

Agribusiness Challenges and the Impact of Contract Farming on Market Access among Small-scale Bean Farmers in Pabna District, Bangladesh

MD Aminul Islam Khan¹, Dr. Ir. Taufik Setyadi, MP², Dr. Noor Rizkiah, SP., MP³

^{1,2,3}Department of Agribusiness, Faculty of Agriculture
Universitas Pembangunan Nasional “Veteran” Jawa Timur, Surabaya, Indonesia

ABSTRACT: This study explores agribusiness challenges and examines the impact of contract farming on market access among small-scale bean farmers in Pabna District, Bangladesh. The study aimed to understand farmers’ experiences regarding production constraints, institutional relationships, market participation, and livelihood conditions within contract farming arrangements. A qualitative case study approach was employed to obtain in-depth insights from farmers and relevant stakeholders. Data were collected through in-depth interviews, focus group discussions, key informant interviews, observation, and documentation involving contract farmers, non-contract farmers, agricultural extension officers, and agribusiness representatives. The collected data were analyzed using thematic analysis supported by NVivo software. The findings reveal that small-scale bean farmers face several agribusiness challenges, including price instability, high input costs, weak bargaining power, limited access to formal markets, and dependence on intermediaries. Participation in contract farming was found to improve market access through stable buyer linkages, technical assistance, input support, and greater price certainty. However, farmers also experienced challenges such as delayed payments, unequal bargaining relationships, limited transparency in contractual agreements, and dependence on contracting firms. The study concludes that contract farming has the potential to strengthen market integration and improve farmers’ livelihoods when supported by transparent agreements, institutional coordination, and fair governance mechanisms. The findings provide practical implications for policymakers, agribusiness firms, and rural development practitioners in promoting inclusive and sustainable agribusiness systems in Bangladesh.

KEYWORDS: Agribusiness challenges, Contract farming, Market access, small-scale farmers

INTRODUCTION

Agriculture remains one of the most important sectors in Bangladesh, contributing significantly to rural livelihoods, food security, and national economic development. A large proportion of the population depends directly or indirectly on agriculture for income and employment. In recent years, the agricultural sector has gradually shifted from traditional cereal production toward high-value vegetable cultivation due to increasing urban demand and the commercialization of agriculture (BBS, 2024). Vegetable farming has become an important source of income for rural households and plays a vital role in strengthening local agribusiness systems.

Pabna District, located in the Rajshahi Division of Bangladesh, is recognized as one of the country’s major vegetable-producing regions due to its fertile alluvial soil, favorable agro-climatic conditions, and irrigation facilities. Farmers in the district cultivate various vegetables, including bean, brinjal, tomato, chili, and cauliflower. Bean cultivation has become increasingly important among smallholder farmers because of its commercial value and growing market demand (DAE, 2023).

Despite the growing importance of vegetable farming, small-scale bean farmers continue to face several agribusiness-related challenges that affect production efficiency and market participation. Farmers frequently experience unstable market prices, high production costs, weak bargaining power, limited access to formal credit, and dependence on intermediaries within traditional marketing systems. In addition, post-harvest losses, inadequate transportation, and limited institutional support reduce farmers’ profitability and increase market uncertainty (Rahman & Akter, 2022; Hossain et al., 2023). These structural constraints continue to hinder sustainable agribusiness development among smallholder farmers in Bangladesh.

To address these challenges, contract farming has increasingly emerged as an institutional mechanism for improving market coordination and strengthening farmers’ integration into agricultural value chains. Contract farming generally involves agreements between farmers and agribusiness firms in which buyers provide technical assistance, production inputs, and market



assurance under predetermined contractual arrangements. Previous studies reported that contract farming contributes positively to production efficiency, income stability, and market participation among smallholder farmers (Rondhi et al., 2020; Ncube, 2023). (Hasan, 2022) found that contract farmers in Bangladesh achieved higher profitability and better market participation compared to non-contract farmers. Similarly, (Taslim et al., 2021) reported that contractual arrangements reduced marketing uncertainty and strengthened buyer farmer relationships.

However, several institutional and structural limitations remain within contract farming systems. Delayed payments, weak contract enforcement, unequal bargaining relationships, and limited transparency regarding pricing mechanisms continue to create challenges for participating farmers. Moreover, most previous studies in Bangladesh primarily focused on quantitative assessments of profitability, productivity, and participation determinants. Limited attention has been given to farmers' lived experiences, institutional relationships, and perceptions regarding contract farming arrangements, particularly among small-scale bean farmers in Pabna District.

Therefore, this study aims to explore agribusiness challenges and examine the impact of contract farming on market access among small-scale bean farmers in Pabna District, Bangladesh. Specifically, the study seeks to identify key agribusiness constraints, analyze the role of contract farming in improving market participation, and understand farmers' experiences within contractual farming systems. By adopting a qualitative case study approach, this study contributes to a broader understanding of inclusive agribusiness development and sustainable market integration for smallholder farmers in Bangladesh.

LITERATURE REVIEW

Agribusiness and Small-Scale Farmers

Agribusiness plays an important role in agricultural productivity, rural livelihoods, and market participation in developing countries. In Bangladesh, agriculture remains one of the primary sources of employment and income generation among rural households, particularly for small-scale farmers. However, smallholder farmers frequently face several agribusiness-related challenges, including unstable market prices, inadequate infrastructure, weak institutional support, poor access to agricultural inputs, and dependence on intermediaries. These challenges reduce farmers' bargaining power and limit their participation in profitable agricultural markets (Rahman & Akter, 2022; Hossain et al., 2023). Previous studies indicate that efficient agribusiness systems improve coordination among farmers, traders, buyers, input suppliers, and consumers within agricultural value chains. Strong coordination contributes to improved production efficiency, reduced transaction costs, and greater market participation among smallholder farmers. Nevertheless, weak institutional governance and poor market coordination continue to affect the efficiency of agricultural marketing systems in many developing countries.

Contract Farming and Market Access

Contract farming has emerged as an important institutional arrangement for improving market access among smallholder farmers. Contract farming generally involves agreements between farmers and buyers regarding production and marketing activities under predetermined conditions. Previous studies indicate that contract farming improves market participation, reduces marketing uncertainty, and strengthens buyer-farmer relationships (Rondhi et al., 2020; Hasan, 2022). Farmers engaged in contract farming often receive technical assistance, input support, and relatively stable market opportunities. However, several studies also report challenges such as delayed payments, unequal bargaining power, and limited transparency within contractual agreements (Ncube, 2023).

Theoretical Perspectives

This study is guided by Agribusiness Systems Theory, Transaction Cost Theory (TCT), and the Sustainable Livelihoods Framework (SLF). Agribusiness Systems Theory explains the interaction among different actors within agricultural value chains and market systems. Transaction Cost Theory emphasizes the role of contractual arrangements in reducing uncertainty and exchange-related costs between farmers and buyers. Meanwhile, the Sustainable Livelihoods Framework highlights how institutional support, market participation, and access to productive assets influence farmers' livelihood outcomes and resilience.



MATERIALS AND METHODS

Study Design and Setting

This study employed a qualitative case study approach to explore agribusiness challenges and examine the impact of contract farming on market access among small-scale bean farmers in Pabna District, Bangladesh. A qualitative approach was considered appropriate because it enabled an in-depth understanding of farmers' experiences, perceptions, and institutional relationships within contract farming systems. The case study design facilitated the exploration of contemporary agribusiness issues within their real-life social and economic context. The study was conducted in Pabna District, located in the Rajshahi Division of northwestern Bangladesh. The district is recognized as one of the country's major vegetable-producing regions due to its fertile soil, irrigation facilities, and favorable agro-climatic conditions. Pabna was purposively selected because of its significant involvement in bean cultivation and contract farming activities among smallholder farmers. Data collection was conducted between January and March 2026.

Participants and Sampling

The participants consisted of small-scale bean farmers and relevant stakeholders directly involved in agribusiness and contract farming activities in the study area. Purposive sampling was employed to select participants based on their farming experience, involvement in contractual arrangements, and knowledge related to market participation and agribusiness practices. The study involved eight contract farmers and two non-contract farmers through in-depth interviews (IDI). In addition, two focus group discussions (FGDs) were conducted with small-scale bean farmers, while two key informant interviews (KIIs) were carried out with agricultural extension officers and agribusiness representatives. Including both contract and non-contract farmers enabled comparative understanding of farming experiences, market participation, and institutional relationships within different marketing systems.

Data Collection Procedures

Primary data were collected using multiple qualitative methods, including in-depth interviews, focus group discussions, key informant interviews, observation, and documentation. Semi-structured interview guides were used to facilitate discussion while allowing participants to explain their experiences and perceptions in detail. The interviews focused on production constraints, market participation, buyer relationships, price fluctuations, institutional support, and livelihood conditions. Field observations were conducted to understand farming practices, market activities, and institutional interactions within the agribusiness system. Relevant documents, field notes, photographs, and institutional reports were also collected to support data triangulation and contextual interpretation. The use of multiple data collection methods enhanced the credibility and trustworthiness of the findings.

Data Analysis

The collected qualitative data were analyzed using thematic analysis following Braun and Clarke's framework. Interview recordings, field notes, and discussion transcripts were transcribed, reviewed, coded, and categorized systematically to identify recurring themes and patterns related to agribusiness challenges, contract farming practices, market participation, and farmers' experiences. NVivo software was used to support data organization, coding, thematic categorization, and interpretation of qualitative findings. Data triangulation was applied by comparing information obtained from interviews, focus group discussions, key informant interviews, observation, and documentation to strengthen the validity and consistency of the analysis. The study also followed qualitative research reporting principles to ensure transparency and credibility throughout the research process.

Ethical Considerations

Ethical considerations were maintained throughout the study. Participants were informed about the objectives of the research prior to data collection, and informed consent was obtained from all participants. Confidentiality and anonymity were ensured by using participant codes instead of personal identities during data analysis and reporting.

RESULTS

The thematic analysis identified several major themes related to agribusiness challenges, contract farming practices, market access, and farmers' experiences among small-scale bean farmers in Pabna District, Bangladesh. The findings were



derived from in-depth interviews (IDI), focus group discussions (FGD), key informant interviews (KII), field observations, and NVivo-assisted thematic analysis. The analysis revealed that farmers experienced multiple production, marketing, and institutional challenges affecting their participation in agricultural markets. At the same time, contract farming arrangements contributed to improved buyer linkage, technical support, and market coordination among participating farmers.

Socio-Demographic Characteristics of Participants

The participants consisted of small-scale bean farmers with varying levels of farming experience, land ownership, and involvement in contractual farming systems. Most participants relied on bean cultivation as an important source of household income and were actively engaged in commercial vegetable farming activities. Both contract and non-contract farmers participated in the study to provide comparative perspectives regarding agribusiness practices and market participation. Table 1 presents the socio-demographic characteristics of the participants.

Table 1. Socio-Demographic Characteristics of Participants

No	Participant Code	Age Range	Gender	Farming Experience (Years)
1	F1	35-40	Male	12
2	F2	30-35	Male	9
3	F3	45-50	Male	15
4	F4	45-50	Male	18
5	F5	30-35	Male	8
6	F6	45-55	Male	18
7	F7	35-40	Male	10
8	F8	35-40	Male	10
9	F9	40-45	Male	14
10	F10	40-45	Male	15

Agribusiness Challenges Faced by Small-Scale Bean Farmers

The findings revealed that small-scale bean farmers experienced several agribusiness-related challenges affecting production efficiency and market participation. The major constraints included unstable market prices, increasing production costs, weak bargaining power, dependence on intermediaries, and limited access to formal marketing systems. Farmers frequently reported that market prices fluctuated significantly during harvesting periods, which reduced profitability and created uncertainty regarding household income stability.

Participants also described difficulties in accessing quality agricultural inputs, transportation facilities, institutional support services, and reliable market information. Limited bargaining capacity and dependence on intermediaries restricted farmers' ability to negotiate favorable prices within traditional marketing systems. In addition, several farmers experienced post-harvest losses due to inadequate transportation and storage facilities. NVivo thematic analysis identified "price fluctuation," "market uncertainty," "high input cost," and "middlemen dependency" as dominant themes across interviews and discussions.

Contract Farming and Market Access

The findings indicated that contract farming contributed positively to improving market access among small-scale bean farmers. Farmers involved in contractual arrangements reported receiving technical assistance, production inputs, and relatively stable buyer linkages from agribusiness firms. Contract farming also reduced marketing uncertainty by providing predetermined marketing channels and comparatively stable pricing systems. Several participants reported that contractual arrangements improved coordination between farmers and buyers, particularly regarding product quality, production planning, and market continuity.

Compared to non-contract farmers, participants involved in contract farming described greater confidence regarding product marketing and buyer relationships. Key informants further reported that contractual farming arrangements facilitated stronger market coordination and improved communication between farmers and agribusiness representatives. The findings also



indicated that technical guidance and institutional support contributed to improved production practices among participating farmers.

Institutional Constraints within Contract Farming Systems

Despite the reported benefits of contract farming, several institutional challenges remained within the contractual farming system. Farmers described delayed payments, unequal bargaining relationships, and limited transparency regarding pricing mechanisms and contractual agreements. Some participants also expressed concerns regarding dependency on contracting firms and limited involvement in decision-making processes related to production and marketing activities.

The findings further showed that institutional trust, communication, and transparency influenced farmers’ perceptions regarding the sustainability of contractual arrangements. NVivo thematic analysis identified “buyer linkage,” “market stability,” “institutional support,” “delayed payment,” and “contractual transparency” as recurring themes within participants’ responses.

NVivo Thematic Findings

The NVivo-assisted thematic analysis identified several recurring themes related to participation, market access, constraints, and economic outcomes among small-scale bean farmers in Pabna District, Bangladesh. Major sub-themes included market benefits, technical support, lack of market access, low bargaining power, middlemen dominance, high input costs, price fluctuation, and payment delays. The findings indicated that contract farming improved market linkage and technical support, while financial and institutional constraints continued to affect farmers’ market participation and income stability. Figure 1 presents the NVivo word frequency visualization, and Table 2 summarizes the major themes identified through thematic analysis.

Table 2. Major Themes Identified Through NVivo Analysis

Main Theme	Sub-theme	Number of References	Key Finding
Participation	Market Benefit	16	Strong driver of participation
	Technical Support	10	Supports production and engagement
Market Access	Lack of Market Access	19	Most critical barrier
	Low Bargaining Power	13	Weak negotiation capacity
	Middlemen Dominance	13	Limits market control
Constraints	High Input Cost	17	Major financial constraint
	Price Fluctuation	15	Creates income uncertainty
	Price Control	11	Buyer-driven pricing
	Payment Delay	10	Causes financial pressure
Outcomes	Financial Stress	8	Economic vulnerability
	Profit Loss	9	Limited financial gain
	Income Instability	12	Persistent economic risk

DISCUSSION

This study explored agribusiness challenges and examined the impact of contract farming on market access among small-scale bean farmers in Pabna District, Bangladesh. The findings revealed that farmers experienced several agribusiness-related constraints, including unstable market prices, high input costs, weak bargaining power, dependence on intermediaries, and limited institutional support. These findings are consistent with previous studies reporting that structural and marketing challenges continue to affect the economic sustainability of smallholder farmers in developing agricultural markets (Rahman & Akter, 2022; Hossain et al., 2023). The findings suggest that inadequate market systems and institutional limitations remain significant barriers to sustainable agribusiness development among rural farmers in Bangladesh.

The study also found that contract farming contributed positively to improving market access, buyer linkage, technical support, and production coordination among participating farmers. Farmers involved in contractual arrangements reported relatively greater market stability and improved communication with agribusiness firms compared to non-contract farmers. These findings support earlier studies indicating that contract farming enhances market participation, reduces marketing uncertainty, and



strengthens value-chain integration among smallholder farmers (Rondhi et al., 2020; Hasan, 2022). The findings further indicate that contractual farming arrangements may improve farmers' access to institutional support services and commercial agricultural networks.

However, the study identified several institutional limitations within contract farming systems, including delayed payments, unequal bargaining relationships, and limited transparency regarding pricing mechanisms and contractual conditions. These findings are similar to previous research suggesting that power imbalances and weak contractual enforcement remain important concerns within agricultural contract systems in developing countries (Ncube, 2023). Although contract farming provides market opportunities for farmers, institutional accountability and fair contractual practices remain necessary to ensure sustainable farmer participation and long-term market stability.

This study contributes to the existing literature by providing qualitative insights into farmers' lived experiences, perceptions, and institutional relationships within contractual farming systems in Bangladesh. Unlike many previous studies that primarily used quantitative approaches, this study employed a qualitative case study design supported by IDI, FGD, KII, observation, and NVivo-assisted thematic analysis to generate in-depth understanding of agribusiness experiences among small-scale bean farmers. The use of multiple qualitative methods strengthened the credibility and contextual interpretation of the findings.

The findings have several practical implications for agribusiness development and agricultural policy. Strengthening institutional support services, improving market transparency, reducing intermediary dependency, and ensuring fair contractual agreements may contribute to more sustainable market participation among smallholder farmers. In addition, improved technical assistance, transportation facilities, and pricing mechanisms could enhance farmers' economic stability and bargaining capacity within agricultural markets.

Despite these contributions, the study has several limitations. The research was conducted within a single district and involved a relatively small number of participants, which may limit the generalizability of the findings to other regions of Bangladesh. In addition, the study focused specifically on small-scale bean farmers involved in contractual farming systems. Future studies may employ comparative or mixed-method approaches involving larger samples and multiple agricultural commodities to provide broader understanding of contract farming and agribusiness development in Bangladesh.

CONCLUSION

This study explored agribusiness challenges and examined the impact of contract farming on market access among small-scale bean farmers in Pabna District, Bangladesh. The findings revealed that farmers faced several agribusiness-related constraints, including unstable market prices, high input costs, weak bargaining power, dependence on intermediaries, and limited institutional support. These challenges affected farmers' production activities, market participation, and income stability. The study further found that contract farming contributed positively to improving market access through stable buyer linkages, technical assistance, input support, and relatively greater price certainty. However, institutional challenges such as delayed payments, unequal bargaining relationships, and limited transparency in contractual agreements remained important concerns among participating farmers.

Furthermore, this study contributes to the understanding of contract farming and agribusiness development by providing qualitative insights into farmers' lived experiences and institutional relationships within the agricultural market system in Bangladesh. The findings highlight the importance of transparent contractual arrangements, stronger institutional coordination, and improved farmer support systems to promote more inclusive and sustainable agribusiness development among small-scale farmers.

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