



नीति आयोग
NITI AAYOG



DOCPLAN- OCTOBER 2026

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AGRICULTURE

1. [Accessing Agricultural Credit through Kisan Credit Cards/Anjani Kumar and Kriti Sharma](#)

Patterns of Use, Transaction Costs, and Institutional Barriers in Eastern India

EPW: Vol. 61, Issue No. 36, 19 Sep, 2026

Kisan Credit Card adoption, transaction costs, and institutional barriers are examined across five eastern Indian states using a two-round panel survey of 3,375 farm households in 2018 and 2023. KCC adoption increased modestly from 15.2% to 18.2%, while transaction costs declined. However, interstate and farm-size disparities persist, alongside procedural complexity and informal payments, highlighting the need for simpler, equitable access to institutional credit.

2. [Sugar Policy and Water Security/Chandershekhar G Ranade](#)

EPW: Vol. 61, Issue No. 36, 19 Sep, 2026

I read the editorial, “A Foretaste of Bitter Sugar” (EPW, 5 September 2026), on the sugar policy with great interest and was reminded of two scholars whose work continues to remain highly relevant.

The first is V M Dandekar, former director of the Gokhale Institute of Politics and Economics, who argued that Maharashtra should diversify away from excessive dependence on sugar cane cultivation. A comparison with other Indian states shows that Maharashtra is relatively water-scarce. The continuing migration to the Pune–Mumbai region has further increased water demand in western Maharashtra. The growing emphasis on ethanol production is likely to add another layer of pressure on already stressed water resources. It seems that Uttar Pradesh—a water-surplus state—is successfully diverting away from sugar cane cultivation to other crops.

3. [Women's Work and Just Transition in Agriculture/M Manjula and Sangeeta Dutta Gupta](#)

EPW: Vol. 61, Issue No. 36, 26 Sep, 2026

The emphasis on shifting to low-carbon systems in agriculture needs to be understood in the context of existing gendered roles in agriculture. These systems rely heavily on the regeneration of the natural resource base in agriculture and have the potential to perpetuate or alleviate gender disparities depending on the sociocultural context of their implementation. Applying feminist perspectives, the article explores the role of women in low-carbon just transition systems in agriculture, such as agroecology.

4. [Does Employment Guarantee Hamper Indian Agriculture?/Mrityunjay Pandey](#)

EPW: Vol. 61, Issue No. 36, 26 Sep, 2026

The repeal of the Mahatma Gandhi National Rural Employment Guarantee Act and its replacement by the Viksit Bharat Guarantee for Rozgar and Aajeevika Mission Gramin Act rests, in part, on a contested claim that guaranteed rural employment disrupts agricultural labour markets by generating artificial labour scarcity. This claim is most sharply reflected in the VB–G RAM G provision mandating a 60-day break during the peak agricultural season. Drawing on evidence from the Indian agrarian economy, the article challenges this logic, showing that nearly 90% of agrarian households in India are net suppliers of labour and are direct beneficiaries of employment guarantee.

EDUCATION

5. [Fading 'Keralam Model'/Subin Thomas, Smita Satapathy and Neenu Anna Ninan](#)
Crisis in Higher Education and Fall from Academic Excellence

EPW: Vol. 61, Issue No. 36, 05 Sep, 2026

Keralam, once celebrated for literacy and educational progress, is witnessing a decline in the quality, governance and credibility of its higher education system. Political interference, favouritism in appointments, chaotic academic calendars, delays in examinations and results and toxic campus politics have weakened the system. Students increasingly migrate elsewhere for timely academic progress and better

learning environments. The authors examine the reasons behind this decline and stress the need for quick reforms.

6. TET and Teacher Quality/Adama Srinivas Reddy

Poor Understanding of Educational Realities

EPW: Vol. 61, Issue No. 36, 05 Sep, 2026

The Supreme Court's 2025 judgment mandating the Teacher Eligibility Test for all in-service teachers has been projected as a decisive intervention to improve teacher quality in India. This article argues that such test-centric reforms reflect a poor and technocratic understanding of teaching as a profession. The article demonstrates that teaching quality is a systemic outcome shaped by institutional capacity and working conditions. The reliance on eligibility testing as a proxy for quality obscures structural failures in teacher education, weakens professional autonomy, and risks alienating teachers. Genuine improvement requires systemic renewal rather than symbolic accountability.

7. Does Education Equalise Pay?/Babloo Jakhar,Dikshika Jakhar and Rathi Kanta Kumbhar

Examining Gender Wage Differentiation among Salaried Workers in India

EPW: Vol. 61, Issue No. 36, 05 Sep, 2026

The authors thank the anonymous reviewers for their constructive comments and valuable suggestions, which have significantly helped to improve the quality of this paper.

The role of education in reducing the gender pay gap among regular salaried persons is examined using the Periodic Labour Force Survey data from 2017–18 to 2023–24. The findings showed that education is the strongest instrument to attain wage parity. Among young women, this gap is negligible at higher education levels. The gender-based wage inequality, particularly with low levels of education, is still high due to occupational segregation and societal norms. Hence, a targeted policy is required to reduce the gender pay gap.

HEALTH

8. [Defying Distance? The Provision of Medical Services in the Digital Age/](#)

• [Amanda Dahlstrand](#)

American Economic Review: VOL.116, NO.9 SEP.2026

Digital platforms reduce geographic frictions, enabling better matching between service providers and users. I quantify reallocation gains in Swedish online health care, using nationwide time-conditional random assignment between patients and physicians. Matching high-risk patients with doctors effective at reducing Emergency Room visits lowers such visits by 4.4 percent (SE 1.3); reallocations also reduce Counter-Guideline antibiotics by 3.1 percent (1.4). I find limited trade-offs in matching; horizontal differentiation among doctors and varied patient needs allow improvement in multiple outcomes simultaneously. Efficiency-enhancing reallocations also affect equity. The findings highlight the potential for care reorganization aligning provider heterogeneity with patient needs when geographic constraints are lifted.

9. [Fiscal Health and Human Development/Satya Narayan Misra and Damodar Jha](#)

The Odisha Paradox

EPW: Vol. 61, Issue No. 36, 12 Sep, 2026

NITI Aayog's Fiscal Health Index, which ranks Odisha as the fiscally healthiest among 18 states, is critically examined. While its strong performance in debt sustainability, revenue mobilisation, and fiscal prudence reflects significant improvement since the early 2000s, the article argues that fiscal achievements have not translated into commensurate human development. Odisha continues to lag in child stunting, maternal mortality, women's anaemia and access to clean cooking fuel. The article proposes a composite development index integrating fiscal discipline with health, education, and living standards, while questioning welfare schemes that may reinforce dependency rather than women's empowerment.

INFRASTRUCTURE

10. [Urbanisation and Urban Heritage/Sarfaraz](#)

A Critical Perspective on Delhi's Quest for a World-class City

EPW: Vol. 61, Issue No. 36, 12 Sep, 2026

Delhi's urbanisation and heritage structures clash in the pursuit of a new cityscape, erasing historical layers and cultural sites. Discussing Delhi's architectural legacy and the challenges of preservation requires an examination of the possibility of a balanced approach that allows for the preservation of built heritage while also promoting urbanisation and development. The city of Delhi stands as a testament to its rich and diverse historical heritage that has unfolded over the course of several centuries. Delhi's past not only tells its own tale, but also inspires a yearning to read beyond state narratives and history textbooks.

11. [Buses for All/Megha Kumar](#)

Bridging Equity Gaps in Public Bus Systems in Indian Cities

EPW: Vol. 61, Issue No. 36, 12 Sep, 2026

Public bus systems are central to urban mobility in India, serving millions daily, but face severe challenges, including underinvestment, inadequate fleet size, and poor service quality, which disproportionately affect low-income users. This paper argues for reconceptualising bus systems as tools of transport justice, applying a tripartite equity framework of distributive, procedural, and recognition equity to identify current shortcomings and suggest reforms. Key strategies include strengthening transport policy and institutional frameworks by defining public transport as a public good and empowering metropolitan transport authorities; enhancing financial support through predictable operational subsidies, rationalised tax regimes, and diversified revenue sources; improving planning and organisational capacity through data-driven service design, fleet expansion, and multimodal integration; and institutionalising meaningful public participation through commuter forums and transparent decision-making processes.

12. [Evolution of Indian Airlines Industry since Deregulation and Its Implications for Green Growth/Sunil Ashra](#)

EPW: Vol. 61, Issue No. 36, 12 Sep, 2026

This paper examines the evolution of India's passenger airline industry following the economic reforms of the 1990s. It analyses the demand and pricing dynamics of passenger air transport to identify the key factors influencing both. In addition to conventional determinants, the study assesses the effect of the pricing of premium railway services on air travel demand. The findings have important implications for climate policy, transport planning, and the taxation of the aviation sector.

13. [Optimal Public Transportation Networks: Evidence from the World's Largest Bus Rapid Transit System in Jakarta/Gabriel Kreindler and Arya Gaduh](#)

American Economic Review: VOL.116, NO.9 SEP.2026

Designing public transport networks involves trade-offs between coverage, service frequency, and direct service. We use the expansion of the bus system in Jakarta, Indonesia, to study these trade-offs. We analyze how new direct connections, changes in bus travel time, and wait-time reductions affect bus ridership and aggregate flows and estimate a transit network demand model by matching the route launch events. Commuters in Jakarta are 2–3 times more sensitive to wait time than bus time and inattentive to long routes. We develop a flexible framework to characterize optimal networks. A less concentrated network would increase ridership and commuter welfare.

POVERTY

14. [Explaining Poverty Changes Post 2011–12/Vinay Kumar and Priyabarta Sahoo](#)

A Study of Major States of India

EPW: Vol. 61, Issue No. 36, 26 Sep, 2026

Poverty in India has changed substantially across states since 2011–12. This paper examines spatial and temporal changes in poverty across major Indian states, focusing on the relationship

between poverty headcount ratio, inequality and monthly per capita expenditure, and decomposes poverty changes into growth and distribution effects. The findings indicate that states such as Bihar, Uttar Pradesh, and Madhya Pradesh have achieved significant reductions in poverty, especially in urban areas, while poverty declined most in Odisha, Madhya Pradesh, and Bihar. Economic growth contribute more to poverty reduction than redistribution.

15. [Are the Monetarily Poor Also Multidimensionally Poor?](#)/Bapan Biswas and Kaushal Kumar Sharma

Evidence from the Rarh Region

EPW: Vol. 61, Issue No. 36, 12 Sep, 2026

Monetary and multidimensional poverty among tribals in the Rarh region of India is examined. Unlike earlier research that relied on separate data sources, this paper uses a single field-based survey of 405 households, selected through multistage stratified random sampling. Monetary poverty was measured using updated consumer price index-based cut-offs, while multidimensional poverty followed the Oxford Poverty and Human Development Initiative framework. Results show that while 55.21% of those facing multidimensional poverty were also monetarily poor, an apparent mismatch exists. Notably, 76.81% of the monetarily poor also experienced multidimensional poverty. The paper highlights how monetary poverty and socio-demographic factors are strongly associated with broader deprivation. Assessing both dimensions within the same population enables a more accurate understanding and better-targeted policy responses.

ARTIFICIAL INTELLIGENCE

16. [The AI threat](#)

Ajay Sukumaran and Nilanjan Das, India Today: 19.10.2026

With AI threading all our systems, from defence to infrastructure, autonomous agents could wreak havoc without safeguards. What India must do to counter the possibility while harvesting its potential

With AI threading all our systems, from defence to infrastructure, autonomous agents could wreak havoc without safeguards. What India must do to counter the possibility while harvesting its potential

For the average person, disbelief may be a rational reaction to the goings-on in the world of artificial intelligence (AI). In mid-July, amid a frenzy over soaring valuations of AI-related stocks and speculation about a boom-bust cycle, came a new source of alarm: AI doomerism. It began with Hugging Face, a US-based open-source machine-learning platform popular with the AI developer community and used by about 13 million people, reporting a cybersecurity attack unlike anything it had experienced before. Or anyone else, at that scale.

17. [Steering the machine: safeguards in the AI ERA](#)

Manish Gupta, India Today: 19.10.2026

As AI becomes more advanced, progress on control and alignment needs to be intentional and in collaboration with the local ecosystem

At Google DeepMind, we treat safety not as an afterthought, but as a core scientific discipline built into foundational architectures. Guided by our Frontier Safety Framework, a set of protocols designed to prepare for and monitor extreme risks, our models undergo rigorous evaluations throughout their development lifecycle. This includes internal red-teaming to systematically uncover vulnerabilities such as prompt injection, alongside valuable external evaluations from third-party experts to ensure safety before public release.

18. [Securing the global AI Arena](#)

Rajesh Nambiar, India Today: 19.10.2026

AI security is the next big frontier in global cybersecurity, and India is well placed to build the ‘trust layer’ for it. A shift to continuous ai assurance will be key

Every technology cycle throws up a moment when trust and infrastructure must be built at the same time. As AI embeds itself into banking, healthcare, government and defence, security can no longer be treated as just conventional cybersecurity. Organisations must protect not only traditional networks, applications and endpoints, but also foundation models, proprietary data, specialised AI applications and, increasingly, autonomous agents that can interpret instructions, access systems and execute real-world actions.

19. [Pacing the frontier: between our ears](#)

Vishal Sikka, India Today: 19.10.2026

AI is transforming what we can build. but the real frontier lies in how well we understand, regulate and deploy it

Much of the noise about AI is people shouting one true thing at people shouting another true thing. These times demand that we hold several truths in our heads at once. Those who learn to do so will build AI's future, and with it, better futures for all of us.

AI in the right hands is already delivering extraordinary improvements. I was recently shocked by a piece of software I built. Years ago, I led the development of a software platform that large enterprises rely on. It carried extreme reliability requirements. Building it took a large team several years of hard work. This time, with a frontier coding model, I rebuilt a rough, simplified version of it in a day.

20. [A touch rulebook for AI agents](#)

Gaurav Agarwal, India Today: 19.10.2026

As ai systems make real-time decisions across functions, firms need orchestration-led governance, a built-in control layer that imparts accountability, policy alignment and ability to intervene as agents operate. India Inc. is entering a new phase of artificial intelligence, one defined less by tools and more by systems that can act. What began as isolated AI pilots is moving towards interconnected networks of models, assistants and, increasingly, autonomous agents. These agents are not just supporting decisions; they are starting to make them, often in real time and across functions. From customer engagement and credit risk to supply chains and IT operations, AI is now being embedded in core workflows. As enterprises scale these capabilities, a more fundamental question emerges: how do you stay in control of systems designed to operate independently?

21. [Retain the AI control key](#)

Srikanth Velamakanni, India Today: 19.10.2026

The rise of autonomous ai agents promises extraordinary gains in efficiency but also amplifies systemic risks. India needs safeguards that match its growing power, not regulations that stifle innovation. Imagine hiring a brilliant assistant who is hard-working and extremely effective. Would you hand over the keys to your house and car, and access to your bank account, to him on day one? That is the decision we are making with AI. Until recently, the worry was what AI might say: invent a fact, give bad advice. Today's AI is materially different, raising concerns on what AI might do. An agent can read your e-mail, access files, write code, spend money and act across systems, often without checking with you at every step.

22. [Why India must build its own AI stack](#)

Pratyush Kumar, India Today: 19.10.2026

India's ai future depends on building the infrastructure, knowledge and talent to develop, improve and secure intelligence at scale

Every time an Indian doctor corrects an AI's summary of a case file or a lawyer flags a misread clause, someone's model can get a little better. The question is whose? If India only buys access to foreign AI, its users will spend the next decade teaching other countries' systems while paying for the privilege. India must build its own AI stack because its place in the AI economy will depend on three capacities that cannot be bought: manufacturing intelligence at scale, improving it through use, and growing the people who advance it.

23. [A case for aatmanirbhar AI](#)

Jayant Sinha, India Today: 19.10.2026

Dependence on foreign ai models and compute could leave India vulnerable to decisions made in distant capitals. We need an intelligence infrastructure of our own

India has entered the AI age. Within a decade, AI systems will write much of our software, run our factories and hospitals, deliver public services and defend our networks. The question is who will control those systems. If India relies on AI systems owned and governed in the United States or China, it will be a customer in the AI age, paying a toll on every unit of intelligence it consumes. That is digital colonisation and it is the central strategic danger facing us.