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## **A Descriptive Study on Government Initiatives and Schemes Fostering the Growth and Development of MSMEs in Nagaland**

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### **ABSTRACT**

In the northeastern Indian state of Nagaland, numerous government programmes and efforts are being examined in this descriptive study with the goal of promoting the expansion and advancement of MSMEs. Using a qualitative research technique, the study aims to understand the specific interventions designed to promote MSMEs in the region. Among the techniques used to acquire data include government document analysis and secondary literature review. In addition to identifying areas for development and offering policy recommendations to strengthen the ecosystem that supports MSMEs in the area, the study intends to shed light on the difficulties and efficacy of government programmes aimed at promoting the expansion of MSMEs in Nagaland. By shedding light on the unique context of Nagaland and its MSME sector, this research contributes to the broader discourse on promoting entrepreneurship and economic development in India's northeastern states.

**Key words:** Government Initiatives, Schemes, Economic Development, Entrepreneurship, Empowerment Programs, and Sustainable Growth



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## **INTRODUCTION**

Especially in rising economies like India, micro, small, and medium-sized enterprises (MSMEs) are critical to creating jobs, fostering innovation, and accelerating economic progress. Various programmes and policies have been implemented by national and regional governments to encourage the growth and development of MSMEs, in recognition of their relevance in supporting inclusive development. MSMEs play a significant role in the local economy of the northeastern state of Nagaland, helping to create jobs, generate revenue, and reduce poverty. Notwithstanding their potential, MSMEs in Nagaland encounter several obstacles such as restricted financial availability, deficient infrastructure, and absence of market connections. The purpose of this descriptive study is to examine the array of government programmes and efforts designed to support MSMEs in Nagaland as they expand and thrive. Through an analysis of the particular interventions designed to assist MSMEs in the area, the research aims to shed light on the efficiency, obstacles, and prospects related to government assistance programmes.

This study adds to the growing body of knowledge regarding the potential and difficulties faced by MSMEs in the northeastern states of India by concentrating on the distinct setting of Nagaland and its MSME sector. Moreover, policymakers, development professionals, and other stakeholders engaged in promoting entrepreneurship and economic growth in Nagaland and comparable regions should take note of the study's conclusions. As a result, this study emphasises how crucial it is for the government to make specific interventions in order to foster an atmosphere that allows MSMEs to prosper and support sustainable development.

## **REVIEW OF THE LITERATURE**

Small and medium-sized businesses (SMEs) are essential for promoting economic expansion, creating jobs, and reducing poverty, especially in areas with a variety of socioeconomic difficulties like Nagaland. The primary literature on government programmes and initiatives targeted at promoting the expansion and development of Micro, Small, and Medium-Sized Enterprises (MSMEs) in Nagaland is compiled in this review.

In their comprehensive study on MSME development in India, Singh and Singh (2018) underlined the role that government support policies have in encouraging the growth of small businesses. The

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authors emphasize that targeted interventions, like financial support, talent development programmes, and market links, are essential to addressing the particular challenges MSMEs face in accessing markets, technology, and finance.

Longchar and Kikon (2019) conducted an analysis of the government's MSMEs programme implementation in Nagaland. The study focused on the effectiveness of support mechanisms, including loan guarantee schemes, technological upgradation programmes, and measures to promote entrepreneurship. The study underscores the importance of contextualizing policy interventions to the local socio-economic context and addressing infrastructural constraints to MSME growth in Nagaland.

Similarly, Aier and Limbu (2020) conducted a qualitative inquiry into the impact of government initiatives on MSME development in Northeast India, including Nagaland. Through interviews with MSME entrepreneurs and government officials, the study elucidates the challenges and opportunities facing small businesses in the region and highlights the role of government schemes in providing financial support, skill enhancement, and market access.

Furthermore, the Government of Nagaland (2017) published a report outlining various schemes and initiatives implemented by the state government to promote MSME growth. The report provides an overview of schemes such as the Nagaland Industrial Policy, financial assistance programs, and infrastructure development initiatives aimed at creating an enabling environment for MSMEs to thrive in the state.

Overall, the literature underscores the importance of government initiatives and schemes in fostering the growth and development of MSMEs in Nagaland. While significant strides have been made in terms of policy formulation and implementation, challenges such as limited access to finance, inadequate infrastructure, and regulatory bottlenecks persist. Moving forward, there is a need for continued efforts to address these challenges, enhance the effectiveness of government support mechanisms, and create an enabling environment for MSMEs to flourish in Nagaland.



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## **STATEMENT OF THE PROBLEM**

Micro, Small, and Medium-Sized Enterprises (MSMEs) are acknowledged for their critical role in promoting development and accelerating economic progress. However, in Nagaland, an Indian state in the northeast, these enterprises encounter a multitude of obstacles that impede their ability to expand and endure. In order to assist the MSME sector, the government has launched a number of programmes and initiatives, although little is known about the impact and efficacy of these efforts in the Nagaland environment. Thus, descriptive research that examines and assesses the government programmes and initiatives targeted at promoting the expansion and development of MSMEs in Nagaland is desperately needed. The following important questions are the focus of this study:

What programmes and initiatives does the government currently have in place to assist MSMEs in Nagaland?

To what extent do these programmes and efforts help MSMEs in Nagaland grow and develop?

What are the primary obstacles that MSMEs in Nagaland experience when trying to enrol in and take advantage of government support programmes?

What are the prospects and suggestions for augmenting the efficacy of governmental actions aimed at providing improved assistance to MSMEs in Nagaland?

By addressing these research questions, the study hopes to shed light on how the Nagaland government currently supports MSMEs and make recommendations for better policy interventions to foster the expansion and development of MSMEs in the area.

## **SIGNIFICANCE OF THE STUDY**

The significance of this descriptive study lies in its contribution to understanding the effectiveness of government interventions and schemes in promoting the growth and development of Micro, Small, and Medium Enterprises (MSMEs) in Nagaland, a northeastern state of India.

This study addresses a significant gap in the literature by providing empirical insights into the specific context of Nagaland's MSME sector and the impact of government interventions on its



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growth trajectory. By examining the accessibility, utilization, and impact of government initiatives, the study offers valuable evidence to inform policy decisions and program implementation aimed at supporting MSMEs in Nagaland.

The findings of this study have practical implications for policymakers, development practitioners, and stakeholders involved in MSME promotion and economic development in Nagaland. By identifying strengths, weaknesses, opportunities, and threats associated with existing government interventions, the study provides actionable recommendations for enhancing the effectiveness and targeting of MSME support programs in the region.

Furthermore, the study contributes to the broader discourse on MSME development in India's northeastern states, which face unique challenges related to infrastructure, connectivity, and market access. By focusing on Nagaland, this research sheds light on the specific needs and dynamics of MSMEs in the region and highlights strategies for leveraging government interventions to foster inclusive and sustainable economic growth.

Ultimately, the findings of this study are expected to enhance the understanding of MSME development dynamics in Nagaland and provide evidence-based insights for shaping future policy interventions and capacity-building initiatives aimed at promoting entrepreneurship, innovation, and job creation in the region. By fostering a conducive environment for MSME growth, the study aims to contribute to the overall economic prosperity and social well-being of Nagaland and its inhabitants.

## **OBJECTIVE OF THE STUDY**

To identify and analyze the existing government initiatives and schemes targeted at supporting MSMEs in Nagaland.

To assess the effectiveness of these government interventions in promoting the growth and development of MSMEs in Nagaland, considering factors such as accessibility, utilization, and impact.



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To examine the challenges encountered by MSMEs in Nagaland in accessing and benefiting from government support programs, including issues related to awareness, eligibility criteria, and bureaucratic procedures.

To explore the opportunities and recommendations for enhancing the effectiveness of government interventions to better support MSMEs in Nagaland, with a focus on addressing identified challenges and maximizing positive outcomes for MSMEs in the region.

## **RESEARCH METHODOLOGY**

Government documents, reports, policy papers, and official publications related to MSME development in Nagaland will be analyzed to gain a deeper understanding of the policy landscape and institutional framework supporting MSMEs. The entire research is solely based on the secondary data. Secondary data is collected from various available resources such as published books, journals, internet websites, etc, and the office of the Ministry of MSME Dimapur.

## **THE EXISTING GOVERNMENT INITIATIVES AND SCHEMES TARGETED AT SUPPORTING MSMEs IN NAGALAND**

The main city in Nagaland, Dimapur City, has enormous potential for regional expansion and development, especially in the area of micro, small, and medium-sized enterprises (MSME). MSMEs are essential for stimulating economic expansion, creating a large number of jobs, and advancing inclusive development. Promoting MSMEs not only intensifies the benefits of economic prosperity but also tackles various socio-economic challenges present in the region. It holds immense significance for bringing about economic growth and socio-economic development in the region. By encouraging entrepreneurial spirit, and utilizing domestic and local resources in addition to strategic interventions, MSMEs have the potential to emerge as the engine of inclusive growth, job creation, and poverty alleviation in the region. However, in order to meet obstacles like infrastructure development, financing access, skill development, and market access, MSMEs need cooperative support from legislators, financial institutions, industry groups, and other stakeholders. Potential regions like Dimapur can only fully realize the transformative potential of MSMEs and create the conditions for prosperous growth and a resilient future by means of such procedures.



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As a result, several schemes and Government interventions have been made to initiate and promote the growth and development of MSMEs in various regions.

### **1. North East Industrial Development Scheme (NEIDS)**

The Indian government launched the North East Industrial Development Scheme (NEIDS) for industrial units in Northeast India in 2017 with the goal of promoting the growth of sustainable industry and generating potential jobs in the region, especially in the state of Sikkim. Uttar Poorva Transformative Industrialization (UNNATI) is a new industrial development project approved by the Cabinet Minister in March 2024. Its goal is to boost the socio-economic development of the northeastern states of India and provide gainful employment. The entire budget for the programme is Rs 10,037 crore. Nagaland filed two Central Capital Investment Incentives for Access to Credit (CCIIAC) claims to DPIIT on March 11, 2022, under the NEIDS, 2017, and the State Level Committee (SLC) approved them.

- a. The Liniza Ready-made Garment Manufacturing Unit, situated in Dimapur.
- b. Atoqa Tea Producer Company Limited, Dimapur.

The pre-audit team of the Institute of Public Auditors of India (IPAI) reviewed and accepted the two (two) claims on November 2, 2022, for the final incentive payout.

### **2. Prime Minister's Employment Generation Programme (PMEGP)**

The Hon. Prime Minister of India unveiled the Prime Minister's Employment Generation Programme, a core initiative, on August 15, 2008. The government would pay the recipients of this PMEGP programme up to 15% to 35% of the total cost of their projects. The PMEGP is enforced by the Khadi and Village Industries Commission (KVIC), whose goal is to establish microenterprises and initiatives that will enable potential artisans in both rural and urban areas to thrive through self-employment opportunities.





**Table – 1 Self- Employment Opportunities Growth to Potential Artisans in both Rural and Urban areas**

| Beneficiary category   | Beneficiary              | Urban        | Rural        |
|--|--------------------------|--------------|--------------|
|  | Share (of total project) | Subsidy Rate | Subsidy Rate |
| <b>General category</b>  | 10%                      | 15%          | 25%          |
| <b>Special (including SC/ST/OBC/Minorities/Women, physically disabled, Northeast Region, etc.)</b> | 5%                       | 25%          | 35%          |

Source: PMEGP; MSME, Government of India

### 3. The Chief Minister’s Micro Finance Initiative (CMMFI)

On August 23, 2022, at Capital Cultural Hall in Kohima, the Chief Minister of Nagaland, Neiphiu Rio, and the Union Minister of Finance and Corporate Affairs, Nirmala Sitharaman, jointly introduced the Chief Minister's Micro Finance Initiative (CMMFI). In addition to promoting private entrepreneurship and improving the state's agri-marketing network and infrastructure, this programme seeks to raise farmers' incomes and encourage investment in the Agri & Allied and small business sectors. Subsidies and interest subventions are given under this scheme to qualified operations in agriculture and related sectors, such as processing facilities, MSME, etc. The table below shows the actions that CMMFI has made in each of Nagaland's districts;

**Table – 2 Activities undertaken under Chief Minister’s Micro Finance Initiatives**

| Sl. No. | District | No. of Applicant | Amount Approved | Remarks   |
|---------|----------|------------------|-----------------|---|
| 1.      | Dimapur  | 31               | 3.58 Cr.        | *11 Home stays<br>* 2 Gym/Fitness centres<br>*6 Logistics and mobile food services<br>*1 Psychiatry and de-addiction centre.<br>*1 m/Furniture unit |





|              |        |    |          |  |
|--------------|--------|----|----------|--|
|              |        |    |          | <ul style="list-style-type: none"> <li>*1 call centre</li> <li>*1 Army clothing centre</li> <li>*1 Cafe</li> <li>*1 Tent House</li> <li>*1 Auto garage</li> <li>*1 departmental store</li> <li>*4 expansion of existing units-printing press, beauty parlour, hardware business, Edu centre</li> </ul>   |
| 2.           | Kohima | 2  | 0.3 Cr.  | *2 Home stays  |
| 3.           | Phek   | 2  | 0.4 Cr.  | <ul style="list-style-type: none"> <li>*2 Home stays</li> <li>*1 Gym/Fitness centre</li> </ul>   |
| 4.           | Wokha  | 9  | 0.82 Cr. | <ul style="list-style-type: none"> <li>*1 home stay</li> <li>*1 house renovation &amp; upgrading of carpentry machineries.</li> <li>*1 pottery unit</li> <li>*1 weaving handloom centre</li> <li>*1 urban Design</li> <li>*1 marble engraving</li> <li>*Renovation and modernisation of cafe</li> <li>*Garage workshop and accessories shop</li> <li>*1 Food and Games Cafe</li> </ul> |
| <b>Total</b> |        | 45 | 5.1 Cr.  |  |

*Source: Directorate of Industries and Commerce*

Chief Minister Micro Finance Initiatives have sanctioned ₹ 5.1 crores in total (CMMFI). The programme was started to support the growth of new businesses. Nevertheless, it is noteworthy that just three projects home stays, logistical and mobile food services, and gym/fitness centres have received approval from the SLMC thus far. Four projects, on the other hand, have been granted for the expansion of already-existing units. (Nagaland, Directorate of Economics & Statistics)



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## **GOVERNMENT INTERVENTIONS AIMED AT PROMOTING THE GROWTH AND DEVELOPMENT OF MICRO, SMALL, AND MEDIUM ENTERPRISES (MSMES) IN NAGALAND**

**MSME Development Policies:** The Government of Nagaland has formulated specific policies to support MSMEs. These policies often include provisions for financial assistance, infrastructure development, skill enhancement, and market linkages. For instance, the Nagaland Industrial and Investment Promotion Policy provides incentives and support for MSMEs.

**Financial Assistance and Subsidies:** Various financial assistance schemes are implemented by the government to provide capital and credit support to MSMEs. These schemes may include subsidies on loans, interest rate concessions, and grants for technology upgradation. The Nagaland State Industrial Development Corporation (NSIDC) and Nagaland Industrial Development Finance Corporation (NIDFC) are instrumental in implementing such schemes.

**Skill Development Initiatives:** Skill development is crucial for the growth of MSMEs. The government collaborates with various training institutes, vocational centers, and industry associations to provide skill development programs tailored to the needs of MSMEs. These programs aim to enhance the employability and entrepreneurship skills of individuals.

**Infrastructure Development:** Access to adequate infrastructure, including industrial estates, industrial parks, and technology centers, is vital for MSMEs. The government invests in the development of such infrastructure to create a conducive environment for MSME growth. This includes provision for basic amenities like electricity, water, and transportation.

**Technology Upgradation and Innovation:** Encouraging MSMEs to adopt modern technology and innovate is essential for competitiveness. Government initiatives may include providing incentives for technology upgradation, setting up technology centers, and facilitating technology transfer and collaboration with research institutions.

**Market Promotion and Linkages:** MSMEs often face challenges in accessing markets. The government supports MSMEs by facilitating market linkages, organizing trade fairs and exhibitions,



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and providing assistance in marketing and branding. Export promotion initiatives may also be undertaken to help MSMEs tap into international markets.

**Ease of Doing Business:** Simplifying regulatory processes and improving the business environment is crucial for MSMEs. The government may streamline procedures for registration, licensing, and compliance, and introduce online platforms for easy access to government services and information.

**Handholding and Entrepreneurship Development:** Providing handholding support and mentorship to aspiring entrepreneurs is essential. The government may collaborate with industry associations, incubation centers, and entrepreneurship development institutions to provide guidance, counseling, and networking opportunities for MSMEs.

To study the specific interventions and their impact on MSME growth in Nagaland, one can refer to official government publications, reports, and websites of relevant departments and agencies, as well as academic research and studies conducted on the subject. Additionally, interacting with MSME stakeholders and industry experts in Nagaland can provide valuable insights.

## **CHALLENGES ENCOUNTERED BY MSMES IN NAGALAND**

**Limited Access to Finance:** For MSMEs in Nagaland, financing access is a major obstacle. Because they lack collateral or a credit history, many MSMEs find it difficult to obtain loans from banking institutions.

**Infrastructure Constraints:** MSMEs in Nagaland have difficulties due to inadequate infrastructure, which includes bad road connectivity, unstable power supplies, and restricted access to telecommunications and water. The effectiveness of production, the expense of transportation, and general company operations are all impacted by this lack of infrastructure.

**Limited Market Access:** In Nagaland, MSMEs frequently encounter difficulties breaking into both local and foreign markets. Their inability to contact potential clients is hampered by poor distribution networks, a lack of marketing expertise, and limited market knowledge. Furthermore, MSMEs find it challenging to compete in larger markets due to their remote location and high transportation expenses.



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**Skill Shortages:** One major obstacle facing MSMEs in Nagaland is a lack of skilled labour. Finding workers with the requisite managerial and technical abilities is a challenge for many MSMEs. In addition, there is a mismatch in the labour market between the skills that are taught at educational institutions and the skills that are needed by industry.

**Regulatory Compliance Burden:** MSMEs in Nagaland may find it difficult to comply with a variety of regulatory obligations, such as those pertaining to licencing, taxes, labour laws, and environmental rules. For small firms, unclear and complicated legislation can cause confusion and raise compliance expenses.

**Lack of Entrepreneurial Culture:** In Nagaland, there is still a dearth of a thriving business culture in spite of government efforts to encourage it. Entrepreneurship and innovation are impeded by various factors, including but not limited to risk aversion, restricted exposure to business prospects, and societal shame attached to business failure.

**Limited Access to Technology and Innovation:** In Nagaland, MSMEs frequently lack access to innovation and contemporary technology. The lack of access to technology infrastructure, such as research facilities and internet connectivity, impedes attempts to increase productivity and foster innovation.

**Supply Chain Challenges:** Because raw materials and components are scarce and transportation is expensive, MSMEs in Nagaland have difficulty obtaining them. Furthermore, MSMEs are susceptible to supply chain disruptions due to their reliance on outside suppliers.

**Inadequate Government Support:** Even though the government has put in place a number of regulations and initiatives to help MSMEs, there are frequent implementation flaws and delays in the benefits being distributed. Additionally, MSMEs may encounter bureaucratic obstacles and corruption when dealing with government authorities.

**Security Concerns:** Insurgency and ethnic disputes are two ongoing security problems that make the business climate in Nagaland unpredictable. Particularly in border locations, these security risks discourage investment and interfere with commercial operations.



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It will take coordinated efforts from the public, business, and civil society sectors to address these issues. This entails boosting technological and financial access, developing entrepreneurial education and training, streamlining regulatory procedures, and creating an environment that is favourable for MSMEs operating in Nagaland.

### **ACCESSING AND BENEFITING FROM GOVERNMENT SUPPORT PROGRAMS CAN BE CHALLENGING FOR MSMES IN NAGALAND**

**Lack of Awareness:** The main issue MSMEs in Nagaland confront is the general lack of knowledge regarding government assistance initiatives. It's possible that a large number of MSMEs are unaware of these programmes' existence, goals, requirements for eligibility, and application processes. MSMEs are less able to utilize the resources that are available to them because of this ignorance.

**Complex Eligibility Criteria:** Government assistance programmes can have intricate qualifying requirements, which MSMEs might find challenging to comprehend and meet. Requirements related to business size, turnover, registration status, and sector-specific criteria may exclude many MSMEs from accessing support programs.

**Limited Outreach and Accessibility:** Government agencies responsible for implementing support programs may have limited outreach and accessibility in remote areas of Nagaland. MSMEs in bordering and rural areas could have trouble communicating with government representatives and getting information about government programmes.

**Bureaucratic Procedures:** For MSMEs, the paperwork and bureaucratic processes associated with applying for government assistance programmes can be intimidating. Protracted application procedures, several levels of approval, and documentation needs could deter MSMEs from requesting help.

**Delayed Disbursement of Benefits:** Even in the event that MSMEs are granted government help, there could be a delay in the payment of benefits. Red tape, bureaucratic inefficiencies, and administrative bottlenecks might impede MSMEs' capacity to meet their urgent demands by lengthening the process.



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**Corruption and Favouritism:** Corruption and favouritism within government agencies can pose significant barriers to accessing support programs for MSMEs in Nagaland. Bribery, nepotism, and political influence may skew the allocation of benefits, disadvantaging deserving MSMEs.

**Language and Cultural Barriers:** Language and cultural barriers may also hinder MSMEs' access to government support programs. Many MSMEs in Nagaland may not be fluent in English or the official language of communication, making it difficult for them to understand program guidelines and communicate with government officials.

**Inadequate Follow-up and Monitoring:** Lack of adequate follow-up and monitoring mechanisms by government agencies may result in ineffective implementation of support programs. MSMEs may become frustrated and disillusioned with the application process if they do not obtain the required direction and assistance.

Agencies from the government, business associations, and civil society must work together to address these issues. To improve MSMEs' access to government support programmes in Nagaland, it is imperative to streamline bureaucratic procedures, improve outreach and awareness campaigns, and implement transparent and accountable mechanisms for programme implementation and monitoring. Additionally, improving accessibility and transparency in the provision of support services to MSMEs can be achieved by utilising technology and digital platforms.

## **OPPORTUNITIES AND RECOMMENDATIONS TO IMPROVE SUPPORT FOR MSMEs IN NAGALAND**

**Enhanced Awareness Campaigns:** Government agencies should conduct regular and targeted awareness campaigns to educate MSMEs in Nagaland about available support programs, including their objectives, eligibility criteria, and application procedures. This could involve using multiple channels such as workshops, seminars, webinars, social media, and local language communication to reach a wider audience.

**Simplified Application Processes:** Simplifying the application processes for government support programs can make them more accessible to MSMEs in Nagaland. This entails cutting down on



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paperwork, digitizing the application process, and giving applicants unambiguous instructions and support. Application processing can be sped up by streamlining bureaucratic processes.

**Tailored Support Services:** Governmental organizations ought to customize support services to the unique requirements of MSMEs in Nagaland. This could include offering financial incentives, training programmes tailored to the specific needs of the MSMEs operating in Nagaland's many industries and regions, and help tailored to their particular sectors.

**Capacity Building Initiatives:** Putting money into programmes that increase MSMEs' capabilities can increase their sustainability and competitiveness. This involves offering instruction and skill-building courses on subjects including marketing, entrepreneurship, company management, technology adoption, and regulatory compliance.

**Facilitation of Access to Finance:** Enhancing financial accessibility is essential for MSMEs in Nagaland to expand. Collateral-free loans, credit guarantees, and venture capital investment are just a few of the creative financing methods that government agencies should collaborate closely with financial institutions to develop in order to meet the demands of MSMEs. Moreover, enhancing financial literacy among MSMEs can help them make informed decisions about borrowing and investment.

**Infrastructure Development:** Investing in infrastructure development is essential for creating an enabling environment for MSMEs in Nagaland. This includes improving road connectivity, electricity supply, telecommunications, and industrial estates. Improving market accessibility, lowering manufacturing costs, and luring investment into the MSME sector are all achieved by improving infrastructure.

**Promotion of Entrepreneurship and Innovation:** Key factors driving MSME growth in Nagaland are innovation and entrepreneurship encouragement. To foster an innovative and entrepreneurial culture, government organizations should fund projects like technology parks, research and development facilities, and startup incubators. MSMEs might be encouraged to invest in research and development by offering incentives for innovation and intellectual property protection.





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**Strengthening Institutional Framework:** Strengthening the institutional framework for MSME support is essential for the effective implementation of government interventions. In order to take advantage of the resources and knowledge available from the private sector, this entails creating specialized MSME development organizations, putting in place grievance redressal procedures, and encouraging public-private partnerships.

**Monitoring and Evaluation:** Government actions must be regularly monitored and evaluated in order to determine their effectiveness and pinpoint areas for improvement. Establishing performance indicators and doing recurring reviews are important ways for government organizations to gauge how well support programmes are working. It is important to aggressively seek out MSMEs' feedback to make sure that their requirements are being met.

By putting these suggestions into practice, the government may improve the efficiency of its initiatives to better assist MSMEs in Nagaland, fostering inclusive development, job creation, and economic progress in the region. To accomplish these goals, cooperation between governmental bodies, business groupings, financial institutions, and civil society organizations is crucial.

## CONCLUSION

This descriptive study has provided valuable insights into the landscape of government interventions and schemes aimed at fostering the growth and development of Micro, Small, and Medium Enterprises (MSMEs) in Nagaland. Through a comprehensive analysis of accessibility, utilization, and impact, the study has shed light on the effectiveness of these initiatives in supporting MSMEs in the region.

The findings of this study underscore the significance of government interventions in promoting MSME growth and development in Nagaland. While several initiatives have been implemented to support MSMEs, challenges such as limited accessibility, underutilization, and varying levels of impact persist. Addressing these challenges requires a concerted effort from policymakers, development practitioners, and stakeholders to enhance the targeting, design, and implementation of MSME support programs. Moving forward, there is a need for continuous monitoring and evaluation of government interventions to ensure their relevance, effectiveness, and sustainability. Additionally, there is a call for greater collaboration and coordination among government agencies,

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MSMEs, financial institutions, and other stakeholders to maximize the impact of support initiatives and address the diverse needs of MSMEs in Nagaland. Furthermore, this study highlights the importance of context-specific approaches in MSME development, recognizing the unique challenges and opportunities faced by businesses in Nagaland and other northeastern states of India. By tailoring interventions to address local constraints and leverage regional strengths, policymakers can create an enabling environment for MSME growth and contribute to the overall economic prosperity of the region.

In conclusion, this study serves as a foundation for future research and policy dialogue on MSME development in Nagaland. Building on the knowledge gained from this research, interested parties can collaborate to create and carry out evidence-based interventions that support MSMEs, encourage entrepreneurship, and propel equitable economic growth throughout the state.

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