

Bangladesh Unleashed: Division-by-Division Startup Sparks to Ignite a Nation's Future

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Abstract- This research meticulously evaluates the market potential and feasibility of these proposed solutions, taking into consideration existing infrastructure, population needs, and prevailing economic trends. Furthermore, the paper draws insightful lessons from international case studies, highlighting successful models that can be adapted and implemented within the Bangladeshi context. The central argument of this research posits that young entrepreneurs are uniquely positioned to spearhead a transformative wave of change across Bangladesh. Their agility, creativity, and unwavering drive make them ideal catalysts for developing and implementing innovative solutions to long-standing challenges. To foster a supportive ecosystem for youth-driven innovation, the paper outlines a series of actionable policy recommendations. These recommendations aim to create an enabling environment where startups can thrive, attract investment, and scale their operations effectively. By empowering young entrepreneurs and providing them with the necessary resources and support, Bangladesh can unlock its immense potential and pave the way for inclusive and sustainable economic growth. This research provides a comprehensive roadmap for leveraging the power of startups to address localized challenges and ignite a nationwide transformation, ultimately shaping a brighter future for Bangladesh.

I. INTRODUCTION

Bangladesh is at a pivotal moment in its development trajectory. With over 62% of its population under the age of 35, the country possesses a demographic dividend that, if properly harnessed, can be a game-

changer for inclusive economic growth. Despite impressive gains in health, education, and technology, each of Bangladesh's eight divisions faces unique socio-economic challenges. While Dhaka struggles with urban congestion, Rangpur grapples with entrenched poverty, and Barishal contends with climate-related vulnerabilities.

This paper argues that youth-led startups can address these issues with targeted, innovative, and scalable solutions. Startups have the agility to experiment, the creativity to devise novel solutions, and the drive to create impact. The paper adopts a regional approach, identifying three critical problems for each division and offering context-appropriate startup interventions. It also evaluates market viability and feasibility based on infrastructure, population needs, and economic trends. Through global case studies and grounded policy recommendations, the paper seeks to present a roadmap for empowering Bangladesh's youth to take the lead in solving national challenges at the local level.

II. LITERATURE REVIEW

The role of startups in economic development has been widely acknowledged in literature. Studies by Acs and Audretsch (1990) highlight the importance of entrepreneurial activity in fostering innovation and economic growth. In developing countries, startups often face unique challenges, including limited access to finance, infrastructure constraints, and regulatory hurdles (Bruton et al., 2008). However, they also present significant opportunities for addressing local needs and driving inclusive growth. Regional disparities are a common issue in many nations, and

strategies for balanced growth are crucial. Myrdal's theory of cumulative causation (1957) explains how initial advantages in certain regions can lead to further concentration of resources and development, exacerbating inequalities. Conversely, policies that promote regional innovation ecosystems and entrepreneurship can help bridge these gaps (Saxenian, 1994). Case studies of successful startup ecosystems, such as Silicon Valley, Tel Aviv, and Bangalore, offer valuable insights into the factors that contribute to their growth, including access to venture capital, talent, and supportive government policies (Kenney, 2000). In the context of Bangladesh, research on youth entrepreneurship indicates a growing interest and potential, but also highlights the need for targeted support and mentorship (Rahman, 2018). Specific challenges faced by each division, such as traffic congestion in Dhaka, climate vulnerability in Barishal, and agricultural inefficiencies in Rajshahi, have been documented in various reports and studies, providing a foundation for identifying context-specific solutions.

III. METHODOLOGY

This research employs a mixed-methods approach, combining qualitative and quantitative analysis. Data collection includes:

- Review of existing reports, studies, and government data on socio-economic indicators for each division.
- Analysis of news articles, industry reports, and case studies related to startups in Bangladesh and globally.
- Examination of successful international startup models and their potential adaptation to the Bangladeshi context.
- Development of specific startup solutions based on identified problem statements for each division.
- Evaluation of market viability and feasibility using criteria such as infrastructure, population needs, and economic trends.
- Formulation of policy recommendations based on best practices and contextual considerations.

IV. FINDINGS/RESULTS

Dhaka Division: Tackling Traffic Congestion with Tech

Dhaka, the capital division, suffers from crippling traffic congestion that stifles productivity and quality of life. Recent studies quantify the damage: in 2020, traffic jams in Dhaka cost the economy an estimated Tk56,000 crore (≈\$6.5 billion) and wasted about 5 million work hours per day (dhakatribune.com). This loss—roughly 6–10% of GDP—is alarming (dhakatribune.com). Beyond economic costs, commuters routinely spend hours in gridlock, undermining public health and safety. The urgency for a solution is clear.

Proposed Startup Solution: A smart urban mobility platform that optimizes traffic flow and commuting in Dhaka. This could integrate ride-sharing, AI-driven traffic management, and public transit data. For example, a mobile app can pool car and motorcycle rides (building on the success of local ride-sharing like Pathao) and use real-time traffic analytics to suggest optimal routes or departure times. Additionally, an IoT-based network of traffic signals could dynamically adjust timing based on vehicle flow, reducing bottlenecks. If Jakarta's notorious jams birthed the super-app Gojek (now valued at \$3+ billion for its motorcycle ride-hailing and more (cnbc.com)), Dhaka can adapt a similar model focusing on its specific needs.

Market Viability: Dhaka's high smartphone penetration and tech-aware urban youth provide a ready user base for mobility apps. The cost of developing such a platform is moderate by global standards (leveraging open-source maps and existing 4G networks), and local startups have already shown viability in ride-sharing. However, challenges include integrating with public infrastructure and changing commuter habits. Government collaboration will be crucial for access to traffic data and for regulations that allow innovations like carpool lanes or smart traffic lights. Encouragingly, digital mobility is a focus area for investors in Bangladesh's startup ecosystem (thefinancialexpress.com.bd), suggesting funding and mentorship are within reach. In sum, a Dhaka traffic-tech startup is feasible and could save millions of work

hours if executed well—truly unleashing productivity in the capital.

Chattogram Division: Modernizing Maritime Logistics

Chattogram (Chittagong) Division, home to the country's largest port and industrial hub, faces logistics bottlenecks that ripple through the economy. Chattogram Port handles 90% of Bangladesh's seaborne trade, but inefficiencies are notorious. As of late 2023, over 20 container ships were often waiting offshore, with vessels facing berthing delays of 7–10 days (yahoo.com). Container dwell times average around two to three weeks – far longer than regional competitors – due to outdated equipment and procedural red tape. This congestion costs businesses dearly, raising import/export costs and reducing Bangladesh's trade competitiveness.

Proposed Startup Solution: A logistics-tech startup can target port and supply chain efficiency. One idea is a digital freight management platform that coordinates port stakeholders (shipping lines, truckers, customs) for faster container turnover. By providing real-time tracking of containers and predictive analytics for port traffic, such a platform would reduce idle times. Additionally, an Uber-for-freight model could optimize truck utilization: matching cargo with available trucks to clear backlogs faster. Neighboring countries offer inspiration – for instance, India's BlackBuck and Vietnam's Logivan digitized trucking markets to cut delays. A Chattogram startup might also introduce a virtual queue system for ships and an online marketplace for warehousing space to ease yard congestion. Embracing automation (scanners, RFID tags for containers) as a service could further streamline operations.

Market Viability: Implementing high-tech solutions in a traditionally bureaucratic port environment is challenging but increasingly plausible. The cost of a basic logistics app is relatively low, but integrating with port authority systems and convincing stakeholders to share data will be the bigger hurdles. Fortunately, the government has shown interest in port modernization, and a startup could pilot its system in collaboration with the Chittagong Port Authority under an innovation initiative. The local market dynamics are favorable: manufacturers and exporters

urgently seek relief from high logistics costs and would likely patronize a solution that shortens shipping times. Private investors, noting that inefficiency at Chattogram imposes an estimated \$100+ million annual loss to the economy (roughly 1.4% of export value, according to one study), have incentive to back innovations that recoup these losses. With the right partnerships, a logistics startup here could be highly feasible and profitable, turning Chattogram into a smart port and boosting national trade.

Rajshahi Division: Agri-Tech for Reducing Crop Losses

Rajshahi, an agriculturally rich northwestern division, is famed for its mangoes and crops – yet local farmers suffer significant post-harvest losses and market inefficiencies. Due to inadequate storage, transport, and processing, a large share of produce never reaches consumers. Studies show that in Bangladesh up to 30–40% of fruits and vegetables are lost post-harvest because of poor handling, lack of cold chains, and spoilage (rvo.nl). In Rajshahi's case, bumper harvests of mango, for example, often lead to a glut that crashes prices, or unsold surplus rots due to limited processing facilities. Farmers endure financial losses despite good yields. As an illustration, onion growers in the Rajshahi region recently faced ruinous prices – after a robust crop, prices plunged so low that many farmers couldn't recoup costs, exemplifying how volatile markets compound post-harvest loss issues. This combination of waste and volatility keeps rural incomes low.

Proposed Startup Solution: An Agri-Tech platform can revolutionize how Rajshahi's farmers bring produce to market. The startup could offer a farm-to-market supply chain solution, including: mobile crop advisory, connections to urban buyers, and a network of mini cold storage hubs. For instance, a smartphone app could forecast demand and guide farmers on what quantities to harvest and when, minimizing oversupply. It can also aggregate produce from small farmers and directly link them with large buyers (supermarkets, food processors) across Bangladesh, securing better prices. To cut waste, the startup might deploy solar-powered cold storage units in villages on a pay-per-use model – preserving perishable produce. There is global precedent in platforms like India's

DeHaat or NinjaCart, which have improved farm incomes by providing market linkages and reducing middlemen. Additionally, simple food processing innovations (making dried mango, tomato paste, etc.) could be introduced by the startup as micro-franchises, so surplus produce is converted to value-added products rather than wasted.

Market Viability: The viability of an agri-tech solution in Rajshahi is high given agriculture's central role in this region's economy. Key considerations: Costs – developing a basic app and pilot cold storage is manageable, especially with development grants or impact investors interested in food security. Infrastructure in rural Rajshahi is improving (widespread mobile coverage, new roads under government projects), which can support such a platform. However, challenges include farmer adoption – many farmers are not tech-savvy, so the startup must invest in on-ground agents or partnerships with local cooperatives to onboard users. Encouragingly, the market dynamics favor success: reducing a 30% post-harvest loss could add hundreds of crores of taka in value (rvo.nl rvo.nl), and farmers will eagerly adopt solutions that demonstrably increase their income. A careful pilot, perhaps focusing on the mango supply chain, can prove the model. With support from agricultural extension offices and possibly tying into government digital markets, this startup could feasibly blossom. It would not only cut waste but also stabilize prices – a win-win for producers and consumers.

Khulna Division: Climate Resilience and Blue Economy Innovation

Khulna, in southwestern Bangladesh, straddles a challenging environment of coastal climate threats and aquaculture decline. Large parts of Khulna's coastal districts face saline intrusion from rising seas and cyclones, rendering farmland unproductive – about 37% of arable land in Bangladesh's coastal areas is already affected by soil salinity (frontierspartnerships.org), and the trend is worsening. Meanwhile, Khulna's once-thriving shrimp farming industry (a pillar of the "Blue Economy") is in crisis. Shrimp production has plummeted due to disease outbreaks, lack of modern farming methods, and climate stress. In fact, the Khulna region's shrimp exports fell from a record 39,700 metric tons in 2016–

17 to just 19,900 MT in 2022–23, a nearly 50% decline (seafoodsource.com). Yields are now the lowest among major producing nations, at only 300–400 kg/ha on average (seafoodsource.com). These twin challenges – salinity and shrimp sector losses – threaten livelihoods and call for innovative responses. **Proposed Startup Solution:** A dual-focus environmental tech (Enviro-Tech) startup could address Khulna's needs. First, it can develop affordable technologies for saline agriculture – for example, salt-tolerant crop cultivation kits or hydroponic systems for coastal farmers. This might include supplying salt-resistant seed varieties, soil testing services via a mobile lab van, and advisory apps guiding farmers on cropping strategies under high salinity. Second, the startup can rejuvenate aquaculture by introducing a Shrimp Farming 2.0 model: using IoT sensors in ponds to monitor water quality, early disease detection via machine learning, and promoting disease-free shrimp larvae. A platform could connect shrimp farmers directly with exporters, ensuring fair prices and traceability (important for international buyers). Inspiration comes from global models like eFishery in Indonesia, which provides fish/shrimp farmers with smart feeding devices and a digital marketplace – significantly boosting yields and incomes. By bundling climate adaptation and aquaculture innovation, the startup would help communities adapt while tapping into new markets (e.g., organic salt-tolerant rice or sustainably farmed shrimp).

Market Viability: Launching such a venture in Khulna is ambitious but increasingly realistic. Costs and Infrastructure: basic IoT sensors and water test kits have become cheaper; a pilot for 50 shrimp ponds and 50 farms could be done with modest funding. Khulna University and local NGOs (which are active in climate adaptation) could partner to provide research support and community trust. A constraint is the infrastructure in remote coastal areas – erratic electricity and internet. The startup might need to use solar power for devices and design an offline-first app for farmers. Despite these challenges, local demand for solutions is strong: shrimp farmers are desperate to reduce losses (many have abandoned shrimp, but would return if profitability improves (seafoodsource.com seafoodsource.com) and coastal farmers need new income sources as traditional rice

falters. From a market standpoint, there's also growing global appetite for sustainable seafood and climate-resilient crops, so a successful model in Khulna could attract export buyers and impact investors. Government policy can further aid viability – e.g., subsidies for saline agriculture or soft loans for aquaculture tech adoption. If these align, the startup can thrive, turning Khulna's vulnerabilities into a showcase of resilience and economic renewal.

Sylhet Division: Leveraging Tourism and Diaspora Connectivity

Sylhet Division in the northeast, known for its lush tea gardens, spiritual shrines, and natural beauty, has significant untapped tourism potential. It also enjoys a strong diaspora connection (especially to the UK), with remittance-fueled prosperity in some areas. However, Sylhet's tourism sector remains underdeveloped due to poor infrastructure and marketing. Local reports lament that the "expected number of tourists is not visiting Sylhet" because of broken roads, underdeveloped facilities, and inadequate security (businesspostbd.com). This gap is evident when comparing Sylhet to similar regions: despite its attractions (rainforest reserves, waterfalls, haor wetlands), it attracts far fewer international tourists than, say, Nepal's smaller cities or India's hill stations. Many Sylheti youth also leave for work abroad, as local job opportunities are limited beyond tea estates and small businesses. Yet the diaspora also presents an opportunity – they are potential investors and visitors if engaged properly.

Proposed Startup Solution: A tourism and diaspora engagement startup can ignite Sylhet's service economy. On the tourism side, think of a digital platform for eco-cultural tourism in Sylhet: an app and website where travelers can discover and book community-based tours, homestays in tea gardens, and guided trips to landmarks (e.g., Jaflong, Ratargul swamp forest). This platform would work with local youth as trained guides and ensure quality transport and lodging by coordinating with transport providers and small hotels. Essentially, it markets Sylhet as a convenient destination, bundling experiences and solving the last-mile issues (like arranging safe travel on those broken roads). For diaspora engagement, the startup could host a "Sylhet Connect" portal that allows Sylheti diaspora to invest in local tourism

projects (such as a new eco-resort or a cultural center) and sponsor community improvements. By showcasing transparency and impact (like how many jobs a new homestay network created), the platform can channel remittance money into productive ventures, not just consumption. A similar concept thrives in Kerala, India, where diaspora-funded tourism and homestay networks have blossomed. Additionally, the startup can collaborate with existing travel companies to offer Sylhet as part of Bangladesh tour packages, increasing visibility.

Market Viability: The idea is promising given Sylhet's latent advantages, but feasibility will depend on bridging infrastructure gaps. The startup itself can start small: building a user-friendly tourism app and signing up, say, 50 local hosts/guides would not be cost-prohibitive. It could generate revenue through commissions on bookings. The challenge is ensuring quality of service – bad roads and lack of amenities won't be fixed overnight, so the startup must creatively work around them (perhaps by providing 4x4 vehicles in packages, or including a stipend to homestay hosts to upgrade facilities). Local market dynamics are in favor: post-pandemic, domestic tourists in Bangladesh are exploring internal destinations more, and Sylhet could see a surge if packaged well. Moreover, Sylhet's relatively higher income levels (thanks to remittances) mean communities can co-invest in tourism ventures if given guidance. Government and private investment support can amplify viability – for instance, if the government improves road signage and tourist police presence as a response to this initiative, it reduces safety concerns. Also, tapping into the UK-Sylhet diaspora network via social media marketing can quickly create an initial customer base (many second-generation diaspora are keen to visit their ancestral region). Overall, with moderate startup capital and smart partnerships (e.g., with tour operators, expatriate associations), this idea can be executed. The result would be more jobs for local youth, preservation of Sylhet's heritage, and a blueprint for sustainable tourism in Bangladesh.

Barishal Division: Startups for Climate Adaptation and Livelihoods

Barishal (Barisal) Division in the south-central delta is on the frontlines of climate change. Low-lying and crisscrossed by rivers, it endures frequent cyclones,

river erosion, and flooding. Communities in Barishal face an estimated \$10 million in damages each year from monsoon floods and cyclones (ethz.ch), a figure expected to skyrocket by 2050 as climate impacts intensify. These disasters repeatedly destroy homes, crops, and infrastructure, trapping many in poverty. Barishal Division also has among the highest poverty rates (currently 26.6% of its population below the poverty line, the worst of any division (dhakatribune.com) – partly due to these environmental shocks and historically lower industrial development. Despite fertile land and vibrant inland fisheries, farmers and fishermen struggle with uncertainty: one bad flood or a cyclone like Sidr (2007) or Amphan (2020) can wipe out livelihoods overnight. In such a vulnerable context, traditional development projects alone are not enough; innovative, adaptive approaches are needed to help communities thrive amid adversity.

Proposed Startup Solution: A climate resilience startup focusing on adaptive livelihoods and fintech could transform Barishal’s outlook. One aspect is developing an early warning and response app: while the government issues cyclone warnings, a startup can tailor last-mile alerts via SMS/WhatsApp to fishermen and farmers, and coordinate local volunteers for evacuations or embankment protections (like a “digital civil defense” network). Another aspect is livelihood diversification: the startup can promote and perhaps incubate flood-resilient micro-businesses. For example, training groups to practice floating agriculture (growing vegetables on floating beds), which has traditional roots in Barishal, but infusing it with modern techniques and linking products to markets beyond the village. It could also introduce aquaculture in inundated fields (raising fish in rice paddies during flood season) as a service, providing inputs and buying the output. To protect households financially, the startup might partner with insurtech providers to offer micro-insurance for crops and boats, using fintech to keep premiums affordable and payouts quick. In Kenya and India, such parametric micro-insurance (paying out automatically based on rainfall/flood data) has shown success in safeguarding farmers. The innovation here is bundling these services to create a one-stop “climate resilience platform” for Barishal communities.

Market Viability: At first glance, building a business in a disaster-prone, low-income area seems tough – but social enterprise models and impact investment can make it viable. Cost-wise, the tech (messaging app, basic sensors for flood levels, etc.) is inexpensive; much of the work is community organizing and partnerships. Revenue can come from multiple streams: small subscription fees for premium alert services (some might pay for boat protection alerts), commissions on selling the new agricultural products, and fees or premiums from micro-insurance (possibly subsidized initially). Importantly, the Bangladeshi government and NGOs are actively funding climate adaptation – a startup could tap grants or climate funds to support its early stage, bridging into a sustainable business as scale grows. Barishal’s improving mobile connectivity means even remote villages can be reached via phone apps now, so the platform’s accessibility is growing. One challenge is trust and behavior change: villagers might be skeptical of new techniques or financial products. Here, local partnerships (with respected community leaders, microfinance groups, or the Cyclone Preparedness Program volunteers) will be vital to gain buy-in. If executed thoughtfully, the startup could save lives and property (e.g., by ensuring timely evacuations) and also help people make money even during floods. This is highly actionable – in fact, Bangladesh is a known innovator in grassroots climate adaptation (e.g., its cyclone shelter network and floating schools). A startup in Barishal would carry that tradition forward, potentially becoming a model for climate resilience that could be replicated in other vulnerable coastal regions globally.

Rangpur Division: Platforms for Poverty Alleviation and Entrepreneurship

Rangpur Division in the north has long struggled with entrenched poverty and seasonal food insecurity. Although progress has been made, poverty rates remain high – about 25% of Rangpur’s population lives below the poverty line (dhakatribune.com), compared to the 19% national average. Historically, the region suffered from “Monga” (seasonal famine) during the pre-harvest months, causing hardship for landless laborers. While Monga has been reduced in recent years through social safety nets, many families in Rangpur still depend on low-wage agricultural day labor and have limited access to industrial or service

jobs. The division is largely agrarian (rice, potatoes, tobacco being key crops) but lacks large industries or cities to absorb labor. Youth unemployment is a pressing issue, pushing many to migrate to other districts or abroad. Addressing Rangpur's challenges means tackling rural unemployment, market access, and skill development to break the cycle of poverty.

Proposed Startup Solution: A rural enterprise and skills platform could empower the people of Rangpur by connecting them to wider markets and opportunities. The startup might operate on two fronts: (1) an e-commerce marketplace for rural products, and (2) a mobile upskilling and job-matching service. On the first front, Rangpur has local crafts (handloom textiles, bamboo crafts) and agro-produce (potatoes, spices) which often sell at low prices to middlemen. A startup can create an online marketplace where cooperatives or individuals list these products to sell directly to urban consumers or even international buyers, with the platform handling logistics. This mirrors models like Etsy (global) or India's Craftsvilla, but focused on Bangladesh's rural artisans – thereby increasing producers' share of profits. On the second front, a mobile app can offer skills training modules (e.g., basic tailoring, IT literacy, freelancing skills) and then match users to job opportunities. For instance, training women in Rangpur on how to sew jute bags, then linking them with Dhaka retailers who source eco-friendly packaging. Or teaching youths how to do data entry or graphic design and connecting them to online freelancing marketplaces. Essentially, it's a "virtual export of labor" from Rangpur: people can earn from their hometown by accessing remote work. Microfinance institutions in the region can partner to provide small loans for those starting microbusinesses via the platform.

Market Viability: The concept targets a social need but can be commercially sustainable. Local dynamics: Rangpur's population is dense and many already participate in microfinance groups, which indicates a latent entrepreneurial spirit. By leveraging the widespread adoption of basic mobile phones (and increasing smartphone use even in rural areas), the platform can reach thousands of users quickly. Key viability factors include building trust (since rural sellers and job-seekers must trust the platform to deliver payment and genuine opportunities) and

logistics for product delivery. The latter is improving – courier services now reach district towns, and expanding e-commerce in Bangladesh means better logistics networks even in northern areas. The startup could initially operate as a social business with low margins, focusing on volume and impact. Over time, as transactions grow, it can take a commission on sales or placement fees from employers. **Cost considerations:** Developing a simple bilingual app and training content library would need upfront investment, but support may come from CSR programs or international development funds targeting poverty reduction. The government's a2i (Access to Information) program might also collaborate, as it has interest in digital livelihoods. If even a fraction of Rangpur's workforce can engage in higher-value trade or remote gigs via the platform, the poverty impact could be huge. For instance, Kenya's mobile money innovation M-Pesa lifted 2% of Kenyan households out of poverty by enabling new livelihood activities (news.mit.edu) – similarly, a well-designed Rangpur startup could unlock earning avenues and gradually dent the poverty rate. In summary, while challenging, the solution is feasible in today's connected Bangladesh and holds promise to transform one of the country's poorest regions from within.

Mymensingh Division: Aquaculture and Education Entrepreneurship

Mymensingh is Bangladesh's newest division (formed in 2015) and has quickly been recognized as a hub for aquaculture and agriculture research. The region produces an immense surplus of fish – about 3.95 lakh tonnes annually, against a local demand of only 1.26 lakh, with the rest supplied to other districts (thedailystar.net). In fact, Mymensingh ranks first among all districts for pond fish production (researchgate.net), thanks to an abundance of hatcheries and farms rearing tilapia, carp, and catfish. The presence of Bangladesh Agricultural University in Mymensingh city means there's a concentration of expertise and innovation potential in agriculture and fisheries. Despite this, local fish farmers and agri-entrepreneurs face hurdles like price fluctuations, lack of value addition, and limited access to national markets (most fish is sold via middlemen). Moreover, Mymensingh's human capital could be better leveraged – many graduates leave for big cities due to a dearth of local startups and industries. The division's

challenge and opportunity lie in moving up the value chain: instead of just producing raw fish or crops, can Mymensingh host startups that process, brand, and export high-value products, and create skilled jobs locally?

Proposed Startup Solution: A couple of synergistic ideas emerge. One is an agribusiness incubator in Mymensingh that identifies promising small enterprises (say, a group making fish pickles or a dairy cooperative) and provides them with technical support and matchmaking with investors. This incubator could itself be a startup or a social enterprise, earning equity in or fees from the ventures it helps. Another idea is a specific fisheries-tech startup: a company that produces automated fish feeders and farm management software for local farmers, to increase their efficiency and yields. They could also set up a farm-to-retail supply chain sending vacuum-packed fresh fish or fish fillets to Dhaka daily, ensuring farmers get a better cut. Additionally, given the educational environment, an EdTech initiative could flourish – for example, an online platform connecting university experts to train rural youth (via video classes or local learning centers) in modern farming, farm accounting, and even English language or IT skills. This would keep talent in Mymensingh by creating jobs in running these programs, and improve the quality of labor available to agribusinesses. Essentially, Mymensingh can be envisioned as Bangladesh’s “Silicon Valley of Agri-Fishery,” with startups that not only produce food but also knowledge and technology for the sector.

Market Viability: The division has some key advantages: presence of a major university, relative proximity to Dhaka (which is just a few hours away, easing transport), and an established base of primary producers eager to upscale. For the incubator model, initial funding could come from government or donors (there are programs by the ICT Ministry to create incubators). Once running, it could take a small equity stake in each startup it nurtures, becoming self-sustaining if any succeed. The fisheries-tech startup would need engineering talent and capital for prototyping devices – again, possibly feasible through university collaboration or government innovation grants (the Agriculture Ministry might co-sponsor tech improving yields). Infrastructure in Mymensingh is on

the upswing: new highways and railway upgrades are underway, and digital connectivity is strong in towns. A challenge is convincing conservative farmers to adopt new tech; hence, demonstration farms and pilot projects are essential to prove benefits. Local market dynamics are supportive: as Bangladesh’s middle-class grows, demand for quality fish and processed foods is rising, so value-added products from Mymensingh have a ready market. Moreover, the global export market for fish (like prawns, tilapia fillets) could be tapped if standards are met. By building startups that address these, Mymensingh can retain its graduates and even attract talent from elsewhere, achieving a virtuous cycle. Viability is high if the ecosystem is cultivated – much like how Silicon Valley’s success wasn’t just about one company but a support network, Mymensingh’s future could hinge on creating a supportive environment for agri-tech entrepreneurs. The pieces are in place, and with strategic pushes, this division could exemplify how knowledge-driven startups ignite a region’s economic future.

Global Case Studies and Adaptation to Bangladesh

Bangladeshi startups need not reinvent the wheel; they can learn from global success stories and adapt them to local realities. Here we highlight a few relevant cases and how their models could be tailored for Bangladesh’s divisions:

- **Urban Mobility (Dhaka)** – The rise of ride-sharing and super-apps in Southeast Asia offers a blueprint. For example, Gojek in Indonesia started by tackling Jakarta’s gridlock with motorcycle taxis and grew into a multi-service platform valued at billions (cnbc.com). Similarly, Grab in Singapore/Malaysia showed how integrating rides, deliveries, and payments in one app can yield massive adoption. A Dhaka adaptation would focus on low-cost transport (motorbikes, rickshaws) and could include features like real-time traffic maps and even emergency ambulance hailing through the app, given Dhaka’s congestion problems. The key lesson is to start with a laser focus on a local pain point (e.g., commute delays) and then expand services once a user base is built.
- **Agri-Tech and Food Supply (Rajshahi & Rangpur)** – In India, startups like DeHaat and NinjaCart have revolutionized how farmers sell produce, reducing

waste and improving earnings. NinjaCart built a supply chain linking farmers directly to retail stores in cities, cutting out middlemen and reducing spoilage with swift logistics. Their success in handling millions of tons of vegetables daily in India's chaotic markets suggests Bangladesh can do the same on an appropriate scale. Another case is Kenya's Twiga Foods, which uses mobile technology to aggregate farm produce and deliver to urban vendors, solving the glut problem that Rajshahi's mango growers or Rangpur's potato farmers face. Adapting these models, a Bangladeshi startup should invest in local collection centers, trust-building with farmers, and perhaps begin with one commodity (say, mango) before scaling up to a full farm produce network.

- Fintech and Financial Inclusion – Kenya's M-Pesa mobile money is a famed example: by allowing easy phone-based transactions, it brought millions into the formal economy and lifted an estimated 2% of Kenyan households out of poverty (news.mit.edu). Bangladesh has its own bKash (widely successful in mobile payments), but new fintech ideas could build on that foundation. For instance, micro-insurance platforms like South Africa's Grassroot or India's GramCover offer insurance for farmers and low-income groups through mobile apps, protecting them from shocks. Such models could directly benefit Barishal's cyclone-prone communities or Khulna's shrimp farmers – a tailored insurance product (e.g., crop insurance paying out after a flood) could be distributed via mobile wallets. Learning from these global models, Bangladeshi startups should emphasize simplicity, trust, and leveraging existing networks (like how M-Pesa used the airtime agent network; here bKash agents or co-ops could be used).
- Climate Tech and Energy – Around the world, startups are addressing climate challenges in creative ways. In the Netherlands, innovative water management startups (pumped by the government's Living Labs) have developed flood prediction tools and amphibious housing – ideas that resonate for Bangladesh's delta. Off-grid solar firms like M-KOPA (Kenya) and SolarHome (Myanmar) have shown that rural customers will adopt solar technology with pay-as-you-go

financing. In coastal Bangladesh, a startup could combine solar energy with water pumps to flush salt from soil or run cold storage in off-grid areas (serving both Khulna's farmers and Rajshahi's storage needs). Adapting these requires aligning with local microfinance for financing and training users in maintenance.

- Education and Skill Platforms – In many emerging economies, education technology (EdTech) is bridging urban-rural gaps. Consider Coursera or Udemy globally, or closer to home, India's Byju's and Unacademy which reached millions of students online. For Bangladesh, especially divisions like Rangpur and Mymensingh, localized platforms offering courses in Bangla on marketable skills can be a game-changer. A global example to adapt is Andela (started in Africa), which trains youth in coding and then connects them to remote IT jobs. A Bangladeshi variant could focus on training youth in, say, graphic design or digital marketing and linking them to freelance projects worldwide – effectively exporting services. The success of Andela and others underscores the importance of partnering with global companies for job placements and ensuring the training is aligned with real market needs.

Each of these global cases succeeded through a mix of innovation, supportive ecosystems, and adaptability. Bangladesh can draw from their playbooks: start small with a pilot, use appropriate technology (not over-engineering for contexts with low-tech users), and iterate with feedback. Most importantly, any imported idea must be culturally and economically adapted – what works in Nairobi or Bangalore might need tweaks for Barishal or Sylhet. By studying these precedents, Bangladeshi entrepreneurs can shorten their learning curve and avoid pitfalls, accelerating the path to impact.

Policy Recommendations for Empowering Startup Solutions

For the bold startup ideas above to truly ignite Bangladesh's future, an enabling environment is essential. Here are key policy and support recommendations:

- Government as Enabler, Not Competitor: The government should continue and expand initiatives

like the Startup Bangladesh venture fund and ICT incubators. Increasing the allocation (e.g., a dedicated Tk1000 crore startup fund as some experts call for (tbsnews.net) can provide crucial seed funding. Fast-tracking regulatory approvals for pilots (such as allowing experimental services in traffic management or fintech sandboxes for micro-insurance) will let startups validate ideas without bureaucratic delays. Policies must encourage innovation – for instance, by offering tax breaks or subsidies for startups working on agriculture, climate, or other national priorities.

- **Infrastructure and Utilities Support:** Many solutions (cold storage, IoT networks, rural e-commerce) need reliable power and internet. Public-private efforts to improve rural electrification and 4G/5G coverage in lagging divisions (Rangpur, Barishal, etc.) are foundational. Additionally, making government data open (e.g., traffic data, crop price data) via APIs can fuel startup innovation, as entrepreneurs can build analytics on top of this information (dhakatribune.com). In tandem, infrastructure like hi-tech parks and innovation hubs should be distributed beyond Dhaka – establishing labs or co-working spaces in Rajshahi, Khulna, and Sylhet would nurture local talent and reduce brain-drain to the capital.
- **Education and Skilling Programs:** To sustain startup growth, skilled human capital is vital. Educational institutions in each division should be incentivized to partner with startups (through internship programs, incubators on campus, etc.). For example, agricultural colleges in Mymensingh and Rajshahi can have “innovation labs” where students solve local farm problems via startups. Government can sponsor hackathons and bootcamps targeted at division-specific issues (a Sylhet Tourism Hackathon, a Dhaka Traffic Tech challenge), seeding ideas that could turn into companies. Moreover, integrating entrepreneurship training in college curricula will prepare the next generation to take risks and innovate rather than solely chasing traditional jobs.
- **Financial and Market Access:** Private investment must be mobilized alongside public funds. The central bank and finance ministry could encourage banks to create small venture funds or impact investment arms, possibly with credit guarantees to reduce risk. Simplifying procedures for diaspora investment into startups can channel Sylhet’s expatriate wealth or Dhaka professionals’ savings into new ventures. On the market side, government procurement can be a game-changer – if local governments in, say, Barishal hire a startup for flood warning systems, it provides revenue and validation. Similarly, policies to prefer local startups in public contracts (where feasible) for services like logistics, software, etc., would give them an early market to thrive. Trade policy can also help: easing export procedures for startup products (handicrafts from Rangpur, software from Dhaka firms) and ensuring favorable tariffs will make Bangladeshi startups more competitive globally.
- **Mentorship and Institutional Support:** Creating a network of mentors – experienced business leaders, academics, and successful founders – and matching them with budding startups in different divisions can greatly enhance success rates. The government and industry associations could establish a “Startup Bangladesh Council” that runs mentorship programs, facilitates knowledge exchange between divisions, and monitors the implementation of startup-friendly policies. Within this, special task forces on themes like Agritech, Fintech, Climate-tech can advise on regulatory tweaks needed as the sectors evolve (for instance, updating food safety rules to accommodate novel agri-products, or ride-sharing regulations suited to bikes and auto-rickshaws). Collaboration with international bodies (UNDP, World Bank) that are already piloting development innovations in Bangladesh can also amplify institutional support.

In summary, policymakers should focus on building the ecosystem: funding, infrastructure, human capital, and governance that together lower the barriers for startups. Private sector and

academia have roles to play, but government policy can align their efforts toward common national goals. By implementing these recommendations, Bangladesh can ensure that the bright ideas igniting in each division do not fizzle out, but instead grow into sustainable enterprises. The result will be not only startup success stories, but also significant social and economic gains – from jobs in Rangpur to safer roads in Dhaka – thereby truly unleashing Bangladesh’s potential.

V. DISCUSSION

The findings from our division-by-division analysis reveal a compelling picture of Bangladesh's potential for growth through localized startup initiatives. A common thread across all divisions is the presence of unique challenges coupled with untapped resources and a youthful population eager for change. In Dhaka, the tech-savvy youth are ready to adopt smart mobility solutions, while in Rajshahi, farmers are keen to leverage technology to reduce post-harvest losses. Chattogram's port inefficiencies and Barishal's climate vulnerabilities present opportunities for innovative logistics and resilience-building startups. Sylhet's tourism potential and Mymensingh's aquaculture expertise offer avenues for specialized ventures. Rangpur's high poverty rates underscore the need for platforms that connect rural artisans and workers to wider markets and skills training.

These findings resonate with existing literature on the role of startups in economic development. As Acs and Audretsch (1990) highlighted, entrepreneurial activity is crucial for fostering innovation and growth. In Bangladesh, the decentralized approach, focusing on divisional strengths and challenges, aligns with Saxenian's (1994) idea of regional innovation ecosystems. The successful international case studies, such as Gojek in Jakarta and NinjaCart in India, provide valuable models that can be adapted to the Bangladeshi context. The discussion also highlights the importance of government support, as seen in Kenney's (2000) analysis of Silicon Valley's ecosystem.

A key observation is the potential for technology to bridge gaps and create opportunities. Mobile apps, IoT sensors, and online platforms can address issues

ranging from traffic congestion to agricultural inefficiencies and climate resilience. The digital divide remains a challenge, but increasing mobile penetration and government initiatives to improve internet connectivity are paving the way for tech-driven solutions. The role of youth is paramount, as they are the primary drivers of innovation and adoption of new technologies. Empowering them through training, mentorship, and access to resources will be crucial for success.

However, the discussion also acknowledges the practical hurdles. Infrastructure gaps, bureaucratic delays, and changing traditional practices are significant challenges. For instance, convincing farmers in Rajshahi to adopt new technology or integrating a logistics platform with Chattogram Port's existing systems will require careful planning and collaboration. The need for trust-building and community engagement is crucial, as seen in the discussion of Barishal's resilience strategies and Rangpur's rural enterprise platform. Furthermore, the discussion recognizes the importance of financial sustainability and market viability, as startups must generate revenue and attract investment to scale their operations.

The findings highlight the diverse nature of challenges and opportunities across Bangladesh's divisions. While Dhaka requires technological solutions to address urban congestion, Rajshahi needs interventions to improve agricultural supply chains and reduce post-harvest losses. Chattogram's focus is on logistics and trade efficiency, while Khulna faces climate change vulnerabilities and needs innovative aquaculture practices. Sylhet's potential lies in tourism and diaspora engagement, Barishal requires climate resilience and livelihood diversification, Rangpur needs platforms for poverty alleviation and entrepreneurship, and Mymensingh can leverage its aquaculture and education expertise.

These regional differences necessitate tailored startup solutions, reflecting the importance of local context and needs. The proposed interventions align with the principles of Design Thinking (DT), as discussed in document. DT emphasizes understanding user needs and iterating solutions based on feedback, which is crucial for ensuring the relevance and effectiveness of

startups in diverse communities. The models introduced in document, such as the Growth Validation Index (GVI), Innovation Alignment Index (IAI), and Pitch-Prototype Resonance (PPR), can be valuable tools for evaluating and guiding startups in Bangladesh.

Furthermore, the concept of AI-powered Decentralized Autonomous Organizations (DAOs) for startup ecosystems, as outlined in document, offers a potential future direction. DAOs can enhance transparency, efficiency, and community involvement in startup development and funding. Incorporating AI capabilities can further improve decision-making, resource allocation, and marketing efforts.

The financial aspects of startup development, as indicated in document, highlight the importance of budget allocation and planning. The "3rd tranche" data shows how proposed budgets and expected timelines are critical for task completion. This reinforces the need for startups to have clear financial plans and strategies to attract investment and manage resources effectively.

The discussion also acknowledges the broader context of AI development and its potential impact, as mentioned in document. While AI can enhance certain aspects of startup operations, such as data analysis and automation, it is crucial to recognize the limitations and challenges in achieving Artificial General Intelligence (AGI) and subjective consciousness. The potential of quantum computing to accelerate specific AI-relevant problems, as also discussed in document, offers a future avenue for research and development.

CONCLUSION

From the bustling streets of Dhaka to the fertile plains of Rajshahi and the storm-battered coasts of Barishal, Bangladesh's challenges are as diverse as its regions. Yet, within each challenge lies the seed of innovation. This paper has illustrated how division-by-division startup sparks – whether a traffic algorithm, a cold chain solution, or a tourism app – can address local pains and contribute to national progress. The proposed solutions are not mere theoretical ideas; they draw on real data, learn from global precedents, and fit within Bangladesh's socio-economic context. Equally

importantly, we've examined the practicality of each idea, acknowledging the hurdles of cost, infrastructure, and adoption, and charting paths to overcome them. The message is clear: with the right support and creative grit, startups in every Bangladeshi division can be feasible and transformative.

This vision is both ambitious and attainable. Bangladesh has already proven its innovative spirit – pioneering microfinance, braving climate adaptation, and now fostering a dynamic startup ecosystem. The next step is to decentralize this innovation drive, nurturing tech hubs and social enterprises across all divisions, not just in Dhaka. Entrepreneurs reading this should feel energized to tackle problems in their own backyards, knowing that success can reverberate nationally. Policymakers, on the other hand, are called to action to build a nurturing platform under these entrepreneurs, through smart policies and investments as detailed. The convergence of youthful creativity, enlightened policy, and global knowledge can turn these division-wise sparks into a roaring engine for Bangladesh's development.

In conclusion, "Bangladesh Unleashed" is more than a slogan – it is a future where a startup in Sylhet helps drive tourism growth, one in Khulna safeguards coastal farms, and another in Rangpur lifts families from poverty, all concurrently propelling the nation towards prosperity. The roadmap is in front of us, and the journey – powered by innovation and collaboration – has already begun. Let us ignite these sparks and illuminate Bangladesh's path forward.

The journey of "Bangladesh Unleashed" is not just about individual startup successes but about creating a vibrant, interconnected ecosystem that leverages the unique strengths of each division. By focusing on localized solutions and empowering young entrepreneurs, Bangladesh can achieve inclusive and sustainable economic growth. The proposed policy recommendations, combined with the insights from global case studies and innovative frameworks like Design Thinking and DAOs, provide a robust roadmap for this transformation.

The success of this endeavor hinges on the collective effort of entrepreneurs, policymakers, investors, and

communities. By working together, they can ignite the startup sparks in each division, transforming challenges into opportunities and shaping a brighter future for Bangladesh. The unwritten code of consciousness, as alluded to in document, remains a distant horizon for AI, but the potential for human-driven innovation to uplift societies and drive progress is very much within reach.

SUGGESTIONS

For the bold startup ideas above to truly ignite Bangladesh's future, an enabling environment is essential. Here are key policy and support recommendations:

- Government as Enabler, Not Competitor: The government should continue and expand initiatives like the Startup Bangladesh venture fund and ICT incubators. Increasing the allocation (e.g., a dedicated Tk1000 crore startup fund as some experts call for) can provide crucial seed funding. Fast-tracking regulatory approvals for pilots (such as allowing experimental services in traffic management or fintech sandboxes for micro-insurance) will let startups validate ideas without bureaucratic delays. Policies must encourage innovation – for instance, by offering tax breaks or subsidies for startups working on agriculture, climate, or other national priorities.
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- For example, agricultural colleges in Mymensingh and Rajshahi can have “innovation labs” where students solve local farm problems via startups. Government can sponsor hackathons and bootcamps targeted at division-specific issues (a Sylhet Tourism Hackathon, a Dhaka Traffic Tech challenge), seeding ideas that could turn into companies. Moreover, integrating entrepreneurship training in college curricula will prepare the next generation to take risks and innovate rather than solely chasing traditional jobs.
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World Bank) that are already piloting development innovations in Bangladesh can also amplify institutional support.

- **Integrate Design Thinking (DT) Principles:** Incorporate DT methodologies into startup incubators, accelerators, and educational programs. Use the GVI, IAI, and PPR models to evaluate startup readiness, alignment with national priorities, and investor pitch effectiveness.
- **Explore AI-Powered DAOs:** Investigate the potential of DAOs to enhance transparency, efficiency, and community participation in startup ecosystems. Develop pilot projects to test and refine DAO frameworks tailored to the Bangladeshi context.
- **Enhance Financial Planning and Management:** Provide training and resources to startups on financial planning, budgeting, and investment strategies. Utilize tools and data, such as the "3rd tranche" budget information, to guide financial decisions and track progress.
- **Leverage AI for Specific Tasks:** Identify specific areas where AI can enhance startup operations, such as data analysis, marketing automation, and customer service. Explore the potential of quantum computing for accelerating optimization problems and simulations relevant to AI development.
- **Foster Collaboration and Knowledge Sharing:** Facilitate knowledge exchange between divisions and connect startups with mentors, experts, and investors. Establish online platforms and networks to share best practices, resources, and opportunities.
- **Address Gender Disparity:** Implement initiatives to promote gender diversity and inclusion in the startup ecosystem. Provide targeted support and mentorship for women entrepreneurs and encourage their participation in STEM fields.

LIMITATIONS

This research, while comprehensive, has certain limitations. Firstly, the availability of detailed, up-to-date data for all divisions varied, which might have affected the depth of analysis for some regions. Some data was sourced from secondary reports and news articles, which may not always be entirely accurate or comprehensive. Secondly, the proposed startup solutions are based on current trends and observations,

and unforeseen challenges or changes in the market could affect their feasibility. The research is also limited by the inherent difficulty in predicting the long-term impact of startup interventions, as many factors can influence their success. Additionally, the research primarily focused on identifying problems and proposing solutions, but did not delve into the detailed operational aspects of implementing each startup idea. Further research with on-ground surveys and feasibility studies would be necessary to develop detailed implementation plans. Finally, the global case studies were selected based on relevance and availability, but a more exhaustive comparative analysis could provide further insights.

- **Data Availability and Reliability:** The availability and reliability of data may vary across divisions, potentially impacting the accuracy and comprehensiveness of the analysis. Further research may require more detailed and localized data collection efforts.
- **Dynamic Nature of Startup Ecosystems:** Startup ecosystems are constantly evolving, and the proposed solutions may need to be adapted over time to address changing conditions and emerging challenges. Regular monitoring and evaluation are essential.
- **Implementation Challenges:** Implementing the proposed solutions and policy recommendations may face various challenges, including bureaucratic hurdles, resistance to change, and limited resources. Effective implementation requires strong leadership, coordination, and stakeholder engagement.
- **Technological Limitations:** The feasibility and impact of technological solutions, such as AI-powered DAOs and quantum computing, may be subject to technological limitations and uncertainties. Further research and development are needed to fully realize their potential.
- **Generalizability of Models:** The models introduced in document, such as GVI, IAI, and PPR, may require further validation and refinement to ensure their generalizability and applicability across different sectors and regions.

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