

## Sistem grameen bank dalam upaya meningkatkan pangsa pasar wanita

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### Abstrak

Bank, as financial institution, plays an important role for the community economic activity in government development program in particular. The strategic role of bank is a medium to raise and to distribute fund to community effectively and effesienly. To help the development, bank should be able to revitalize its role as intermediary especially in field of credit. In accommodating the credit program for the community, the concept developed in Bangladesh, known as Gramen Bank can be taken into account. The credit distribution according the system is focusing on poor community and small-scale business, in which women are the main target by reducing one of the credit requirements that is collateral. This concept surely should consider prudential regulation and risk management.