


# Learning Challenges in Secondary Private High Schools in Bangladesh: From Business Studies Students' Perspective

Md. Kabir Hossain <sup>1\*</sup>

<sup>1</sup> Faculty of Education, Institute of Education and Research (IER), University of Chittagong, Chattogram, Bangladesh

## ABSTRACT

Secondary business education is an essential stream in the general education system of Bangladesh. Quality education is often hampered by the learning challenges faced by learners worldwide, especially in the area of business studies at secondary level. Business learners are comparatively deprived of different learning opportunities and facilities although Education Policy 2010 and the National Curriculum 2012 emphasize on quality of learning for secondary business education students. The purpose of this study is to explore the fundamental learning challenges faced by secondary business studies students in private high schools in Bangladesh, including differences between urban and rural students. The study examines the difficulties students encounter while studying business studies in the secondary private high schools. This research applies both quantitative and qualitative methods, where five rural and five urban private high schools of Chattogram district were selected purposively, and ten students in grades 9 and 10 were chosen from each school randomly for collecting data. Therefore, 100 participants were the sample of this investigation. A survey questionnaire and semi-structured interviews were utilized as tools in gathering responses. The key findings indicate that some challenges faced by business students are curriculum-related issues, teacher competence and teaching method, insufficient access to resources, infrastructural facilities, rural-urban disparities, teaching-learning environment, socio-economic and communication barriers. The results reveal that this study will contribute to teachers, educators, policy makers, educational leaders, and the government to address the challenges so that sustainable quality education can be ensured and suggest to improve the curriculum and teaching-learning activities.

## ARTICLE HISTORY

Received 07 March 2026  
Revised 11 April 2026  
Accepted 14 April 2026  
Online First 27 April 2026  
Published 01 June 2026

## KEYWORDS

Secondary Education;  
Business Studies;  
Learning Challenges;  
Bangladesh

## 1.0 Introduction

Bangladesh is an agricultural-based developing country that is promoting toward becoming a developed country through education. Education is an essential way of developing human capability and social advancement from the dawn of creation worldwide (Dewey, 1899). Generally, the Bangladeshi education system is organized into primary,

secondary, and tertiary levels. Secondary education is considered a crucial connecting stage within the overall general education system of Bangladesh, which develops the cognitive, physical, and mental condition of learners (Rahman et al., 2018). Secondary education consists of science, Business Studies, and Social Science streams (MoE, 2010).

Business-related knowledge, skills, and values from the secondary level have become progressively vital, especially in a technology-based and market-oriented economy (Oche et al., 2021). The institution of business education can be traced back to higher secondary and secondary education, though historically, the University of Dhaka made a contribution to the institutionalization of this discipline of knowledge in Bangladesh. At the higher secondary level, subjects like Accountancy, Business Studies, Economics, and Commercial Geography nurture a business mind and analytical mind among the students (Rahman et al., 2010). To ensure continuity with the higher secondary curriculum, subjects such as Accounting, Entrepreneurship, and Banking and Finance have been introduced at the secondary level under the business studies stream (MoE, 2010).

The business studies stream is an important part of secondary education, and the demand for business studies is increasing day by day (AlSagheer & Sagheer, 2010). Students have to enroll in two academic sessions in the stream. It works as a fundamental driving force for students to abide by the skill sets required for their future careers and entrepreneurial skills that play an important role in the country's economic development. The stream is focused on essential branches of knowledge, performing and controlling the activities of industries, trade, and service organizations. The purpose of business studies education is to provide learners with basic knowledge, values, and skills in trade and commerce, finance, and human resource management, and prepare them for gainful employment, self-employment, as well as for professional growth and contribution to the economic development of the nation (Ministry of Education, 2010).

Nonetheless, students of this stage undergo multiple barriers in the learning process, thus having a significant impact on their academic performance and skills development (Ahmed et al., 2021). From the perspective of Bangladesh, most secondary schools suffer from a shortage of trained and subject-specialized teachers. Therefore, students' creative and analytical knowledge is hindered by traditional teaching-learning (Teevno, 2011; Luna et al., 2022; Akbari, 2015). As a result, students face challenges in getting practical components like case studies, industrial visits, simulations, community resources, and technology-aided teaching material, which limits the students from learning the practical aspects of the business.

Moreover, insufficient library resources, computer labs, and contemporary learning tools limit the learning experiences (Akanda & Haque, 2025; Chakraborty et al., 2025; Islam & Jannat, 2025). Besides, students hold a somewhat lower level of motivation and belief in self due to social perceptions that the business stream is a lower track of activity. Despite policy and regulatory initiatives by organizations such as the University Grants Commission of Bangladesh, improvement at the secondary level has proven more difficult to implement. In ensuring industrial advancement, job creation, and entrepreneurship development in Bangladesh, it is timely and also a need to understand the learning challenges experienced by secondary business education students.

It has been shown that different research has been conducted on secondary education and business education, mainly on government school students. But studies on learning challenges in secondary private business students are comparatively very limited. This limitation has been identified as an essential gap in this current study. Thus, this study has tried to fill that research gap. In this study, secondary private schools were mostly selected due to contextual differences. Government secondary schools in Bangladesh tend to enjoy the advantages of hiring well-trained and more qualified teachers, together with a higher share of public investment. On the other hand, private secondary schools face a multitude of issues, such as a lack of teachers, insufficient professional development, infrastructural conditions, and insufficient government support that may negatively affect students' learning and achievement. Given these contextual contrasts, and more importantly, to meet the aims of the study more meaningfully, government schools were not included, but business studies students from private secondary schools were purposively selected as the sample of the study. The purpose of this study is to explore the fundamental learning challenges faced by secondary business studies students in private high schools in Bangladesh, including differences between urban and rural students.

## 2.0 Literature Review

Business education in secondary high school refers to the business-related curriculum offered to students in classes IX to X (Ministry of Education, 2010; NCTB, 2012). Business education is popular among the Bangladeshi people because it is directly related to the livelihood of human beings. It is known from history that the Bangladeshi people are used to doing business for a livelihood. Business students can engage themselves in self-employment, completing secondary business education. This stream is an important and influential part of education that makes future business leaders, merchants, and owners of business organizations (Fayolle & Gaily, 2015). The textbooks include Accounting, Marketing, Finance, Entrepreneurship, and ICT (NCTB, 2012). Challenges and problems of secondary business education should be addressed from an international perspective.

Business education integrates knowledge that is essential for managing industry, trade, and service organizations in a competitive global market economy, which is immensely important for a country's economic growth too (Babalola & Tiamiyu, 2013). It provides a foundation in commerce, moral principles, entrepreneurial acumen, and management skills in finance, human resources, and operations to the students. In general, it equips students for employment, self-employment, career growth, and the growth of skilled human resources at various levels in an organization (MoE, 2010, and NCTB, 2012).

Syahputra et al. (2022) explored the challenges in learning faced by primary students. In that study, students face problems such as a lack of infrastructure 96.73%, teacher-centered teaching method 82.45%, and a lack of learner interest in learning science 75%. The relevance of the study to present research is the focus on students facing issues related to learning. However, the only difference is that the referenced study focuses on primary level students, while the current study explored the learning difficulties of business studies students at secondary level in private schools. Another study uncovered tertiary education students' learning challenges, and the study remarked on cognitive difficulties, lack of reading material, language barriers, and assignment workload (Fook and Shidhu, 2015). The only unique gap between current research and this study is that the current study is on challenges of business studies students at the secondary level, and this study presents challenges of students at the higher education level. Basar et al. (2021) conducted research on online learning challenges during the COVID-19 pandemic. They found some challenges, such as access to digital devices, motivation for learning, and face-to-face teaching. The literature is conducted on learning challenges, but the present study is different from it.

Previous studies found some typical learning challenges like teacher crisis, lack of textbook buying funds, pedagogical reform, instructional challenges, homework loads, and family-related issues (Kremer et al., 2013; Fook and Sidhu, 2015; Tarekegne, 2015). Sustainable Development Goal (SDG) is a global development concept. The aim of SDG 4 is to ensure inclusive and equitable quality education and promote life-long learning opportunities for all (UNESCO, 2025). Literature shows that many educational organizations cannot maintain quality education because they face challenges like infrastructural, pedagogical, insufficient teachers' skills, lack of guardian support, and digital classroom-oriented challenges (Ravendaran & Nasri, 2025).

Although research on learning-related difficulties at the primary, secondary, and tertiary levels has been investigated in a range of studies, inquiry specifically on the learning experiences of private secondary school students in business studies is rare. This has been recognized as one of the most prominent research gaps of this work. Thus, the primary aim of this study is to investigate the kinds of difficulties being experienced by business studies students using a mixed research method and diverse samples, such as rural and urban students at the secondary level in private secondary schools, in their learning process.

The government should take proper initiatives to address the challenges in learning business education at the secondary level. However, teaching and learning are problematic, especially from a business studies perspective. Students face different challenges and problems in the business classroom and in the school environment. They have to face pedagogical problems, technological problems, and content knowledge acquisition problems (Hossain, 2025). The business curriculum should be more practical, and teachers should teach the program with different business project methods (Meintjes et al., 2015). Existing literature states that business studies teachers are less cooperative

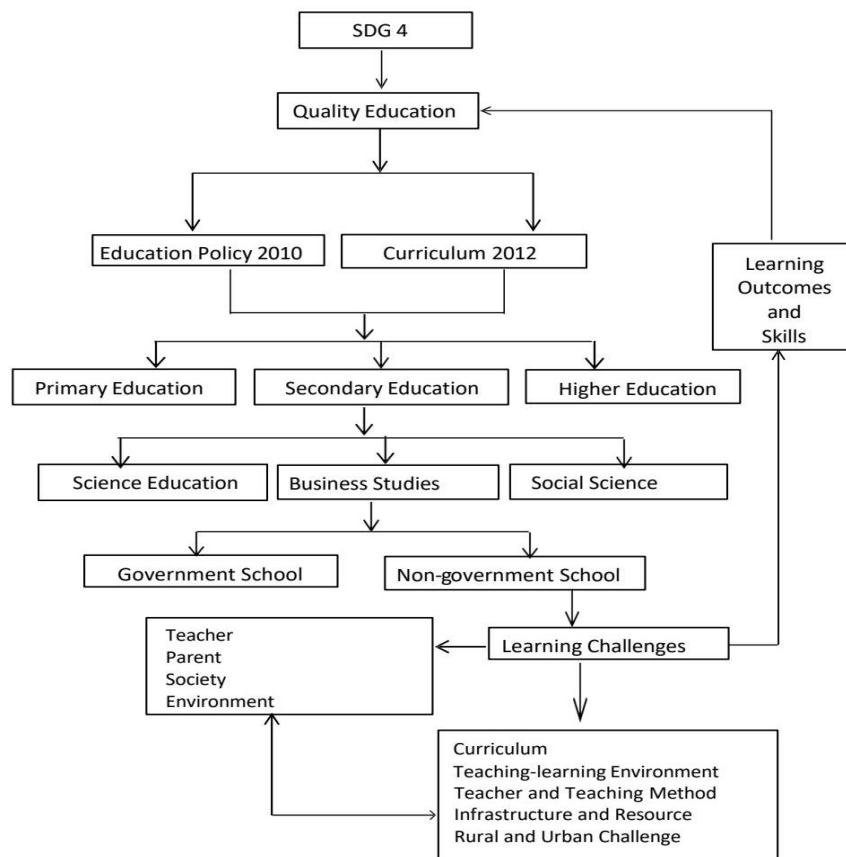
with students, unskilled in using teaching aids, and lack of modern soft skills and learning theory knowledge (Ojelade et al., 2024).

### 3.0 Research Objectives

- i. Determine the fundamental learning challenges of secondary business studies students.
- ii. Investigate the differences between urban and rural students regarding interest, engagement, and access to resources in business studies.
- iii. Assess how teacher qualifications and teaching strategies influence students' understanding and use of business studies concepts.
- iv. Evaluate how well the curriculum content connects theoretical knowledge with practical business applications.
- v. Examine the teaching and learning environment as a factor affecting students' learning outcomes in business studies.

### 4.0 Conceptual Framework

The research aims to investigate the difficulties students encounter while studying business studies in the secondary private high schools of Bangladesh. A conceptual framework of the study is given below for a better understanding of the research problem.



**Figure 1:** Flow Chart of the Conceptual Framework

Figure 1 describes the theoretical framework of the study. The study is based on Sustainable Development Goal (SDG) 4, which aims at ensuring inclusive and equitable quality education and promoting lifelong learning opportunities for all. In Bangladesh, this international agenda is manifest in the National Education Policy 2010 and the National Curriculum 2012, which emphasize quality in order to be achieved through all tiers of the education system. This initiative definitely improves the success and skills of students.

From this larger framework of education, secondary education is a vital phase of schooling that involves the learning of knowledge and skills related to specific subjects through different streams, for example, Science education, Business studies, and Social science. Within these fields, business studies is one of the most important areas that prepares pupils with practical knowledge and skills required in the business world as well as in the economic surroundings. Nevertheless, the learners of the business studies stream, who fall into the background category of the business studies, specifically government and non-government secondary school students, face different learning difficulties, which can affect their achievement in business studies and develop key skills.

The framework also illustrates how these learning challenges are shaped by factors that are intertwined. Curriculum-related issues, teacher quality and teaching method, infrastructure and learning resources, rural-urban disparities, and teaching-learning environment are the major findings. Moreover, the learning experiences of students are profoundly influenced by social and contextual factors, including teachers, parental background, society, and the overall milieu of the education system, such as the nature and intensity of the challenges faced.

Hence, the present study aims to examine the learning difficulties among business studies students at the secondary level in non-government schools. In justifying these challenges, the study hopes to help improve students learning outcomes and the skill set to address the achievement of quality education and produce competent human resources conducive to sustainable development.

## **5.0 Methodology**

Mixed-method research uses a quantitative and qualitative approach for an in-depth understanding of a research problem (Schoonenboom, 2017). This research applies both quantitative and qualitative methods to provide an in-depth profile of the barriers faced by secondary school students in learning business studies in Bangladesh. There are multiple reasons for following a mixed-methods design for this study. All grade 9 and grade 10 business students of private schools in the Chattogram district are the population of this study. Five rural and five urban private high schools were selected purposively, and ten students in grades 9 and 10 were chosen from each school randomly for collecting data. Therefore, 100 participants, combining rural and urban, were the sample of this study. The selection ensured contextual diversity by including rural and urban schools. Private schools were selected because of easy access to the institutions, known to the researcher through professional contacts, totaling 10 schools, and the majority of these schools are private in Chattogram. Government schools were excluded because of practical and institutional restrictions for data collection. The sampling process ensured gender balance from each school; an equal number of male and female students were included. Thus, evenly split between males and females, the overall sample included an equal number of male and female participants. As a result, of the 100 participants, 50 were from 9th grade and 50 from 10th grade. Since this sample of schools would not be deemed representative of the whole secondary education system, this was a limitation in this study. A survey questionnaire including ten closed-ended questions was provided to participants, and semi-structured interviews combining 10 open-ended questions were conducted with each participant. These questions were formulated with careful consideration of the aims of the study and relevant literature that highlights the difficulties students face during their learning. The nature of the closed format permitted structured responses, facilitating quantification and comparison of data across participants. Some questions were collected from existing literature, and some were created by the researcher. The data collection tools were checked before collecting data. No pilot testing of the questionnaires was conducted prior to the study. Responses to closed-ended questions were presented in question-based tables with percentages and different graphs through descriptive statistics. Participants' words were coded and categorized systematically to make a theme. The responses of the respondents were separately listed and thoroughly transcribed. After gathering the data, they were read and reread in order to get a better sense of their deeper meanings and contexts. This identified

initial sub-themes, which were then subsequently arranged and synthesized into overarching main themes. To facilitate a holistic understanding of the data collected in this study, the quantitative data derived from the questionnaires used in this study and the audio recordings of the interviews conducted with respondents were all digitally stored in an orderly manner across discrete files. The researcher had to tidy each data file so that they would become more organized, which allows us to analyze them more easily and efficiently. The data were saved on a personal computer and locked with a secure password that only the researcher had access to. In addition, participants were anonymous, and all data were used only for research purposes in compliance with research ethical standards. Accordingly, confidentiality, data security, and integrity of ethical compliance were stringently upheld throughout the study process. Permission was taken from each head teacher or principal of educational institution and the aims and objectives of this research were completely explained to the participants, and an informed consent form was provided to them before participating although they were minors. Their participation was voluntary, and they can withdraw their opinion at any time without any difficulties.

## 6.0 Findings and Analysis

This chapter presents the results and analysis of the research based on both closed-ended and open-ended responses from secondary school students in urban and rural areas. It examines the current state of business studies education and highlights the key differences between students from urban and rural backgrounds. The quantitative data have been transformed into percentages, tables, and comparisons, while the qualitative responses have been thematically analyzed to understand the nuances of the challenges students face. This information reveals clear differences in students' interests, curriculum relevance, qualified teachers and their capabilities, available resources, classroom conditions, and real-life applications. Therefore, this section provides a comprehensive overview of the current status of business studies education and the less ideal locations that present opportunities for improvement.

### 6.1. Closed-ended Question Analysis

**Table 1:** Rate your general interest in studying business studies?

Area	Very High	High	Moderate	Low	Very Low	Total
Urban	40%	30%	20%	5%	5%	100
Rural	20%	25%	30%	15%	10%	100

The above table shows that urban students have a greater level of interest in business studies compared to rural students. 70% of urban students displayed their interest as high or very high, whereas rural students exhibited only 45%. It's possible that urban students have more access to business information, role models, or after-school exposure that increases engagement. The absence of this stimulus among rural students may lead to lower interest levels.

**Table 2:** Do you think the business studies curriculum is relevant and up to date?

Area	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
Urban	20%	40%	25%	10%	5%	100
Rural	5%	15%	40%	25%	15%	100

In this table, participants expressed mixed opinions about the relevance and modernity of the business curriculum. About 60% urban students agreed that the business studies curriculum is relevant, although 40% rural students disagreed or strongly disagreed with the statement. Another reason for perceived irrelevance is that the curriculum does not appropriately reflect the context or employability needs of rural students. Urban students are probably able to connect more by being exposed to modern business concepts.

**Table 3:** Do business studies teachers have adequate qualifications to teach the subject?

Area	Yes	No	Not Sure	Total
Urban	85%	10%	5%	100
Rural	50%	35%	15%	100

The majority of students seem to think that business studies teachers in Bangladesh have not sufficient qualifications, such as teaching-learning related knowledge, technological knowledge, and subject knowledge. The above table showed that 85% of urban students agreed with the statement. At the same time, 50% rural students also support the claim. Teacher qualifications or quality can differ across the nation, and this may influence rural students' confidence and ability to learn.

**Table 4:** How frequently have practical instances or actual business cases been utilized during the Business Studies lessons?

Area	Very Frequently	Frequently	Occasionally	Rarely	Never	Total
Urban	10%	15%	50%	15%	10%	100
Rural	5%	5%	55%	20%	15%	100

This table proves that high school business teachers use practical examples, business-related cases, or community resources occasionally. There is no major distance between rural and urban students' perceptions about the question. Both urban and rural learners report occasional use: 50-55% "Occasionally." Practical application is limited across contexts. This might impact students' ability to connect theory to practical business situations.

**Table 5:** Do you have sufficient access to resource availability/ learning materials for Business Studies?

Area	Always	Often	Sometimes	Rarely	Never	Total
Urban	25%	15%	40%	10%	10%	100
Rural	25%	30%	25%	15%	5%	100

Business education is a practical education. Findings show that more than 25% students have access to the resource availability of learning "Sometimes". Rural students: 25% "Sometimes," 25% "Always," but 15% "Rarely" and 5% "Never." Rural students have less access to materials than urban students. Students face crucial challenges in accessing teaching and learning materials. This access to resources is uneven, with rural students having a harder time. Practical learning and understanding, especially for tangible activities, are hampered by a dearth of materials.

**Table 6:** How would you rate the classroom environment / infrastructure in the classroom to learn business studies?

Area	Excellent	Good	Average	Poor	Very Poor	Total
Urban	25%	50%	20%	5%	0%	100
Rural	10%	25%	40%	20%	5%	100

The result shows that urban schools have a better classroom environment and infrastructure than rural schools. Neither type of school has sufficient infrastructure and environmental sustainability. 50% urban students rated their institution as good. On the other hand, only 25% rural students rated their educational institute as good. Though sustainability may be absent at the classroom level in both contexts, urban schools provide more robust infrastructures and more conducive student learning environments.

**Table 7:** Does your school conduct activities related to business (business fairs, project work, and field trips)?

Area	Yes, all the time	Occasionally	Rarely	Never	Total
Urban	35%	40%	15%	10%	100
Rural	10%	25%	40%	25%	100

The findings reveal that urban schools organize business-related activities more frequently compared to rural schools. A substantial proportion of rural students reported that such activities occur "Rarely" or "Never," indicating comparatively limited opportunities for experiential learning in rural institutions. 35% urban learners "All the time" and 40% "Occasionally." Rural learners only 10% "All the time", 25% "Occasionally", and 25% "Never". There are more opportunities for experiential learning among urban students on fairs, projects, or field trips. The lack of experience plays a huge role in student engagement and hands-on skills.

**Table 8:** Do you find the business studies lessons a little hard because of the language?

Area	Definitely Yes	Yes	Neutral	Never	Total
Urban	15%	35%	30%	20%	100
Rural	30%	40%	20%	10%	100

The results suggest that language poses a greater challenge for rural students than urban students. Rural respondents indicated experiencing difficulty 70% “Definitely Yes” or “Yes” and 50% of urban students which may negatively affect comprehension and academic performance. Language, as we have seen before, disadvantages rural students and may lead to low level of comprehension of what Business Studies entails and confidence to participate in Business Studies.

**Table 9:** Moreover, instead of practical application, do you think business studies lessons are based on rote learning?

Area	Yes, all the time	Occasionally	Rarely	Never	Definitely No	Total
Urban	15%	30%	25%	20%	10%	100
Rural	30%	35%	20%	10%	5%	100

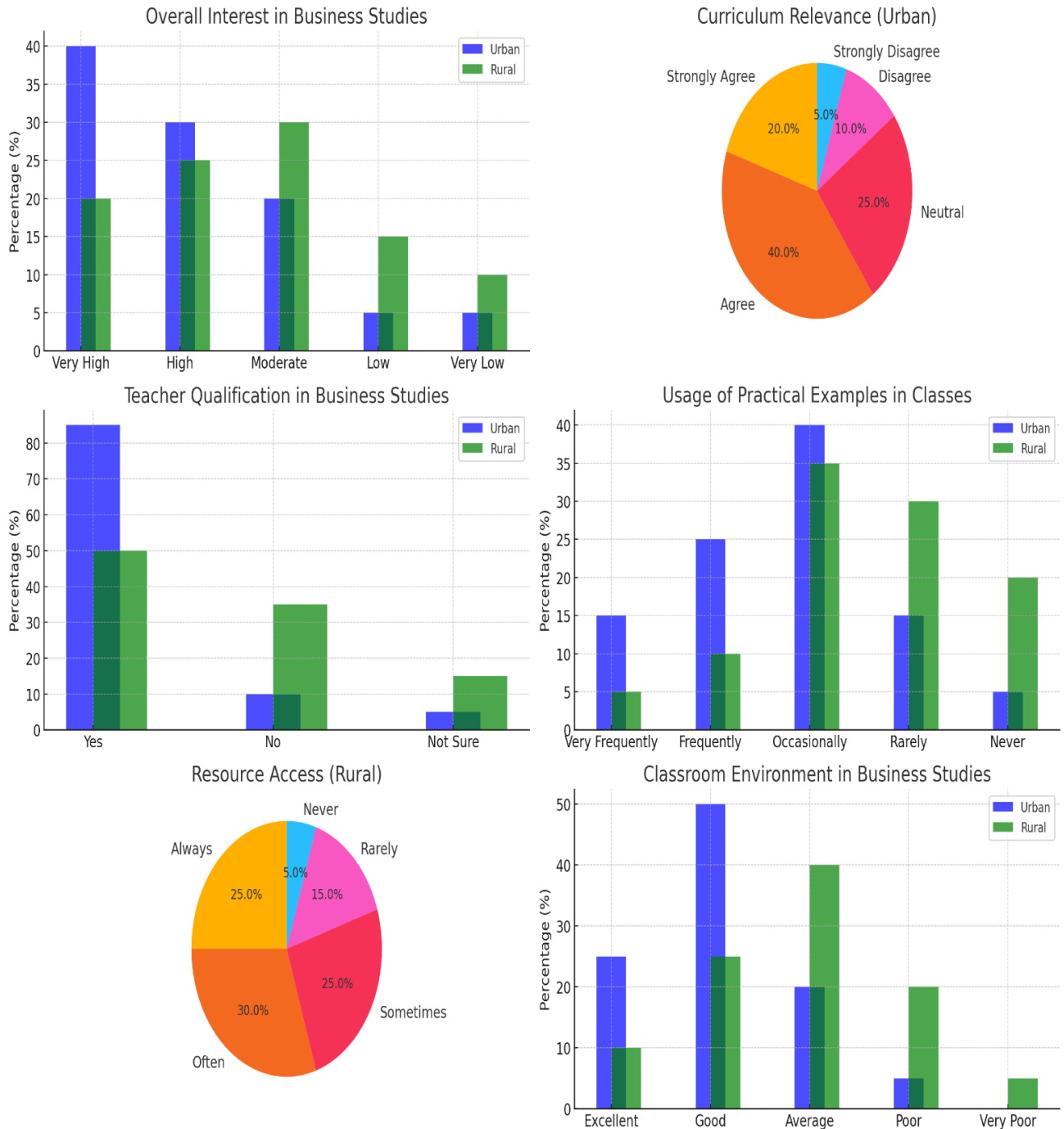
A comparatively larger proportion of rural students perceive Business Studies as predominantly rote-based. Urban students show relatively more disagreement, suggesting better exposure to practical or application-oriented teaching methods. Compared to urban students, 65% of rural students view teaching as “Yes, all of the time,” or “Occasionally,” where 45% of urban students do. Urban students are more likely to disagree, possibly due to being exposed to a lot of application-based teaching. This leads to more theory than practice and less memorization than full idea formation for rural students.

**Table 10:** Essentially, to what degree are you able to implement the theory behind Business Studies with real-world situations?

Area	Highly Confident	Confident	Neutral	Less Confident	No Confidence At All	Total
Urban	25%	35%	20%	15%	5%	100
Rural	10%	20%	30%	25%	15%	100

Urban students demonstrate higher levels of confidence in applying theoretical knowledge to real-life contexts. In contrast, rural students report lower confidence levels, possibly due to fewer practical learning opportunities and language-related challenges. Urban students report 60% “Highly Confident” or “Confident,” and Rural only 30% “Highly Confident” or “Confident. Students in urban contexts may find it easier to translate theory into practice, possibly because of increased exposure to resources, activities, and familiarity with the language. Rural students might have less exposure to practicality, and teachers might also be constrained.

## 6.2. Key Insights



**Figure 2:** Urban-rural Disparities in Engagement, Resources, and Learning Experiences in Business Studies

This section highlights important statistical facts that present different graphs. Analysis shows that urban students show more engagement, have better access to educational inputs, while rural students struggle a lot with poor infrastructure, teaching-learning materials, and availability of professionally qualified teachers. On top of that, the curriculum and teaching methodology need revisions and modernization to help both urban and rural students relate business concepts to actual life. This analysis provides a comprehensive overview of the rural versus urban experience of business studies education. The data reveal opportunities for improvement and help inform recommendations for closing the gaps in investment, teaching staffing, and student participation. In sum, all of these insights elucidate differential experiences in education across contexts as well as provide an empirical basis for policy to help allocate resources, develop teachers, and implement experiential learning in an equitable way.

### **6.3. Open-ended Question Analysis**

The qualitative data analyzed in this research provides a broad insight into the obstacles that are faced by the students of secondary school level in Bangladesh in the process of learning business studies, which cannot be extracted by closed-ended questions. Analyzing the questions, some specific themes are constructed as follows.

**6.3.1 Conceptual Difficulties in Understanding Theoretical Content:** Data analysis reveals that most urban and rural students struggle to understand their respective subjects, particularly in mathematical reasoning related to accounting, finance, and banking, as well as in business theoretical concepts like management, relationships, and structured models. The data also showed that this problem is more prevalent in rural areas than in urban areas. When teachers fail to explain concepts clearly or provide proper context, students have difficulty grasping the material. One rural participant stated, “I do not understand anything during accounting class and while solving the math problems in finance and banking because the teacher cannot explain the lessons properly.” Another urban participant said, “Many times, we cannot understand the learning content because the teachers do not explain it properly in class, as they expect us to take coaching from them.”

**6.3.2 Teachers’ Qualifications and Educational Resources:** This study presents that students face different challenges from incompetent teachers and insufficient resources. Less-qualified teachers were appointed in rural areas more than in urban areas. UNICEF added that although more students in urban areas attended schools with more highly qualified teachers, there were still a larger share of rural schools with a less highly qualified workforce. A rural participant expressed, “In our school, there are less qualified business studies teachers, and their teaching methods also fail to create interest among us.” Another urban participant mentioned, “In this technological era, we do not like the traditional teaching methods of our teachers.” The difference in available resources between urban and rural schools highlights calls for equitable distribution of educational materials and resources to guarantee that all students have access to high-quality education. Students from rural areas pointed to restricted availability of textbooks and other teaching materials, internet access, and new devices in classrooms. Lack of infrastructure limited exposure to new learning materials, combined with interactive tools.

**6.3.3 Curriculum, Teaching Methods, and Qualified & Specialized Teachers:** Data analysis indicates that curriculum and teaching methods were traditional and outdated in the eyes of student insight. Quality business studies education was hampered by a lack of qualified and specialized teachers. Students, especially in the countryside, complained that the business studies courses are backdated and not closely related to real life as per the business world. Urban students tend to be more satisfied, whereas rural students feel they need curricula with more hands-on, practical, business-relevant examples, and up-to-date content. A rural participant stated, “Our curriculum subjects are outdated, and similarly, there is less modernity in teachers’ teaching methods and strategies; there is less integration of technology.” Each group also recommends using current business practices and case studies in the lessons to keep the curriculum fresh and engaging. The second concern, which would surprise very few in rural schools, was of business studies teachers being sufficiently trained and specialized in the subject area. In several instances, individuals with another subject background teach business studies that hinders proper explanation of practical and technical concepts.

**6.3.4 Infrastructure and Classroom Environment:** This analysis discloses that students face problems like a crisis in the classroom, library, business practicing accommodation, and student lounge and recreation areas. At the same time, the classroom environment is not completely student-friendly. Data prove that students are less interested in class because of insufficient knowledge of teachers, traditional teaching methods, a lack of proper teaching aids, and technological integration. This problem is higher in rural areas than in urban areas. Besides, teachers' private coaching attitude affects students' learning. One of the urban participants commented, "Our school's infrastructural facilities are fairly good, but the classroom teaching environment is not very satisfactory." Poor classroom infrastructure and environment in rural schools hamper students' interest to participate meaningfully in business studies. Investment in physical learning environments, particularly in rural schools, is likely required, and this is evidenced in the report. A rural participant stated, "When questions about complex topics are asked in class, the teacher avoids answering them. We believe that he/she deliberately does not provide full explanations in class in order to make students dependent on private tuition or coaching." Rural and urban students have indicated that they would like more hands-on experience with new teaching concepts. Though urban students recommend upping the digital component with technology, guest speakers, and more fieldtrips, and rural students call for more group work, real-world business scenarios, and project-based learning. This is a widespread problem where students have low interactions in class, and there is little connection between theoretical understanding and its application to the real-world business scenario.

**6.3.5 Socio-economic and Communication Barriers:** Findings uncover that various socio-economic factors contribute to students' quality of learning. Insufficient parental income and support, school distance, and inaccessibility of community resources are the great challenges. A rural participant stated, "I experience difficulty attending classes regularly due to the distance between my school and home. Additionally, many students study subjects such as Accounting and Banking & Finance in depth through private coaching; however, due to my family's financial constraints, I am unable to participate in such private courses." Besides, students face communication barriers from teachers and the textbook contents. Limited access to learning materials and the opportunities for other learning activities only make it worse for students from lower socio-economic backgrounds who continue to fall back and widen the gap with their rural and urban counterparts. This means that socio-economic level affects the access to learning experiences and therefore academic performance in Business Studies. Among rural students, specific examples of barriers were presented related to the language used in textbooks and classroom content. Words like above are technical, tough for people to understand, and convey highly academic feelings. It could restrict some from partaking, comprehending, and developing effectively in their studies as it adds difficulty with language as a barrier. Rural students deal with challenges higher than urban students.

## 7.0 Discussions

This part emphasizes a critical discussion of the major findings. The results of this study took a quantitative and qualitative view. These findings pointed out the secondary business students' different challenges. The present literature of this study displayed the common challenges in learning for secondary education learners (Johnson et al., 2002). Existing literature displays that students do not understand difficult concepts or theories, a lack of teacher content knowledge and proper training (America & Skelly, 2021). This study also found that business learners face problems in understanding their respective contents, especially in mathematical reasoning of accounting, finance, and banking, and business theoretical concepts. Although there is a review of the literature concerning education in general, this study is concentrated on business education at the secondary school level and the students who struggle to learn this subject area. But the academic weaknesses of students cannot be the only reason; rather, a lot of factors contribute here in this context, such as curriculum design, teachers' pedagogical knowledge, content knowledge, technological knowledge, preparedness, language of instruction, availability and effectiveness of teaching-learning materials, and infrastructural facilities. Rural students face more challenges than urban students. It can be argued that business teachers need more training and knowledge of modern pedagogy to better teach.

The published research also identified that students have to face various challenges due to the decline in teachers' qualifications (Ademola et al., 2021). Teachers' qualifications greatly affect students' performance (Casian et al., 2021). At the same time, resources of business studies are not available, although the availability of resources brings a positive outcome (Babatunde et al., 2025). In this present study, teachers have fewer qualifications according to 15% urban students and 50% rural students. The findings of the study reveal that business studies teachers were rated lower by rural students than urban students on the dimension of teaching effectiveness. This difference may be explained by several structural and institutional factors that are relevant. Teachers in urban areas, in particular, are relatively well exposed to modern teaching-learning materials, appropriate use of technology, adequate training, better infrastructural facilities, and more polished language proffering. On the other hand, the way teachers in rural areas are left behind in the field makes their method less effective, or students may find it less interesting. As a result, business studies teachers are perceived to have lower professional competence by rural students. Therefore, authorities should focus on the professional development of teachers.

Current literature suggests that business curriculum is not fully integrated, and moral education is still insufficient worldwide (Athavale et al., 2008; McDonald, 2004). Many institutions use updated teaching-learning methods like case study, simulation, and project methods that are important for developing students' intellectual capabilities and interpersonal skills (Farashah & Tajeddin, 2018). Learners expect an active teaching-learning methods from instructors; some schools follow the usual systems. (Pech et al., 2021). As a result, it does not match the stakeholder's goal of achievement and the teaching methods (Mwasalwiba, 2010). Business schools try to appoint qualified teachers because there is a remarkable relationship between teachers' competence and students' success (Kolandan et al., 2023). The current study found a mixed picture about business curriculum, teaching methods, and qualified teachers. Results of the current study show that students have both positive and negative attitudes towards the business education curriculum, teaching strategies, and teachers' professionalism. This variation in responses may be due to the various affecting factors such as content richness and relevance of the existing curriculum, availability and optimum usage of teaching-learning materials and adequacy of infrastructural facilities. The interaction of these factors seems to construct students' experience and impressions, as is evident in their responses. The rural-urban perspective can be a factor in getting a mixed picture.

Classroom environment is mostly theory-centric; practical teaching-learning is rare (Nisula & Pekkola, 2019). Infrastructure and classroom environment are factors in improving students' knowledge, skills, and attitudes (Juneja & Shikha, 2019). Maratkyzy et al. (2025) stated that the infrastructure of an organization affects teachers' and students' overall results. At the same time, school location, public-private type, and teaching styles have a great impact on students' learning (Owoseni et al., 2020). The findings of this study supported the literature. The business education curriculum in Bangladesh is more theoretically inclined at the secondary education level. Meanwhile, classroom-based teaching-learning activities seem to be bereft of practical learning. There is also another angle to this topic that lies in schools' geographical locations and how student-centered teaching methods are rarely practiced. In this approach, more focus is on the theoretical part, which makes the teaching process less effective and the whole learning environment not up to the mark. It can be argued that business education will be empirical and have a well-established infrastructure and a student-centric learning environment.

Previous results proved that students drop out due to employment and financial issues, which are socio-economic challenges for students (Montalto & Chircop, 2022). Low socio-economic conditions affect students' overall learning, such as a lack of books, materials, and educational costs (Dorah A and Omokaro, 2025). Students face problems in interacting with instructors because of the big class size, lack of materials, and teachers' personal limitations (Doran & Golen, 2010; Modaly & Singh, 2018). The results of the current study do, therefore, not fully support previous literature but rather point to possible discrepancies. More specifically, a number of factors that previous studies have identified as important did not clearly emerge in these findings. Such differences could be due to various factors such as environmental setting, sample selection, research design, and data collection technique. Consequently, this deviation from prior literature is a uniquely important finding of this study. This challenge greatly affects rural students more than urban students. Therefore, the government should consider making an education policy, a business curriculum, and educational facilities.

## 8.0 Limitations of the Study

This study investigated the learning challenges of secondary business students. There are sixty-four districts in Bangladesh; just one district was selected as a research area, and only ten schools and 100 students were selected as the source of data collection. Besides, the study was limited to private secondary schools and only the business studies group in the Chattogram district, which may affect the application of the results in a different part of Bangladesh. A sample of 100 students, while roughly equally divided by gender and grade, is hardly a representative sample of secondary business studies students as a whole. Government schools were deliberately excluded from the sample, limiting broader insights into the education system. Only the survey and interview approaches were used to collect data as a tool, and did not include other stakeholders like teachers, guardians, and staff. Moreover, some critical limitations of this study need to be considered when generalizing and interpreting these findings. The quantitative analysis used an insufficient survey instrument that questioned survey respondents about only 10 questions, which may not be sufficient to capture a comprehensive picture of the issue. Despite the inclusion of students from private secondary schools, no data were collected from other stream students, special learners, parents, or teachers, restricting multidimensionality and the reliability of the data. Finding urban and rural education comparisons that are not generally applicable. In addition, analysis was limited to describing the data; inferential statistics were not used in this study, which could yield deeper insights and a more effective comparison of education between urban and rural areas. FGDs and classroom observation as qualitative data collection methods were not part of this study, even though the literature suggests their integration with interviews. This means that little triangulation of data could be carried out and may have limited the overall robustness and richness of the findings. The research was cross-sectional; academic performance was analyzed at one time and not longitudinally.

## 9.0 Conclusion and Recommendations

This study explored the learning challenges faced by secondary business students in Bangladesh, utilizing a mixed-method approach. The purpose of this study was to explore the challenges of secondary business students in learning. This study revealed that 70% of urban and 45% of rural students have an interest in business education. The study also uncovered the opinion of students about curriculum relevance, where 60% of urban students support the current business curriculum, and 40% of rural students do not support it. A high percentage of urban students think that business teachers have teacher competency, although most rural students do not agree with the statement. Rural students have less access to materials and a better classroom environment than urban students. The use of practical examples in class is rare in both urban and rural schools. Socio-economic problems and infrastructural shortages affect the learning of business studies properly. This study suggests as future research: Learning challenges of Science and Social Science streams' learners; Comparative studies between government and private secondary schools to examine differences in learning; how financial constraints and language barriers affect rural students' comprehension, participation, and performance in business education; how curriculum updates and teacher training impact student learning outcomes over time in private secondary schools. Findings of this study proposed indications for national and international teachers, educators, policy makers, educational leaders, and the government to address the challenges so that quality education can be ensured. Its results will be able to help in devising proper business education policies, adoption of learner-centered approaches, and low-hanging fruit in the contemporary curriculum development, while at the same time addressing the prevailing academic challenges. The study offers theoretical and practical implications for policymakers, education administrators, and stakeholders both nationally and internationally. The present study addresses the issues in secondary-level business education in Bangladesh and proposes a research-based policy reform for curriculum, pedagogy, and resources. These recommendations provide evidence-based guidance to private secondary schools in Bangladesh on how to adapt their initiatives to improve educational quality in a more effective and sustainable manner. This study recommends that the curriculum for secondary business education in private schools in Bangladesh should be revised to include practical examples grounded in real-world experiences through project-based learning. We need better-trained, specialized teachers, and schools need to work to provide an environment where students want to be. Addressing socio-economic barriers and encouraging more student-oriented, interactive teaching methods to improve engagement, comprehension, and self-efficacy should also be priorities.

## **Declarations**

### **Acknowledgements**

I am grateful to the Almighty Allah who made it possible for me to successfully complete this work. I thank the reviewers and editors of the Journal of Research, Innovation, and Strategies for Education (RISE) for their constructive comments and valuable suggestions, which substantially improved the clarity, rigor, and overall quality of the manuscript. I also gratefully acknowledge my students who are teaching in different secondary schools for their cooperation in this research. I hereby declare that this article is my original work and has not been published or submitted elsewhere for publication. All sources of information have been properly acknowledged.

### **Competing Interests**

None.

### **Ethical Approval**

This research strictly adhered to ethical standards to protect the rights and confidentiality of all participants throughout the mixed-methods process. Formal approval was secured from the school head teacher, and participants were fully informed of the study's purpose and scope, ensuring their involvement was entirely voluntary and based on informed consent. All survey data and interview transcripts were treated with strict confidentiality and utilized exclusively for academic purposes. Finally, the privacy of all individuals was maintained through the use of anonymization and secure data storage protocols.

### **Author's Contribution**

**Author<sup>1</sup>:** Sole Author, Conceptualization, Software, Data curation, Formal analysis, Investigation, Visualization, Methodology, Writing – original draft, Writing – review & editing

## **References**

- Ademola, I. A., Okebukola, P. A., Oladejo, A. I., Onowugbeda, F. U., Gbeleyi, O. A., & Agbanimu, D. O. (2021). Teachers' qualifications and teaching experience: Impact on quality assurance in Nigeria secondary education. *NOUN Journal of Management and International Development*, 6(1), 260-272.
- Ahmed, M. M., Haroon, H. A., Tambi, F., & Hossain, M. K. (2021). The challenges of secondary level business education in Bangladesh. *Jurnal Pendidikan*, 22(1), 53-64. 10.33830/jp.v22i1.1431.2021
- Akanda, M. R. A., & Haque, M. T. (2025). Teaching challenges in a large classroom in the secondary schools of Bangladesh.. *SPC Journal of Education*, 6(1) (2025) 5-11. <https://doi.org/10.14419/9wpd0g40>
- Akbari, Z. (2015). Current challenges in teaching/learning English for EFL learners: The case of junior high school and high school. *Procedia-Social and Behavioral Sciences*, 199, 394-401.
- AKPOREHE, D. A., & Ekwevugbe, A. O. (2025). Schooling Challenges of Low Socio–Economic Status Learners in Basic Education in Delta State. *DELSU Journal of Educational Research and Development*, 22(1), 144-155. <https://doi.org/10.61448/djerd22113>
- Alias, B. S. (2021). The effectiveness and challenges of online learning for secondary school students–A case study. *Asian Journal of University Education*.
- AlSagheer, A., & Al-Sagheer, A. (2010). The Role Of Business Education At The K-12 Level: Faculty Perceptions On Establishing A Business Education Department In The College Of Basic Education At The Public Authority For Applied Education And Training. *International Business & Economics Research Journal (IBER)*, 9(11). <https://doi.org/10.19030/iber.v9i11.25>

- America, C., & Skelly, L. (2021). Exploring the scope of and gaps in the teaching and learning of Business Studies at school and teacher education levels. *The Journal for Transdisciplinary Research in Southern Africa*, 17(1), 8. <https://doi.org/10.4102/td.v17i1.1040>
- Athavale, M., Davis, R., & Myring, M. (2008). The integrated business curriculum: An examination of perceptions and practices. *Journal of Education for Business*, 83(5), 295-301. <https://doi.org/10.3200/JOEB.83.5.295-301>
- Babalola, Y. A., & Tiamiyu, R. (2013). Job creation and economic empowerment through Business education. In *Information and Knowledge Management* (Vol. 3, No. 3, pp. 64-67).
- Babatunde, Kudirat Abimbola, Amdalat Abiodun Sagaya, Felicia Olufunke Agbesanya, and Tunde Abdulkadir Ajadi. 2025. "Availability of Materials and Business Education Student's Academic Performance in Secondary Schools in Kwara State, Nigeria". *Asian Journal of Education and Social Studies* 51 (4):191-99. <https://doi.org/10.9734/ajess/2025/v51i41860>.
- Casian, M., Mugo, L., & Claire, M. M. (2021). Impact of Teacher' Qualification on Students' Academic Performance in Public Secondary Schools in Rwanda. *Journal of Education*, 4(2). Retrieved from <https://stratfordjournalpublishers.org/journals/index.php/journal-of-education/article/view/786>
- Chakraborty, S. C., Akanda, M. R. A., & Haque, M. T. (2025). Transforming secondary education in Bangladesh: A reflective essay on student-centered pedagogy. *SPC Journal of Education*, 6(2), 9–13. <https://doi.org/10.14419/4pw6rp30>
- Dewey, J. (1899). *The school and society*. Chicago: University of Chicago Press.
- Doran, M. S., & Golen, S. (1998). Identifying communication barriers to learning in large group accounting instruction. *Journal of Education for Business*, 73(4), 221-224. <https://doi.org/10.1080/08832329809601634>
- Farashahi, M., & Tajeddin, M. (2018). Effectiveness of teaching methods in business education: A comparison study on the learning outcomes of lectures, case studies and simulations. *The international journal of Management Education*, 16(1), 131-142. <https://doi.org/10.1016/j.ijme.2018.01.003>
- Fayolle, A., & Gailly, B. (2015). The impact of entrepreneurship education on entrepreneurial attitudes and intention: Hysteresis and persistence. *Journal of small business management*, 53(1), 75-93.
- Fook, C. Y., & Sidhu, G. K. (2015). Investigating learning challenges faced by students in higher education. *Procedia-social and behavioral sciences*, 186, 604-612. <https://doi.org/10.1016/j.sbspro.2015.04.001>
- Hossain, M. M. (2025). Challenges, Opportunities, and Considering Factors of Business Education in Bangladesh: An Analytical Study. *Journal of Interdisciplinary Social Sciences Review ISSN: 3078-8358*, 2(1), 21-31.
- Islam, S., & Bushra-E-Jannat. (2025). English language learning challenges in Bangladeshi secondary schools. *International Journal of Advanced Multidisciplinary Research and Studies*, 5(4), 450–454. <https://doi.org/10.62225/2583049X.2025.5.4.4613>

- Johnson, D. R., Stodden, R. A., Emanuel, E. J., Luecking, R., & Mack, M. (2002). Current challenges facing secondary education and transition services: What research tells us. *Exceptional children*, 68(4), 519-531.
- Juneja, P., & Shikha, P. (2019). Role of infrastructure in improving students' outcomes. *Research Journal of Humanities and Social Sciences*, 10(3), 918-924.
- Kremer, M., Brannen, C., & Glennerster, R. (2013). The challenge of education and learning in the developing world. *Science*, 340(6130), 297-300.
- Luna, A., Chong, M., & Jurburg, D. (2022). Teaching integration, trust, communication, and collaboration competencies using challenge-based learning for business and engineering programs. *IEEE Revista Iberoamericana de Tecnologías del Aprendizaje*, 17(1), 89-98. [10.1109/RITA.2022.3149828](https://doi.org/10.1109/RITA.2022.3149828)
- Maratkyzy, S. (2025). The Impact of School Infrastructure on Student Learning: A Qualitative Systematic Review of Literature. *Eurasian Science Review An International peer-reviewed multidisciplinary journal*, 3(7), 202-209. <https://doi.org/10.63034/esr-579>
- McDonald, G. M. (2004). A case example: Integrating ethics into the academic business curriculum. *Journal of business ethics*, 54(4), 371-384.
- Meintjes, A., Henrico, A., & Kroon, J. (2015). Teaching problem-solving competency in Business Studies at secondary school level. *South african journal of education*, 35(3).
- Ministry of Education. (2010). The National Education Policy. Dhaka: Ministry of Education. <https://shed.gov.bd/site/page/cfe2b6d9-5aa4-45e0-b6a1-f5c0c11c5095/-National-Education-Policy-2010>
- Montalto, M., & Chircop, T. (2022). The Challenges and Barriers Students Face in their Learning Journeys: Perspectives of Teachers and Lecturers. *MCAST Journal of Applied Research & Practice*, 6(1), 101-184. 10.5604/01.3001.0015.8193
- Mudaly, V., & Singh, K. (2018). Language: A barrier when teaching and learning business studies. *Int J*, 74(9), 1. 10.21506/j.ponte.2018.9.4
- National Curriculum and Textbook Board. (2012). *Curriculum and syllabus for secondary and higher secondary education in Bangladesh*. NCTB.
- Nisula, K., & Pekkola, S. (2019). ERP based business learning environment as a boundary infrastructure in business learning. *Education and Information Technologies*, 24(4), 2547-2566.
- OCHE, P. E., UKABI, O. B., & ODEY, A. M. (2021). The role of business education in repositioning the ailing global economy caused by covid-19 pandemic. *Journal DOI: www. doi. org*, 1(4). [www.doi.org/10.46654/IJRESD.1409](https://www.doi.org/10.46654/IJRESD.1409)
- Ojelade, M. O., Ishola, J. A., Ajayi, J. K., Amusat, R. B., & Ahmed, J. A. (2024). Business studies in secondary schools: Exploring the teaching and learning strategies in Oyo state, Nigeria. *Àgidigbo: ABUAD Journal of the Humanities*, 12(2), 394-410. <https://doi.org/10.53982/agidigbo.2024.1202.29-j>
- Owoseni, A., Ibem, E. & Opoko, A. (2020). Socio-Economic Profiling of Students and its Impact on Learning Outcomes. *International Journal of Emerging Technologies in Learning (IJET)*, 15(19), 213-222. Kassel,

- Germany: International Journal of Emerging Technology in Learning. Retrieved March 3, 2026 from <https://www.learntechlib.org/p/217924/>.
- Pech, M., Rehor, P., & Slabová, M. (2021). Students Preferences in Teaching Methods of Entrepreneurship Education. *Journal on Efficiency and Responsibility in Education and Science*, 14(2), 66-78. <http://dx.doi.org/10.7160/eriesj.2021.140201>
- Rahman, M. A., Khan, B., & Howlader, M. H. (2018). Secondary education in Bangladesh: issues and challenges. *International Journal of Business and Social Science Research*, 6(2), 19-25.
- Rahman, M., Hamzah, M. I. M., Meerah, T., & Rahman, M. (2010). Historical Development of Secondary Education in Bangladesh: Colonial Period to 21st Century. *International education studies*, 3(1), 114-125. [10.5539/ies.v3n1p114](http://dx.doi.org/10.5539/ies.v3n1p114)
- Ravendaran, S., & Mohamad Nasri, N. (2025). *Challenges in the implementation of digital learning in primary school*. International Journal of Research and Innovation in Social Science (IJRISS) <https://dx.doi.org/10.47772/IJRISS.2025.909000504>
- Samwel Mwasalwiba, E. (2010). Entrepreneurship education: a review of its objectives, teaching methods, and impact indicators. *Education+ training*, 52(1), 20-47. <https://doi.org/10.1108/00400911011017663>
- Schoonenboom, J., & Johnson, R. B. (2017). How to construct a mixed methods research design. *KZfSS Kölner Zeitschrift für Soziologie und Sozialpsychologie*, 69(Suppl 2), 107-131. <https://link.springer.com/article/10.1007/s11577-017-0454-1>
- Subramaniam, K. O. L. A. N. D. A. N., Kingston, P. A. L. T. H. A. M. B. U. R. A. J., Azizul, Q. B., & Ahmad, S. H. M. (2023). The Effect of Teacher's Business Knowledge Distributions on School's Academic Achievement. *The Journal of Distribution Science*, 21(12), 15-22. <https://doi.org/https://doi.org/10.15722/jds.21.12.202312.15>
- Syahputra, A., Harahap, R. D., & Safitri, I. (2022). An Analysis of Student Learning Challenges in Elementary School Science Subject. *Jurnal Kependidikan : Jurnal Hasil Penelitian Dan Kajian Kepustakaan Di Bidang Pendidikan, Pengajaran, Dan Pembelajaran*, 8(1), 237–247. <https://doi.org/10.33394/jk.v8i1.4508>
- Teevno, R. A. (2011). Challenges in teaching and learning of English at secondary level class X. *International Journal of Human Resource Studies*, 1(2), 27. <http://dx.doi.org/10.5296/ijhrs.v1i2.1029>
- UNESCO. (2025). Education sector management report 2024 (ED/EO/2025/01). UNESCO. <https://unesdoc.unesco.org>
- Weber, J. W., & Englehart, S. W. (2011). Enhancing business education through integrated curriculum delivery. *Journal of Management Development*, 30(6), 558-568. <https://doi.org/10.1108/02621711111135161>

**Disclaimer/Publisher's Note:** The statements, opinions and data contained in all publications are solely those of the individual author(s) and contributor(s) and not of RISE and/or the editor(s). RISE and/or the editor(s) disclaim responsibility for any injury to people or property resulting from any ideas, methods, instructions or products referred to in the content.