

## PROFILES OF THE YOUNG ENTREPRENEURS: INDUCEMENTS AND HURDLES

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### **Abstract**

This study highlighted several important aspects of young entrepreneurs in Rangpur city of Bangladesh. It aims at presenting the profile of young entrepreneurs, identifying the major reason to start own business at younger age and pinpointing the foremost obstacles they faced in doing the business. The study was conducted on 250 young entrepreneurs who aged from 18 to 29. Firstly, the profile of the young entrepreneurs presents the basic information related to their age and marital status when they started the business, and academic qualification. In addition, the study specially put a light on what they think about their future career, what types of industries they are working in, from where they financed for business and what forms of ownership they are choosing for doing business. Secondly, the study identified the major factors that motivated them to start their own business at younger age. It comes up with some major reasons such as to achieve independence at younger age, to earn money to support personal expenses, and unavailability of preferred job. Thirdly, it reveals that young entrepreneurs face several youth-specific problems in starting and doing their business such as, lack of access to capital and credit, lack of trust among supplier and customers, lack of family support, and lack of experiences and

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skill. Later on, it focuses on some other common obstacles as well. Interestingly, it could be noted that the youth from Rangpur has a diverse profile, views, interests, and reasons regarding their entrepreneurial thoughts.

Key words: Entrepreneur, Entrepreneurship, Young Entrepreneurs, Underemployment, SME.

## Introduction

No one in this world is the boss of his own, except the “Entrepreneurs” who are regarded as the most value adding people to the society. Through their initiatives they create job in the society, promote capital formation, increase the export trade, uphold balanced regional development, develop forward or backward linkage among the industries and even ensure the equitable redistribution of wealth, income and power (Khanka, 1999; mentioned in Hossain, 2006). Despite of having poor entrepreneurial heritage Bangladesh has witnessed several remarkable value adding entrepreneurial growths of some giant indigenous ventures. In addition there are numerous of pioneering examples of SME enterprises that are operating successfully in our urban and rural areas. But unfortunately the growth in entrepreneurial undertakings is not enough. Bangladesh is badly in need of entrepreneurs not only ‘in numbers’ but also ‘in quality’ and ‘in time.’

According to the Department of Youth Development (DYD)<sup>1</sup>, one third people of Bangladesh are youth who are aged between 18 to 35. Youth population is presently 50 million, almost 32.7% of the total population. It has been estimated that the youth population is going to reach at 60 million in 2020. According to Begum (2011) two million young people are added to the labor force every year while only 600,000 find real jobs. The report of 2011 Commonwealth youth program (CYP), presented the most recent status of the youth employment in Bangladesh (summarized in table 1). The worst part is, almost thirty five percent of the young people are partially employed or under employed, and fully unemployed. According to the economists a decent solution to the national crisis of employment opportunity is “developing young entrepreneurship.” A disciplined, organized, and educated youth can make significant contribution to the development

<sup>1</sup>[www.dyd.gov.bd](http://www.dyd.gov.bd)

process by reducing unemployment and increasing socio economic uplifts (CYP Report, 2011). But unfortunately a negligible number of the youth in Bangladesh is taking the opportunity of self-employment.

Table 1: Youth Employment Status of Bangladesh (million)

Youth population	50
Employed	15
Partially employed or under employed	23
Fully unemployed	12

Source: CYP Report (2011)

Several extensive research works have been conducted on Bangladeshi entrepreneurs to identify their background factors, psychological attributes and most importantly, the barriers they face as entrepreneurs. But unfortunately there has been no systematic attempt to look at entrepreneurship from a youth viewpoint. In Bangladesh it went almost under-studied. This paper stimulated the under-stated issues of young entrepreneurship.

For the study purpose, this paper focused on young entrepreneurs in Rangpur city which has very recently been declared as Division and City Corporation in Bangladesh. So, there is a sudden growth of government and non-governmental organizations as well as population in and around the city. This fresh growth has propelled the demand for product and services that encourages young peoples to be entrepreneurs. Being the agricultural base of the country Rangpur has always produced the major portion of the food supplies of the country. After being relieved from the curse of “Manga” in the recent past, now almost every cultivable land in the area produces food grains for 3 to 4 times in a year which is a dramatic achievement by the farmers of the area<sup>2</sup>. This scenario also inspires the young to be entrepreneurs in the agri-based sector. Labor (especially unskilled labor) cost in Rangpur and surrounding area is still the lowest among the labor cost of

<sup>2</sup><http://rangpur-municipal.org.bd/Main.php?PageType=1&Id=1>

the whole country. It helps the businesspersons to keep their overhead cost at the minimal level. Some specialized government financial organizations such as Bangladesh Krishi Bank, Rajshahi Krishi Unnayan Bank, Karmashangstan Bank are focused in the area to finance the entrepreneurs with easy conditions. Some NGO's Like RDRS, TMSS are operating their special microfinance and entrepreneurship development program to foster the growth of young entrepreneur in the region. Rangpur is very near from the Indian border as well as from Nepal and Bhutan. This geographical advantage motivates young peoples to be engaged in the regional export and import business. Currently entrepreneurs in the area are involved in fruit, agricultural products, handmade goods, and even cottage based garment products segment with the neighboring countries by using Banglabandha and Burimari land ports. Some entrepreneurs of the city gained popularity with quite unpopular and new businesses in the area. These entrepreneurs started to invest in Strawberry, Mushroom and Flower cultivation, as well as set example by becoming successful in IT outsourcing. These instances create a momentum among the young generation to become entrepreneurs and self-dependent.

The combination of 'youth' and 'entrepreneurship' in Rangpur city are the forefronts of this paper which deals with three broad objectives to-

- (i) Prepare a profile of young entrepreneurs in Rangpur City,
- (ii) Identify the reasons that motivated them to start their own business at a younger age; and
- (iii) Identify different types of hurdles faced by them in doing business.

## Literature Review

### 1. Defining young entrepreneur and young entrepreneurship

Before looking at the definition of 'young entrepreneur' or 'youth entrepreneur', it is important to have an understanding of what 'youth' is and what 'entrepreneur' or 'entrepreneurship' is. 'Youth' is defined by the United Nations as those between 15-24 years of age while the Commonwealth definition refers the youth age category as 15 to 29 years. In Bangladesh, according to the Youth policy, adopted in 2003, the range is 18 to 35 years. On the other

hand, 'entrepreneur' is a basic term that integrates many issues and is defined in many ways. According to Holt (1992) "The term entrepreneur may be properly applied to those who incubate new ideas, start enterprises based on those ideas, and provide added value to society on their independent initiatives." They should possess a special set of traits. They need to be a risk taker; they should be innovative, risk taker, self-confident, goal setter, hard worker and accountable (Siropolis, 1997).

'Youth entrepreneurship' is defined as "practical application of enterprising qualities, such as initiative, innovation, creativity, and risk-taking into the work environment (either in self-employment or employment in small start-up firms), using the appropriate skills necessary for success in that environment and culture" (Schnurr and Newing, 1997). According to Chigunta (2002), this definition assumes three things- (i) young individuals will develop and make full use of their own abilities, alone or in groups, (ii) they will define their own problems, identify solutions and find resources to realize their vision; and (iii) they will realize their own potential and vision, growing in confidence and take active roles in their own communities.

Chigunta (2002) also identifies three phases of young entrepreneurs: *pre-entrepreneurs* in the age group 15 – 19 years (who have a very low level of proprietary participation in the small enterprise sector and are often in shift from 'the security of the home or education to the work place'); *budding entrepreneurs* in the age group 20 – 24 years (who have achieved some experience, skills and capital to run their own enterprises); and *emergent entrepreneurs* in the age group 25 – 29 years (who have higher level of maturity than youth in the lower age groups and have accumulated vital experience in business or in other areas of life). Kazmi (1999) conducted a study on this group in India. He has identified some major traits that are uniformly present in all the young entrepreneurs; such as intelligence, diligence, confidence, creativity, perseverance, risk taking ability and amiability. These traits are almost common for all entrepreneurs, irrespective of their age.

## 2. Reasons to start business

It is not easy to give a particular answer to the question: why do people want to start business at the younger age? According to Chigunta (2002) young people, in order to bring in some economic and social value in their life, can join entrepreneurship as it allows them to pursue independent livelihoods and in self-esteem and happiness. The reasons for starting a business largely varies in developed nations from developing nations (Gray, *et al.*, 1995, Chigunta, 2002). In North America, Europe and Japan young people starts their own business ‘to be one’s own boss, with more control over one’s own work and life; to obtain an alternative route for advancement from a dead-end job; to obtain additional money; and to provide products not elsewhere available’. In contrast, this group in developing countries enters into business ‘out of economic necessity or need to survive, or out of failure to find productive use of their energy in other avenues’.

### 3. Obstacles of young entrepreneurs

No doubt, entrepreneurs, all over the world, face some common constraints. It is also well evidenced that, both adult run enterprises and young run enterprises, face similar problems in many areas such as lack of access to institutional capital; lack of access to lucrative markets; poor marketing and branding; inadequate planning; lack of access to suitable working space; lack of business management skills and abilities; inadequate, inaccurate and non-existent financial records, lack of new product development, and; lack of on-going business support (Chigunta, 2001; Kambewa, *et al.*, 2001; Mkandawire, 2001). The study of Smallbone, *et al.*, (2000) also found the similar results. Chigunta (2002) developed a matrix showing that young entrepreneurs face many constraints but their relative significance in starting the business tends to vary between developed nations and least developed nations. The matrix is presented in table 2.

Table 2: Relative Importance of Youth Enterprise Constraints

Factors in Developed countries	Degree or ranking of these constraints										Factors in developing countries	
	1	2	3	4	5	6	7	8	9	10		
=>												
Information			X	O								Information

credit		O	X																		Credit	
Skills			O					X														Skills
Markets			O	X																		Markets
Institutions			O	X																		Institutions
	10	9	8	7	6	5	4	3	2	1												<=

Note: X = developed countries; O = developing countries. The degree of seriousness of the constraint is measured from 1 (less important) to 10 (very important).

Source: Chigunta, Francis (2002), Youth Entrepreneurship: Meeting the Key Policy Challenges, Final Report Prepared for the Youth Employment Summit.

But there are some issues for which young entrepreneurs are predominantly underprivileged. Young people face further challenge because of their age and limited work experience which can make their ventures riskier (OECD, 2001). In our country the scenario is no different. Begum (2011) pinpointed that young entrepreneurs of Bangladesh, due to lack of access to resources, start business with low levels of initial capital, with lower market value or inventory. A report of Commonwealth Youth Program (CYP, 2011) addressed some major issues (lack of proper policy, lack of young skill development & training process, lack of institutional support, etc.) for young entrepreneurs in Bangladesh.

### Methodology

Considering the nature of the study, a semi-structured questionnaire was used. The questionnaire was divided into three segments.

The first segment focused on achieving the first objective of the paper to develop the profiles of young entrepreneurs and their business. More specifically this section collects the information related to age and marital status when they started the business, and academic qualification. Furthermore, in order to develop a dynamic profile the questionnaire focused on some important areas like - what the young entrepreneurs think about their future career, what types of industries they are working in, from where they financed for business and what forms of ownership status they are choosing for doing business some question

The second segment was used to achieve the second objective of the paper to identify the major reasons for starting business at younger age. A list of motivating reasons was provided and the respondents were asked to identify the major one. They were also provided with the option to mention any unspecified reason on the list.

The results of the first and second segment of the questionnaire were tabulated and presented on percentage basis. All the information is segregated on gender basis as well in order to have views of male and female separately.

The last segment was to accomplish the third objective of the study to pinpoint the major hurdles faced by young entrepreneurs in doing the business. Respondents were given a list of obstacles and asked to separate the significance level of the major obstacles by following a rating system where there are five standards such as –

- (1) Significantly major problem,
- (2) Major problem,
- (3) Minor problem,
- (4) Significantly minor problem,
- (5) Not a problem

Depending on the response/rating in each segment/obstacles, some major problems were identified.

A sample of 250 young entrepreneurs was taken. For the study purpose Commonwealth's definition of youth age category of 15 to 29 years is considered. Respondents without having educational background of at least Secondary School Certificate (S.S.C.) level were not included here. Thirty respondents were interviewed in-depth to have a closer view on the problems they faced as being young. Among them fifteen respondent was female to make an in-depth focus on the problems of young women entrepreneurs.



**Research Findings**

1. Profile of the young entrepreneurs and their businesses

The survey results (table 3) show that thirtypercent of the entrepreneursare female and seventypercent are male. Most of the entrepreneurs (both female and male) started their business at the age of twenty five to twenty nineyears.Fortypercent of them were married when they started the business. Fifteen percent of them had an SSC degree, forty eightpercent of them had an HSC degree, thirty threepercent completed graduation and only fourpercent completed post-graduation when they started the business.

Table 3: Profile of the young entrepreneurs in Rangpur city

Basic information			%	%
Gender	Female (F)		30	-
	Male (M)		70	
<b>Total</b>				<b>100</b>
Age when they started business	15 to 19	F	2	12
		M	10	
	20 to 24	F	9.2	36
		M	26.8	
	25 to 29	F	18.8	52
		M	33.2	
<b>Total</b>				<b>100</b>
Marital status when they started business	Unmarried	F	10	60
		M	50	
	Married	F	20	40
		M	20	
<b>Total</b>				<b>100</b>
Level of education when started the business	SSC	F	0	15
		M	15	
	HSC	F	16	48
		M	32	
	Graduate	F	12.8	33
		M	20.2	

	Post-Graduate	F	1.2	4
		M	2.8	
<b>Total</b>				<b>100</b>

Source: Calculated from primary data

The study reveals several interesting arenas of Business in which the young entrepreneurs are showing their interest in Rangpur city. The interested arenas are summarized in table 4. According to the study most of the entrepreneurs (18.4%) are involved in agribusiness and agri-related business. Among them only six percent are women. Except dairy or poultry young entrepreneurs are trying some unconventional facets like cultivating strawberry, lychee, mango, flower and mushroom. The second most prioritized field is IT-based services (cent percent male dominated) which include IT-based service outsourcing, e-commerce and web based project, graphic designs, software development, etc. Most of them are freelancer. The next prioritized field is handicrafts (dominated by female entrepreneurs). Six point eight percent of the respondents are engaged in trading cloths and six point four percent are engaged in education services which mainly provide admission coaching facilities to the students. Event management is emerging as another popular area for the young people. Four point eight percent of the young entrepreneurs are engaged in managing small budget programs like seminar, workshops, wedding programs, occasional parties, etc.

It can be notified that young women of Rangpur city took special interest in some specific industries like agriculture, handicrafts, boutique, beauty/make over and event management industry.

Table 4: Types of business by percentage

Type of business		Gender	%	%
Agribusiness	Dairy Business	F	3.2	8.4
		M	5.2	
	Poultry Business	F	2.8	4
		M	1.2	

	Others	F	0	6
		M	6	
Handicrafts		F	10.8	13.2
		M	2.4	
Brick field		F	0	1.2
		M	1.2	
Beauty Parlor		F	4.4	4.4
		M	0	
Boutique		F	8	8
		M	0	
Trading cloth item		F	0	6.8
		M	6.8	
IT Outsourcing Services		F	0	14
		M	14	
Hotel & Restaurant		F	0	2.8
		M	2.8	
Education service		F	0	6.4
		M	6.4	
Event management		F	0.8	4.8
		M	4	
Audio & sound service		F	0	2
		M	2	
Book store		F	0	4
		M	4	
Drug dealer		F	0	8
		M	8	
Electric three wheeler business		F	0	4.4
		M	4.4	
Others		F	0	1.6
		M	1.6	
<b>Total</b>				<b>100</b>

Source: Calculated from primary data

According to the study 'partnership' is the most popular form of doing business in Rangpur city among the young people (table 5), specially partnership with friends (38%). The major reason stated by them behind this tendency is the similar psychological understanding among friends.

They also find it more comfortable to deal with friends than others. On the other hand thirty eight percent respondents do business in sole proprietorship, twenty percent have partnership with family members and only four percent have partnership with others such as relatives, local investors, suppliers, etc. In addition, most of the women prefer doing business in form of sole proprietorship and most of the men prefer doing business in partnership with friends.

Table 5: Types of business-ownership

Type of business-ownership	Gender	%	%
Sole proprietorship	F	18	38
	M	20	
Partnership with family members	F	8	20
	M	16	
Partnership with friends	F	4	38
	M	30	
Partnership with others	F	0	4
	M	4	
<b>Total</b>			<b>100</b>

Source: Calculated from primary data

Most of the respondents (nineteen point two percent) took loan from bank. Eighteen point eight percent started their business with self-finance. Sixteen point eight percent were dependent on their family for managing start up finance. Majority of the women started their business with the finance from their family and majority of the men managed self-finance. Complete status of sources of start-up finance is presented in table 6.

Table 6: Sources of Start-up finance

Sources		%	%
Bank loan	F	5.2	19.2
	M	14	
Loan from other financial institutions	F	8	9.6
	M	1.6	

Finance from Family	F	10	16.8
	M	6.8	
Finance from friend	F	0.8	10
	M	9.2	
Self-finance	F	2	18.8
	M	16.8	
Both Bank loan and finance from family	F	8	14.8
	M	6.8	
Both finance from family and self-finance	F	2	4
	M	2	
Both Bank loan and self-finance	F	0	7
	M	7	
<b>Total</b>			<b>100</b>

Source: Calculated from primary data

For many young people, the transition from education to work is a vital decision to take. Most of them, especially the youngest of this group, stay in a vulnerable situation regarding their future career plan. Table 7 summarized the future career plan of the respondents. Fifty percent of the entrepreneurs strongly termed 'businesses' as their only ultimate career. Twenty eight percent wanted to suspend business and get a job in future. Ten percent of the respondents show their interest to pick dual career path in future. They would like to continue their own venture along with doing a good job. According to most of the respondents from this group, such dual path will help them to provide a secured handsome salary each month even at the deprived time of their own business. But interestingly, eighty two percent of the dual path chooser admitted that they will quit job if they have to make a choice between doing job and doing own business later.

Table 7: Future career plan of the young entrepreneurs

Career plan		Gender	%	%
Continue business	Continue existing business	F	6	12
		M	4	
	Quit existing business and start a new one	F	4	18
		M	14	
	Continue existing	F	4	20

	business and start a new one	M	16	
Get a job		F	10	28
		M	18	
Both job and business		F	2	10
		M	8	
No plan yet		F	7.2	12
		M	4.8	
<b>Total</b>				<b>100</b>

Source: Calculated from primary data

## 2. Major reasons for starting business at younger age

The young entrepreneurs named several reasons to start business. Table 8 summarizes the views of the respondents regarding the main reasons for becoming an entrepreneur at this age. In presenting the profiles of the entrepreneurs, information is segmented based on gender as well to present the different views of male and female.

Table 8: Major reason to start business

Reasons	Gender	%	%
To achieve independence	F	14	30
	M	16	
To earn money to support personal expenses	F	8	28
	M	20	
Unavailability of preferred job	F	2	24
	M	22	
To join family business	F	0	8
	M	8	
To use own creativity	F	4	6
	M	2	
Other reasons	F	2	4
	M	2	
<b>Total</b>			<b>100</b>

Source: Calculated from primary data

### 3. Obstacles of young entrepreneurs

#### a. Major Obstacles related to youth

*Managing startup capital and working capital:* Almost forty eight percent respondents regardless of their type business have reported that access to startup capital to cover preliminary expenses is a significantly major problem and 26 percent respondents ranked it to be a major problem for young entrepreneurs. Problems associated with accessing finance for working capital for business growth were felt to be slightly less critical than those associated with start-up finance. Forty percent respondents felt it to be a significantly major problem. One of the interviewees expressed:

“I started my boutique shop almost two years ago. I went to eight to ten local banks; no one was even ready to consider my proposal as I was young. Yes, I am young, but I need the loan to develop my business. How can one think of being self-employed in this scarce employment opportunity if they (bank) don't support us financially?”

According to many interviewees, though several specialized banks and Non-Government organizations are currently working in Rangpur city, financing for the start-up capital and working capital are still very hard especially for young people in business. This situation is even worse for the female young entrepreneurs. Less than twenty percent female took loan from bank or other institutions to start their business.

*Lack of trust among suppliers and customers:* According to the survey results, twenty four percent respondents have identified building trust among supplier and customer in the market as a significantly major problem. According to them, suppliers are afraid of extending credit facilities to young entrepreneurs. Customers also show a skeptic attitude toward their products and services.

*Lack of family support:* This seems to be another vital problem for this group of entrepreneurs. Here twenty one percent respondents identified it as significantly major, eight percent major, three percent minor and eight percent not a problem. According to the interviewees, the concept of

'entrepreneurship as occupation' is not well-developed in Bangladesh. Parents would like to see their children in a secured job rather than in a challenging and risky one. Some of the respondents, when interviewed, expressed that continuous family pressure to quit business is causing more stress and making them vulnerable & less confident. The family support is less for the young entrepreneurs who are doing business along with their study is.

*Lack of experience:* Lack of proper management and marketing/sales skills and experience is an apparent issue for the young people. In case of problems related to management skill fifteen percent ranked it significantly major, twenty five percent major, twelve percent minor, nine percent significantly minor and ten percent not a problem. The result is almost same in the issue of marketing/ sales experience. One of the interviewees stated:

“We have theoretical knowledge of management, marketing or entrepreneurship but it is hard to implement those in real life. We are yet to gain experience. We need time.”

b. Other common obstacles

*Infrastructural problems and political unrest:* Respondents also showed their anxiety towards infrastructural problems (which are caused by frequent power failure, load shedding, unavailability of gas connections, poor transportation facility with the capital and port city etc.) and political unrest. In case of infrastructural problem twenty eight respondents responded significantly major, seventeen responded major, and five responded minor. According to most of the respondents transportation of goods to the target market is a major constraint. As Highway and Railway's are the only way to connect to the rest of the districts, any unwanted disruption causes severe damage to their trade and thus makes it hard for small traders to survive. According to most of the interviewees these problems add extra costs spent on arranging alternative power supply. Again in case of political unrest five respondents responded significantly major, thirty four responded major, eight responded minor and three responded significantly minor. Although infrastructural problem and the political unrest are not youth-oriented problems, rather national crisis, they can cause greater detrimental impacts on the young enterprises than the adult and experienced one.



*Labor migration:* Labor migration from Rangpur to other cities has been identified as a significantly major problem by seventy percent of the agro-based and handicraft based entrepreneurs.

*Limited opportunities for business expansion:* Limited opportunities for business expansion have been recognized as a significantly major problem by twenty five percent of the respondents. Thirty four percent have responded as major and fifteen percent as minor problem. Entrepreneurs have put their concern regarding lack of export facility initiated by government or other non-government institutions. Due to lack of awareness about product among consumers many entrepreneurs are facing difficulty to create demand for new products. One mushroom cultivator has stated his concern as below- “Here at Rangpur, people are not aware of the use of mushroom. I had to do door-to door marketing to create local demand of my product”

*Gender barrier:* One of the acute problems of the respondents was gender barrier. All of the female respondents (seventy five) addressed this issue as a significantly major or major one. Here forty two female respondents responded significantly major, and 33 responded major. According to the interviewees, female young entrepreneurs are endowed with twofold barriers. One female respondent stated –

“I need to struggle twice at every step. Because I am a young entrepreneur and I am a female entrepreneur.”

Due to the nature of the businesses, most of the young entrepreneurs of small and medium sized businesses need to undergo little legal requirements and bureaucratic procedures. So, only four respondents responded significantly major, ten responded major, thirty responded minor, and six responded significantly minor. Other problems related to access to market, access to technology and access to business support were considered minor or less than that by most of the respondents.

## Conclusion

‘Entrepreneurship’ is viewed from a youth angle in this paper. The wide-ranging aim of this paper is to highlight the present status of young entrepreneurs of Rangpur city. Extensive research works have been undertaken exclusively on “entrepreneurship” or “women

entrepreneurship” in Bangladesh. So, the findings of the study regarding “young entrepreneurship” will add new dimension to the previous works. Youth in Rangpur are eagerly coming up not only in the traditional industries like agriculture or handicrafts but also in modern trends like IT, event management, education, etc. Most of them passionately possess the true entrepreneurial spirit to be in this career in future as well. Analysis of the reasons to start their own business at this age has revealed some positive motivations such as independence, and higher monetary return, and negative factor such as unavailability of preferred job in the market. The study also reveals that young entrepreneurs face several youth-specific problems in starting and doing their business such as, lack of access to capital and credit, lack of trust among supplier and customers, lack of family support, lack of experiences and skill, etc.

Bangladesh has yet to witness momentous growth towards young entrepreneurship development. A level playing field should be created by both the government and the financial institutions by making youth friendly policies and initiatives.

This paper can provide significant opportunities for further research in the area of young entrepreneurship in Bangladesh. The findings of the study have some important implications for the researchers in the area of entrepreneurship and the policy maker. This study is focused only on Rangpur city and qualitative in nature. Future researchers may cover extended area and use quantitative tools to study further.

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