

Government of India  
Ministry of Development of North Eastern Region

**RAJYA SABHA**

**UNSTARRED QUESTION NO. 4367**

To be answered on

Thursday, April 02, 2026/ 12 Chaitra, 1948 (Saka)

**Implementation of NEEDS**

**4367. Smt. Ranjeet Ranjan:**

Will the Minister of **Development of North Eastern Region** be pleased to state:

- (a) the details of budgetary allocations made and utilised under the North East Enterprise Development Scheme (NEEDS) since its inception, year-wise;
- (b) the number of enterprises and projects financed through NEEDS in each State of the North Eastern Region, sector-wise and year-wise;
- (c) whether Government has laid down implementation milestones or progress indicators to evaluate the impact of NEEDS and if so, the status of those benchmarks during 2025-26; and
- (d) whether any independent review or audit has been undertaken to assess the effectiveness of NEEDS in catalysing entrepreneurship, job creation and sustainable development in the region and if so, the key findings thereof?

**ANSWER**

**The Minister of State of the Ministry of Development of North Eastern Region**

**[Dr. Sukanta Majumdar]**

- (a) The total budgetary allocation under the North East Enterprise Development Scheme (NEEDS) is ₹300.00 crore, while the actual utilization as on 28.02.2026 stands at ₹645.48 crore. The year-wise details of funds received and disbursed are given below:

(Rs. in Crore)

<b>Year</b>	<b>Fund Received</b>	<b>Fund Disbursed</b>
<b>2021-22</b>	40.00	82.55
<b>2022-23</b>	50.00	129.42
<b>2023-24</b>	60.00	126.25

<b>2024-25</b>	70.00	168.19
<b>2025-26</b>	80.00	139.07
<b>Total</b>	300.00	645.48

(b) The State-wise number of enterprises/projects financed and the total fund disbursement under the North East Enterprise Development Scheme (NEEDS) during 2021–22 to 2025–26 (up to February 28, 2026) are at **Annexure- I**.

(c) The scheme is implemented through North Eastern Development Finance Corporation Ltd. in consultation with the Ministry of Development of North Eastern Region. MDoNER signs an Memorandum of Understanding (MoU) annually with NEDFi specifying various implementation milestones which include State-wise utilization of funds, promotion of entrepreneurship in the North Eastern Region through organization of Business Meets across all eight State, conduct of capacity-building programmes for Microfinance Institutions (MFIs)/ (Non-profit organizations) NGOs, and provision of concessional finance to entrepreneurs. Also NITI Aayog monitors the progress of the schemes through Output-Outcome Monitoring Framework (OOMF). The targets of NEEDS under OOMF for FY 2025-26 are at **Annexure-II**.

(d) Yes. The NEED scheme was evaluated by Indian Institute of Management, Shillong. The key findings are given below.

- The scheme effectively targeted Micro, Small, and Medium Enterprises and microfinance projects aligned with state priorities.
- It successfully reached first-generation entrepreneurs and socially vulnerable groups, including women, SC, ST, OBC, and differently abled beneficiaries, while promoting entrepreneurship in remote areas.
- A majority of beneficiaries effectively utilized the support provided, channelling it towards their intended projects.
- More than 95% of respondents reported satisfaction with fund utilization, capacity-building programs, and support services.
- Capacity-building initiatives in financial literacy, business management, and livelihood skills have strengthened the sustainability of supported enterprises.

**Annexure I**  
**(Rs. In Cr.)**

<b>State-wise Projects Assisted and Fund Disbursement</b>	<b>2021-22</b>		<b>2022-23</b>		<b>2023-24</b>		<b>2024-25</b>		<b>2025-26 (upto February 2026)</b>	
<b>State</b>	<b>Number of Projects Assisted</b>	<b>Fund Disbursement (Rs. Crore)</b>	<b>Number of Projects Assisted</b>	<b>Fund Disbursement (Rs. Crore)</b>	<b>Number of Projects Assisted</b>	<b>Fund Disbursement (Rs. Crore)</b>	<b>Number of Projects Assisted</b>	<b>Fund Disbursement (Rs. Crore)</b>	<b>Number of Projects Assisted</b>	<b>Fund Disbursement (Rs. Crore)</b>
Arunachal Pradesh	53	6.53	80	12.54	106	13.42	100	9.4	93	11.13
Assam	159	24.95	264	38.28	228	36.34	152	57.53	103	50.68
Manipur	78	10.11	103	8.69	78	6.58	72	20.21	45	25.13
Meghalaya	16	2.43	42	9.91	49	6.8	41	10.74	7	5.38
Mizoram	119	8.75	171	17.69	211	21.84	219	25.33	178	19.64
Nagaland	115	8.59	132	11.89	126	13.78	131	16.61	76	9.46
Sikkim	139	10.32	168	11	131	9.57	170	13.21	122	7.12
Tripura	173	10.87	184	19.43	212	17.92	182	15.16	119	10.53
<b>Total</b>	<b>852</b>	<b>82.55</b>	<b>1144</b>	<b>129.42</b>	<b>1141</b>	<b>126.25</b>	<b>1067</b>	<b>168.19</b>	<b>743</b>	<b>139.07</b>

**OOMF Targets and Achievements under North East Enterprises Development Scheme (NEEDS) during FY 2025-26 (up to 28.03.2026):**

Financial Outlay	Outputs 2025-26				Outcomes 2025-26			
2025-26	Output	Indicators	Targets 2025-26	Achievements	Outcome	Indicators	Targets 2025-26	Achievements
80.00	1. Provision of formal credit to MSMEs and MFIs	1.1. No. of MSMEs and MFIs provided loans by NEDFi	400	655	1. Promotion of entrepreneurship and MSMEs in NE states	1.1 Total number of employment generated in supported MSMEs/ MFI	8000	15305
		1.2 No. of MSMEs and MFIs provided loans by MDoNER	400	400				
		1.3 Loans extended to MFIs by NEDFi (in Rs crore)	10.00	5.1				
		1.4 Loans extended to MFIs by MDoNER (in Rs crore)	10.00	8.50		1.2 Total number of entrepreneurs created in the last ½ years	588	1889
		1.5 Loans extended to MSMEs by NEDFi (in Rs crore)	70.00	72.85				
		1.6 Loans extended to MSMEs by MDoNER (in Rs crore)	70.00	70.00				
	1.3 Repayment rate (%)	95.0%	96.9%					
2. Handholding support to MFIs and entrepreneurs	2.1. No. of participants in capacity building events and awareness camps	610	1140	2. No. of Participants to be trained	610	1140		

\*\*\*\*\*

