

Government of India
Ministry of Development of North Eastern Region

LOK SABHA
UNSTARRED QUESTION NO. 4261

To be answered on
Wednesday, March 18, 2026/ Phalguna 27, 1947 (Saka)

NEEDS

4261. Shri Saptagiri Sankar Ulaka:

Will the Minister of DEVELOPMENT OF NORTH EASTERN REGION be pleased to state:

(a) the total budgetary allocation and actual utilisation under the North East Enterprise Development Scheme (NEEDS) since its inception, year-wise;

(b) the total number of enterprises and projects financed through NEEDS in each State of the North Eastern Region, sector and year-wise;

(c) whether the Government has laid down implementation milestones or progress indicators to evaluate the impact of NEEDS, if so, the status of those benchmarks as of 2025-26 thereof; 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 is given below:

(Rs. in Crore)

| Year | Fund Received | Fund Disbursed |
|----------------|----------------------|-----------------------|
| 2021-22 | 40.00 | 82.55 |
| 2022-23 | 50.00 | 129.42 |
| 2023-24 | 60.00 | 126.25 |

| | | |
|----------------|--------|--------|
| 2024-25 | 70.00 | 168.19 |
| 2025-26 | 80.00 | 139.07 |
| Total | 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) Yes. The scheme is implemented through North Eastern Development Finance Corporation Ltd. under the guidance of the Ministry of Development of North Eastern Region. MDoNER signs an Memorandum of Understanding (MoU) 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 States, 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 as 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)**

| State-wise Projects Assisted and Fund Disbursement | 2021-22 | | 2022-23 | | 2023-24 | | 2024-25 | | 2025-26 (upto February 2026) | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num ber of Proje cts Assi sted | Fund Disburs ement (Rs. Crore) | Num ber of Proje cts Assi sted | Fund Disburs ement (Rs. Crore) | Num ber of Proje cts Assi sted | Fund Disburs ement (Rs. Crore) | Num ber of Proje cts Assi sted | Fund Disburs ement (Rs. Crore) | Num ber of Proje cts Assi sted | Fund Disburs ement (Rs. Crore) |
| 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 |
| Total | 852 | 82.55 | 1144 | 129.42 | 1141 | 126.25 | 1067 | 168.19 | 743 | 139.07 |

OOMF Targets under North East Enterprises Development Scheme (NEEDS) during FY 2025-26:

| Financial Outlay | Outcomes 2025-26 | | | | | |
|------------------|--|--|------------|---|---|-----------------|
| | 2025-26 | Output | Indicators | Targets 2025-26 | Outcome | Targets 2025-26 |
| 80.00 | 1. Provision of formal credit to MSMEs and MFIs | 1.1. No. of MSMEs and MFIs provided loans by NEDFi | 400 | 1. Promotion of entrepreneurship and MSMEs in NE states | 1.2 Total number of entrepreneurs created in the last ½ years | 8000 |
| | | 1.2 No. of MSMEs and MFIs provided loans by MDoNER | 400 | | | |
| | | 1.3 Loans extended to MFIs by NEDFi (in Rs crore) | 10.00 | | | |
| | | 1.4 Loans extended to MFIs by MDoNER (in Rs crore) | 10.00 | | | |
| | | 1.5 Loans extended to MSMEs by NEDFi (in Rs crore) | 70.00 | | | |
| | | 1.6 Loans extended to MSMEs by MDoNER (in Rs crore) | 70.00 | | | |
| | 2. Handholding support to MFIs and entrepreneurs | 2.1. No. of participants in capacity building events and awareness camps | 610 | 2. No. of Participants to be trained | 610 | |
