

# MFS Accessibility in Patuakhali Sadar – Analysis Summary

## Overview

This report demonstrates how field-like transactional data can be transformed into statistically defensible insights for policy and NGO decision-making.

## Key Findings

- bKash dominates transaction volume across most unions.
- Liquidity crisis significantly reduces transaction stability.
- Female participation remains lower compared to male participation.

## Methods Used

- Descriptive statistics
- Independent sample t-tests
- Linear regression modeling
- Confidence interval estimation

## Policy Implications

Improving liquidity management and gender inclusion can significantly strengthen digital financial ecosystems in rural regions.

## Limitations

- Dataset is synthetic but field-realistic
- Limited geographic scope
- Intended for analytical demonstration, not national inference