Growing a Business in Indonesia, One Mushroom at a Time



MFI: KOMIDA

Founded in 2004 in the aftermath of the Aceh tsunami, KOMIDA (Koperasi Mitra Dhuafa) is one of the biggest microfinance institutions in Indonesia, with over two decades of experience supporting low-income households. From fewer than 400 borrowers and a single office in 2005, KOMIDA has grown into a nationwide network with hundreds of branches across the country, reaching several hundred thousand members. KOMIDA is mostly active in rural areas, and lends exclusively to women, reflecting a mission focused on financial inclusion, self-confidence and entrepreneurship for underserved rural communities.

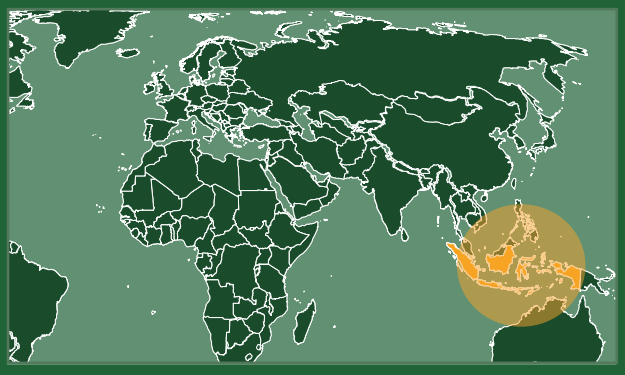
MSME: Ms. Umsih

In Cariu, West Java, 45-year-old Ms. Umsih, a mother of three, once depended with her husband on rice and peanut farming, cultivating small plots of land at the mercy of weather and market prices. Rice was harvested roughly every three months and peanuts every two days during the growing season, but the income remained irregular between planting and harvest cycles. Seeking a steadier livelihood, the couple turned to oyster mushroom cultivation, a crop that can be harvested every day.
In 2010, Ms. Umsih took her first loan from KOMIDA, IDR 500,000 (around USD 33), to launch the business. With no formal training, she taught herself mushroom cultivation and basic bookkeeping through self-study and peer exchange.

The venture has since grown into a 9x25-meter production house employing five workers, producing 50 to 80 kilograms of mushrooms daily, sold at around IDR 12,000 (USD 0.80) per kilogram against production costs of about IDR 4,500 (USD 0.30) per kilogram, through two long-term collector partners supplying markets in and around Jakarta. She now holds an outstanding loan of IDR 20,000,000 (around USD 1,343), repaid in weekly instalments. The income has enabled all three of her children to attend university, with her second daughter now working as a nurse. Ms. Umsih plans to expand her production house once the current loan is repaid, further strengthening her role in local food supply chains and reaching more urban markets.

Indonesia Key Figures	
Population	**285.7 M**
GDP per Capita (USD)	**$5,059**
Human Development Rank (UNDP)	**113/193**
Real GDP Growth	**5.1%**

Sources: UNDP (2025)



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