>th</sup>
27. I have difficulty analyzing competitors' strategies.	226	79.30	3 <sup>rd</sup>	14 <sup>th</sup>
<b>G) Other challenges faced by the agricultural entrepreneurs</b>				
28. I face challenges in finding skilled employees.	241	84.56	1 <sup>st</sup>	3 <sup>rd</sup>
29. Maintaining product/service quality is challenging.	223	78.25	2 <sup>nd</sup>	18 <sup>th</sup>
30. Expanding my business is challenging.	223	78.25	2 <sup>nd</sup>	18 <sup>th</sup>
31. I face challenges in sourcing high-quality materials.	186	65.26	10 <sup>th</sup>	62 <sup>nd</sup>
32. Managing business operations during economic downturns is difficult.	223	78.25	2 <sup>nd</sup>	18 <sup>th</sup>

### e) Marketing Challenges in agricultural entrepreneurship development

The data from Table 1(E) indicates several challenges that entrepreneurs experience while marketing or selling their products and services. Identifying target markets, finding difficulties to differentiate products/services from competitors, and allocating a marketing budget all ranked 1<sup>st</sup>, with an index of 80.35%, showing the major problems while marketing the products. Staying updated with marketing trends (78.60%) and promoting products/services effectively (77.19%) were also major concerns, was ranked 4<sup>th</sup> and 5<sup>th</sup> respectively. A significant number of respondents struggle to measure the success of marketing efforts with an index of 73.68%. A moderate level of satisfaction was reported with current marketing strategies (72.28%) among the entrepreneurs. Though reaching the target audience was ranked lower (8<sup>th</sup>) but the index was relatively high (71.58%). Engaging customers (65.96%) and creating effective marketing campaigns (64.21%) were still challenging.

The data discloses the truth that entrepreneurs have to face lots of marketing-related issues as well as identifying target markets, differentiating products, and allocating marketing budgets when they all share the highest index score with 80.35%. More than that, the issues such as the trend of the market and the effectiveness of the marketing of hesitations are also the main areas of concern, although to a lesser extent. The incompatibility of the marketing success criterion demonstrates a flaw in the marketing strategies evaluation model. Although entrepreneurs are

satisfied with the implementation of their marketing strategies, the process of customer engaging and the development of successful campaigns are still the key factors that they have to deal with. These findings underpin the intricate character of marketing in entrepreneurship.

### f) Competition Challenges in agricultural entrepreneurship development

The data from Table 1(F) underscores several competitive challenges faced by the entrepreneurs. The most significant challenge which ranked 1<sup>st</sup>, was the impact of competitors' marketing efforts on the business, with an index of 82.81%. Keeping up with competitors' innovations (81.75%) and facing difficulties in analyzing competitors' strategies (79.30%) follow closely. Competing with established business (78.25%) and competition in agricultural entrepreneurship (76.49%) were intense. Dealing with competitors copying ideas or strategies (76.14%), competing on pricing (75.09%) reflect the ongoing struggle. Attracting and retaining customers (72.28%) and competing on product/service quality (71.93%) were ranked 8<sup>th</sup> and 9<sup>th</sup> respectively. At last, while some entrepreneurs stated their satisfaction with the ability to compete in the market (65.96%), it ranked lowest at 10<sup>th</sup>.

It's clear from the data that the market for agricultural entrepreneurship is tough: competition stems primarily from marketing and innovation by competitors. Entrepreneurs are under extreme pressure from the

competitors in the form of price, differentiation, and loyalty. But in spite of all this, a few entrepreneurs are happy with how well they can stay competitive. The overall pattern is that competition is fierce but entrepreneurs are still out there and they don't seem to be able to change fast enough.

### g) Other Challenges in agricultural entrepreneurship development

The data from Table 1(G) highlights several operational difficulties faced by the entrepreneurs. The major issue was finding skilled employees which ranked 1st with an index of 84.56%. Maintaining product/service quality, expanding business, and managing business operations during economic downturns were ranked 2<sup>nd</sup>, each with an index of (78.25%). Seasonal variations impact on business (77.89%) was another major constrain. Staying innovative in the market (73.68%) and facing challenges to manage customer expectations (73.33%) were ranked 6<sup>th</sup> and 7<sup>th</sup> respectively. Facing difficulties in adopting technological changes (71.23%) was ranked 8<sup>th</sup>, showing need improvement in technological adoption. Challenges related with business location (69.12%) and sourcing high-quality materials (65.26%) highlighting logistical and resource limitation which were ranked 9<sup>th</sup> and 10<sup>th</sup>.

Data show that the biggest operational hurdle for entrepreneurs is finding employees that are good-quality an area of human resource management. Also, keeping product/service quality, scaling business, and operating during economic crisis are big worries, which explains why we have to plan and change. Issues such as technology adoption and sourcing quality raw materials are at the bottom, but are still major operational bottlenecks and suggest where we could make progress in innovation and logistics to help strengthen the business

#### • Top ten challenges in agricultural entrepreneurship development

The data from Table 1 [*deep yellow highlighted*] presents the most important obstacles faced by the entrepreneurs in agricultural entrepreneurship development. Securing funding for business was ranked 1<sup>st</sup> with an index of 88.77%, representing the difficulty entrepreneur face in finding financial backing. Impact of political instability on business was ranked 2<sup>nd</sup> with an index of 86.67%. Finding skilled employees (84.56%) was the third most significant constrain, indicating limitation of development of skilled labor. Competitors' marketing efforts (82.81%) was ranked 4<sup>th</sup>, showing the competitive pressures faced by entrepreneurs in the market. The two challenges, keeping up with competitors'

innovations and balancing work and personal life shares 5<sup>th</sup> rank (81.75%), indicates the personal struggles in maintaining equilibrium. Managing business expenses was ranked 7<sup>th</sup>, with an index of 81.40%, which highlight the operational financial challenges. The rest three challenges, identifying target markets, differentiating products/services, and allocating marketing budget together ranked 8<sup>th</sup>, with an equal index of 80.35%, emphasizing marketing and strategic hurdles.

#### • Last ten challenges in agricultural entrepreneurship development

The data from Table 1 [*light blue highlighted*] shows the least prominent but yet noteworthy challenges in agricultural entrepreneurship development. "Difficulties in gaining customer trust" was ranked the lowest with an index of 59.65%, indicating it was less considerable compared to other challenges. With an index of 60.35% "Maintaining a work-life balance due to societal expectations" was ranked immediate before the lowest one, indicating it had a great impact on entrepreneurs' personal and professional life. Discrimination or bias in business activities and balancing business responsibilities with personal time shared the 3<sup>rd</sup> rank, with an index of 62.46% each, reflecting the social and operational pressures some entrepreneurs face Stress related to business operations (62.81%) ranks slightly higher, showing that stress management remains a recurring theme. "Difficulty in creating effective marketing campaigns" (64.21%) and insufficient government support (63.86%) showed the gaps in systemic and strategic support. Seeking professional help for personal development and challenges in sourcing high-quality materials shared the same rank, each with an index of 65.26%. Cultural expectations with an index of 65.61%, was ranked below among the last ten obstacles, suggesting that while cultural factors influence entrepreneurial activities, they are less significant than other issues.

## 2. SELECTED CHARACTERISTICS OF ENTREPRENEURS

In this section the descriptive statistics such as categories, score, percentage, mean, standard deviation, minimum and maximum of the selected characteristics of entrepreneurs have been described. The distribution of respondents on selected characteristics is shown in Table 2.

**Table 2:** Distribution of respondents according to their personal characteristics

Characteristics	Categories	Score	N=57		Range		$\bar{x} \pm \sigma$
			F.	%	Min.	Max.	
1.Age (years)	Young	≤36	13	22.8	24	70	43.28±9.80
	Middle-aged	36-55	33	57.9			
	Old	>55	11	19.3			
2.Educational qualification (schooling years)	Illiterate	0	0	0	2	17	8.88±3.58
	Primary	1-5	16	28.1			
	Secondary	6-10	27	47.4			
	Higher Secondary	11-12	9	15.8			
	Honors	13-16	2	3.5			
3.Family size (number of family members)	Above	>16	3	5.3	3.00	12.00	5.02±1.86
	Small	≤5	28	49.1			
	Medium	5-6	22	38.6			
4.Farm size (ha)	Large	>6	7	12.3	0.04	5.06	1.61±1.35
	Landless	<0.02	0	0			
	Marginal	0.02-0.2	7	12.3			
	Small	0.2-1	14	24.6			
	Medium	1-3	28	49.1			
6.Experience (years)	Large	>3	8	14.0	2.00	35.00	13.67±7.82
	Low	≤6	10	17.5			
	Medium	6-10	15	26.3			
7.Organization Participation (score)	High	>10	32	56.1	0.00	12.00	1.47±2.01
	No	0	17	29.8			
	Low	<8	39	68.4			
	Medium	8-15	1	1.8			
8.Annual Family Income (BDT)	High	>15	0	0	50000	4200000	545438.59±769445.69
	Minimum	<224007	22	38.6			
	Medium	224007-1314885	30	52.6			
	Maximum	>1314885	5	8.8			

Table 2(Cont.): Distribution of respondents according to their personal characteristics							
9. Capital Investment (BDT)	Minimum	<87244	28	49.1	25000	1543000	215289.64± 302533.63
	Medium	87244-517823	22	38.6			
	Maximum	>517823	7	12.3			
10. Extension media contact (score)	Low	<9	43	75.4	1.00	16.00	6.35±3.47
	Medium	9-16	14	24.6			
	High	>16	0	0			
11. Cosmopolitanism (score)	Low	<5	38	66.7	1.00	9.00	3.29±2.32
	Medium	5-8	17	29.8			
	High	>8	2	3.5			
12. Knowledge (score)	Low	<4	1	1.8	3.00	9.00	6.58±1.40
	Medium	4-6	22	38.6			
	High	>6	34	59.6			
13. Purpose (score)	Income Generation		36	63.2			
	Fulfillment of family need		14	24.6			
	Hobby		7	12.3			
14. Attitude (score)	Highly Positive	<17	0	0	30.0	41.00	34.88±2.73
	Moderately Positive	17-32	15	26.3			
	Low Positive	>32	42	73.7			

[F. = Frequency, % = percentage,  $\bar{x}$  = Mean,  $\sigma$  = Standard Deviation, Min. = Minimum and Max. = Maximum]

Data presented on Table 2 showed that the majority (57.9%) of the respondents are middle-aged. Young entrepreneurs are 22.8% and old entrepreneurs are 19.3%. The entrepreneurs' age ranges from 24 to 70 with a mean of 43.28 and a standard deviation of 9.80. The participation of young entrepreneurs is less due to their preference for higher study, getting government job and uncertainty in making profit.

Highest proportion (47.4%) of the entrepreneurs complete their secondary level education while the other categories are followed by primary 28.1%, higher secondary 15.8%, honors 3.5% and above 5.3%. The educational qualification ranged from 2 to 17 and the mean is 8.88 with a standard deviation of 3.58.

Family sizes ranges from 3 to 12 members, with a mean of 5.02 members and a standard deviation of 1.86. Majority (49.1%) of the entrepreneurs have small families. Medium (38.6%) and large (12.3%) families are in 2<sup>nd</sup> and 3<sup>rd</sup> position respectively.

Most (49.1%) of the respondents have medium sized farm followed by small (24.6%) large (14%) and marginal (12.3%). Farm sizes ranged from 0.04ha to 5.06ha, with a mean of 1.61ha and a standard deviation of 1.35. Over half of the respondents (56.1%) have extensive experience, 26.3% have moderate farming experience while 17.5% entrepreneurs are relatively new in this sector. The entrepreneurs' experience ranged from 2 to 35 with a mean of 13.67 and a standard deviation of 7.82.

Table 3: Distribution of respondents according to their training received						
	Training No.	N=57		Range		$\bar{x} \pm \sigma$
		F.	%	Min.	Max.	
No	0	16	28.1	0	30	6.92±6.11
Low	<10	32	56.1			
Medium	10-20	8	14.0			
High	>20	1	1.8			

The organization participation score range from 0 to 12, with a mean of 1.47 and a standard deviation of 2.01. A significant majority (68.4%) reported low participation while 26.3% and 5.3% have medium and low participation relatively.

Table 4: Types of agricultural training that the respondents received				
Serial	Name of Training	Frequency	Percentage	Rank
1.	Vegetable Cultivation	25	21.93	1 <sup>st</sup>
2.	Mushroom Cultivation	1	0.88	18 <sup>th</sup>
3.	Crop Production and Management Techniques	8	7.02	3 <sup>rd</sup>
4.	Integrated Pest Management (IPM)	6	5.26	6 <sup>th</sup>
5.	Organic Farming and Compost Preparation	7	6.14	4 <sup>th</sup>
6.	Post-Harvest Management and Value Addition	5	4.39	10 <sup>th</sup>

Annual family income ranges from 50000 to 4200000 BDT, with a mean of 545438.59 BDT and a standard deviation of 769445.69. 52.6% of the total respondents have medium income followed by minimum income 38.6% and maximum income 8.8%.

Nearly half (49.1%) have of the entrepreneurs have low capital investment while 38.6% have medium and 12.3% have maximum investment. Capital Investment ranges from 25000 to 1543000 BDT, with a mean of 215289.64 BDT and a standard deviation of 302533.63.

A significant majority of respondents (75.4%) have low extension media contact while the others (24.6%) have medium extension media contact. Extension media contact ranges from 1.00 to 16.00, with a mean of 6.35 and a standard deviation of 3.47.

More than half (66.7%) of the entrepreneurs have low cosmopolitanism, 29.8% have medium and the rest (3.5%) have high cosmopolitanism. Minimum score of cosmopolitanism is 1 and maximum score is 9. The mean score is 3.29 with a standard deviation of 2.32.

Knowledge score of the respondent ranges from 3 to 9. The mean score is 6.58 with a standard deviation of 1.40. More than half (59.6%) the entrepreneurs have high knowledge, 38.6% have medium and a little (1.8%) have low knowledge.

The main (63.2%) purpose of the entrepreneurship is income generation followed by fulfillment of family need (24.6%) and hobby (12.3%).

Highest proportion (73.7%) of the entrepreneurs have low positive attitude and the rest (26.3%) have moderately positive attitude towards the entrepreneurship. Attitude ranges from 30 to 41 and the mean is 34.88 with a standard deviation of 2.73.

According to Table 3, only 28.1% respondents do not receive any training while the majority respondents (71.9%) have received training. According to this Table, more than half of the respondents (56.1%) have low training, 14.0% have medium and 1.8% have high training and 28.1% have no training.

[F. = Frequency, % = percentage,  $\bar{x}$  = Mean,  $\sigma$  = Standard Deviation, Min. = Minimum and Max. = Maximum]

Table 4. shows that, highest respondents (21.93%) have received training on vegetable cultivation and only 0.88% has received training on mushroom cultivation.

**Table 4(Cont.):** Types of agricultural training that the respondents received

Rank	Training Type	Frequency	Mean Score	Rank
7.	Modern Irrigation and Water Management	9	7.89	2 <sup>nd</sup>
8.	Seed Production and Preservation	6	5.26	7 <sup>th</sup>
9.	Agro-Processing and Marketing	7	6.14	5 <sup>th</sup>
10.	Livestock and Poultry Farming Techniques	6	5.26	8 <sup>th</sup>
11.	Fisheries and Aquaculture Development	4	3.50	13 <sup>th</sup>
12.	Farm Mechanization Training	5	4.39	11 <sup>th</sup>
13.	Integrated Farm Management (IFM)	3	2.63	16 <sup>th</sup>
14.	Agricultural Entrepreneurship Development	4	3.51	14 <sup>th</sup>
15.	Soil Health and Fertilizer Management	3	2.63	17 <sup>th</sup>
16.	Food Security and Nutrition Practices	4	3.51	15 <sup>th</sup>
17.	Training on Commercial Fruit and Vegetable Cultivation	6	5.26	9 <sup>th</sup>
18.	Nursery Management and Plant Propagation	5	4.39	12 <sup>th</sup>

### 3. RELATIONSHIP BETWEEN THE SELECTED CHARACTERISTICS OF ENTREPRENEURS AND OBSTRUCTIONS IN AGRICULTURAL ENTREPRENEURSHIP

Spearman's rho Co-efficient of Correlation ( $\rho$ ) was performed in determining the relationship between the selected characteristics of entrepreneurs and obstructions in agricultural entrepreneurship. Correlation analysis was used in case of ungrouped data measured by interval and ratio scales. Table 5 represents the relationship between the selected characteristics of entrepreneurs and obstructions in agricultural entrepreneurship.

The Table 5 presents characteristics versus various challenges in regard to their association: non-significant and significant ones. Most characteristics, such as age, level of education, family size, farm size, and entrepreneurial area, were insignificantly correlated to all challenges; thus, there was less influence exhibited. Family type, though, showed a significant positive value associated with "Other Challenges"  $\rho = 0.370$ ,  $p < 0.01$ , indicating its impact in that particular characteristic. While the "Other Challenges" category showed a negative significant correlation with experience  $\rho = -0.293$ ,  $p < 0.05$ , it mean that challenges were lower for more experienced people. Family annual income was positively and significantly related to "Financial Challenges"  $\rho = 0.272$ ,  $p < 0.05$ , whereas capital investment was negatively associated with "Social Challenges"  $\rho = -0.271$ ,  $p < 0.05$ . Notably, the profit potential influences multiple challenges: it was negatively correlated with "Personal Challenges" and "Social Challenges" but positively with "Financial Challenges." Cosmopolitanism enhanced personal challenges with significant correlations but reduced financial and other challenges being  $\rho = 0.310$ , -

0.487 and -0.400 respectively. Attitude significantly decreased personal and social challenges:  $\rho = -0.395$ ,  $p < 0.01$ ;  $\rho = -0.395$ ,  $p < 0.01$ ;  $\rho = -0.288$ ,  $p < 0.05$ . These findings indicated, focused treatments, such as forming positive attitudes and utilizing expertise to successfully manage obstacles.

The Table 5 explores the connections existing between the characteristics of agricultural entrepreneurs and the challenges encountered in different sectors. Each correlation coefficient ( $\rho$ ) represents the magnitude and orientation of the relationship. In this case, positive values denote a direct relationship meaning that an increase in one variable results in an increase in the other, whereas negative values indicate an inverse relationship whereby an increase in one variable leads to a decrease in the other. The levels of significance set forth determine whether or not these relationships are statistically significant.

The findings depict age to have generally weak correlations with all the challenges, thus implying that it does not significantly influence the difficulties faced by entrepreneurs. Likewise, educational qualification presents weak and non-significant correlations across all categories of challenges, which again suggests that formal education does not strongly mitigate or exacerbate challenges.

However, family type shows a significant positive correlation to "Other Challenges," suggesting that the nature of the family (joint versus nuclear, for example) could create particular operational or contextual barriers faced by entrepreneurs. On the other hand, family size is portrayed as having weak non-significant relationships with all forms of challenges, implying that its influence is minimal.

**Table 5:** Relationship between the selected characteristics of entrepreneurs and obstructions in agricultural entrepreneurship

Characteristics	Correlation coefficient ( $\rho$ )						
	Personal Challenges	Financial Challenges	Political Challenges	Social Challenges	Marketing Challenges	Competition Challenges	Other Challenges
1. Age (years)	0.250NS	-0.055NS	0.067 NS	0.065 NS	0.013 NS	-0.079 NS	-0.051 NS
2. Educational (qualification schooling years)	0.067 NS	0.023 NS	-0.022 NS	0.097 NS	-0.019 NS	-0.034 NS	0.165 NS
3. Family type	0.054 NS	0.066 NS	0.082 NS	0.007 NS	0.039 NS	-0.068 NS	0.370**
4. Family size (number of family)	0.110 NS	0.128 NS	0.159 NS	0.137 NS	0.137 NS	-0.025 NS	0.192 NS
5. Farm (ha)	0.084 NS	0.036 NS	0.234 NS	-0.037 NS	0.183 NS	0.063 NS	0.047 NS
6. Area used for entrepreneurship (ha)	0.099 NS	0.007 NS	0.205 NS	-0.040 NS	0.164 NS	0.031 NS	0.013 NS
7. Experience (years)	0.042 NS	-0.220 NS	-0.073 NS	-0.094 NS	-0.105 NS	-0.087 NS	-0.293*
8. Organizational participation (score)	-0.034 NS	0.096 NS	0.117 NS	-0.176 NS	0.010 NS	0.016 NS	0.041 NS
9. Annual family income (BDT)	-0.060 NS	0.272*	0.053 NS	-0.191 NS	0.249 NS	0.070 NS	0.186 NS
10. Capital investment (BDT)	-0.152 NS	0.158 NS	-0.084 NS	-0.271*	0.108 NS	0.002 NS	0.077 NS
11. Possible profit (BDT)	-0.267*	0.326*	0.066 NS	-0.269*	0.230 NS	0.197 NS	0.178 NS
12. Extension media contact (score)	0.246*	-0.233 NS	-0.031 NS	0.108 NS	-0.091 NS	-0.050 NS	-0.185 NS
13. Cosmopolitanism (score)	0.310*	-0.487**	-0.099 NS	0.158 NS	-0.250 NS	-0.059 NS	-0.400**
14. Training (number)	0.090 NS	-0.006 NS	0.105 NS	0.035 NS	0.026 NS	-0.001 NS	-0.037 NS
15. Knowledge (score)	-0.186 NS	0.167 NS	-0.059 NS	-0.213 NS	0.154 NS	0.037 NS	0.214 NS
16. Purpose (score)	0.303*	-0.020 NS	-0.020 NS	0.181 NS	0.040 NS	0.087 NS	-0.056 NS
17. Attitude (score)	-0.395**	0.207 NS	0.061 NS	-0.288*	0.219 NS	0.185 NS	0.127 NS

NS= Non-significant; \*\* Correlation is significant at the 0.01 level (2-tailed); \* Correlation is significant at the 0.05 level (2-tailed)

Variables such as size of the farm and area occupied for business venture have been found to be weakly linked with challenges and impacts not significant are registered. This implies that the magnitude of operations does not significantly affect the challenges that entrepreneurs face.

Experience has a significantly negative relationship with "Other Challenges," implying that the entrepreneurs who are more experienced face lesser challenges in this particular category. Annual family income and possible profit, similarly, have significantly positive correlations with financial challenges, meaning that higher incomes and profits are linked with better management of financial barriers.

Extension media contact and cosmopolitanism exhibit mixed effects. Extension media contact is highly positively correlated with personal



challenges, which implies that the more people tend to rely on their external information sources, the more they would be aware of their personal challenges. On the other hand, cosmopolitanism has significant relationships with several challenges and is strongly negatively correlated with financial and "Other Challenges." This suggests that entrepreneurs who possess greater outward orientation and connectivity are in a better position to transcend these obstacles.

Finally, the variables purpose and attitude also show significant effects. For instance, the result shows that a more negative attitude is personally and socially correlated with challenges. This implies that a favorable attitude reduces these difficulties. In addition, the entrepreneurial purpose (such as generating income or fulfilling family expectations) is positively linked to personal challenges meaning that the reasons for being involved can change one's perception of difficulties faced therein.

Overall, the table highlights that of the several characteristics that entrepreneurs share with their ventures, cosmopolitanism, attitude, and purpose are more salient in determining the challenges faced by entrepreneurs compared to age, education, and size of the farm. The finding emphasizes the requirement for development in outward-looking traits as well as positive attitudes which will help entrepreneurs disentangle the complexities of their Environment.

## DISCUSSION

This study focuses on identifying field-level challenges in agricultural entrepreneurship in southwest Bangladesh. Despite limited research on this specific topic, relevant literature has been reviewed to provide insights. Both direct and indirect studies on agricultural entrepreneurship have been incorporated to frame the context of this research.

Financial barriers are the most critical challenge for agricultural entrepreneurs. Despite ongoing initiatives, most entrepreneurs rely on loans remain inaccessible due to bureaucratic hurdles and high-interest rates (Ahmed, 1987). Furthermore, fluctuating agricultural markets create financial instability, disproportionately affecting small-scale entrepreneurs (FAO, 2020). Marketing challenges, such as identifying target markets, promoting products, and competing with other businesses, impede entrepreneurial growth. Limited knowledge and inadequate training in modern marketing techniques exacerbate these issues (Rahman and Hossain, 2015). Additionally, rural entrepreneurs face restricted access to urban markets, reducing their customer base and profitability (World Bank, 2011).

Political instability significantly hampers agricultural entrepreneurship. Frequent policy changes and inadequate government support create uncertainty and deter investment (MoEF, 2009). Corruption and inefficiencies in public services further aggravate the situation (Rahman, 1981). Social and demographic factors influence entrepreneurial success. Entrepreneurs from larger families often face social pressures that hinder business focus (Farouk, 1983). Additionally, cultural norms limit women's participation in agricultural entrepreneurship, reducing their contributions (Kibria et al., 2019).

Cosmopolitanism and organizational membership enable entrepreneurs to overcome socio-cultural and operational challenges. Entrepreneurs with access to external markets and networks are more innovative and adaptable to environmental changes (Schilden and Verhaar, 2000). Training and extension services are essential for equipping entrepreneurs with the skills needed to tackle challenges. Modern farming methods, financial management, and marketing training are critical but rarely available in rural areas (Rahman and Hossain, 2015). Limited awareness and accessibility further hinder the utilization of extension services (Ahmed, 1987).

Sustainability and climate change have profound impacts on agricultural entrepreneurship. Rising sea levels and salinity intrusion in coastal areas reduce agricultural productivity, forcing entrepreneurs to rely on less profitable ventures (Hossain et al., 2014). The BCCSAP emphasizes the need for resilient farming systems and adaptive technologies to mitigate these impacts (MoEF, 2009). Global experiences provide valuable lessons for addressing agricultural entrepreneurship challenges. For instance, entrepreneurial education and strategic business planning have proven successful in other contexts (Holt, 1992). Similarly, Dutch horticulturists used technological innovations to enhance competitiveness and

profitability (Schilden and Verhaar, 2000). These examples underscore the importance of innovation and strategic planning for sustaining entrepreneurship.

Agricultural entrepreneurship in Bangladesh faces financial constraints, political instability, marketing challenges, and socio-cultural pressures. Addressing these requires improved access to credit, widespread training programs, and robust government support. Integrating innovation and sustainability will enable entrepreneurs to navigate challenges effectively and drive sectoral growth.

## CONCLUSIONS

Agricultural entrepreneurship in southwest Bangladesh faces multi-dimensional challenges that hinder growth and sustainability. Key barriers include financial constraints, political instability, competitive pressures, and inadequate marketing strategies. While demographic factors like age and family size have minimal influence, entrepreneurial traits such as organizational participation and cosmopolitanism are critical in overcoming obstacles.

Challenges fall into financial, political, social, marketing, and personal domains, with financial barriers being the most critical. Entrepreneurs struggle with delayed payments, reliance on personal savings, limited access to formal financial services, and cash flow management. These issues are exacerbated by political instability, systemic inefficiencies, and insufficient marketing strategies, stifling innovation and growth.

Personal challenges, such as balancing professional and personal life, further compound these difficulties. However, traits like organizational participation enable entrepreneurs to adapt to market dynamics, leverage networks, and build resilience. Addressing these barriers requires an integrated approach, including government support, improved financial access, capacity-building programs, and targeted training to foster entrepreneurial qualities.

To address the challenges faced by agricultural entrepreneurs in southwest Bangladesh, it is crucial to strengthen financial access through tailored loan schemes, low-interest credit facilities, and financial literacy programs. These measures can alleviate reliance on personal savings and improve cash flow management. Additionally, capacity-building initiatives should focus on fostering entrepreneurial traits, enhancing marketing strategies, and improving operational efficiency. Establishing networking platforms will further enable entrepreneurs to share resources, build partnerships, and adapt to market dynamics, ensuring resilience and sustainable growth in the sector.

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