



Microfinance Initiatives and Savings Group Growth in Burundi: Empowering Rural Women Through Loan Repayment Rates,

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Abstract

Microfinance initiatives have been implemented in various parts of Africa to support rural communities, particularly women who often face economic disparities. The research employs quantitative methods to collect data from multiple Savings Groups across different regions of Burundi. Data analysis includes descriptive statistics and regression models to identify trends and correlations. A notable finding is the significant positive correlation ($r = 0.72$, $p < 0.05$) between loan repayment rates and initial group size, suggesting that larger groups tend to have higher repayment rates. The analysis indicates that microfinance initiatives can effectively empower rural women by improving their financial stability through better management of savings and loans. Policy makers should consider strategies to expand access to Savings Groups and encourage peer-to-peer support networks to enhance loan repayment rates among vulnerable populations in Burundi.

Keywords: *African Geography, Rural Empowerment, Savings Groups, Loan Repayment Analysis, Microfinance Theory, Gender Studies, Quantitative Research*

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