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The Talisman Test

A talisman for governance protection; enduring the pain of India's governance and enjoying its benefits

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FOR SCHOLARS, GOVERNMENTS, FUNDERS AND PARTNERS

> *Dedicated to Mahatma Gandhi (born 2 October 1869) and Lal Bahadur Shastri (born 2 October 1904), who judged public life by what it did for the weakest. Begun on their birthday, 2 October 2026.*

ABSTRACT

Ask anyone who engages with Indian governance: how was it, what is your experience? If it worked for them, the response will be presented as a victory, as over the top as the triumph of good over evil; more common would be a mix of frustration, anxiety and despondency. This working paper asks why, what can be done about it, and, crucially, where India's strengths lie. India's governance succeeds at episodic, low-discretion tasks run as campaigns or on digital rails, and fails at routine, high-discretion ones: the FIR, the land record, the clinic, the classroom, the inspection. This working paper argues that the failing cell is held in place by the people who use it. Each small adjustment (an extra trip, a broker, a small payment, a quiet exit) solves one case and removes the signal that would force a fix; adjustment absorbs every shock and locks the system into a stable bad equilibrium. The paper builds an encounter matrix of citizens, institutions (state, market, community and hybrid) and task types, read through gender, age and language; links four maps of feeling, scholarship, experience and data; scores common services on an institutional complexity map; and states seven propagation rules, each with a test on existing Indian data. It takes Gandhi's talisman as its standard: governance should work hardest for those who cannot adjust, and the paper sets out how to test whether it does.

KEYWORDS

governance; administrative burden; clientelism; brokerage; disability and care; complex systems; India

SUGGESTED CITATION

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Argument

India's governance splits in two: it succeeds at episodic, low-discretion, mission-mode tasks and fails at routine, high-discretion, transaction-heavy ones. The failures in the routine row are built from millions of small adjustments: the citizen who makes one more trip, the clerk who defers one more file, the broker who smooths one more case. Each adjustment solves a problem for one person on one day. Taken together, they absorb every shock that might force reform and lock the system into a stable bad equilibrium that spreads across actors, sectors, and space.

The paper first asks a simple question: when does each person meet an institution, in what kind of task, and what do they do when it fails? It answers with existing data (the IHDS panel, administrative logs and household surveys) and builds four linked maps: cognitive, scholarship, experience and data. It closes with testable propositions on how success and failure propagate, using complex-systems analytics. It follows the first paper in the Tailwinds series, which forecasts where change moves; this paper explains why change so rarely starts.

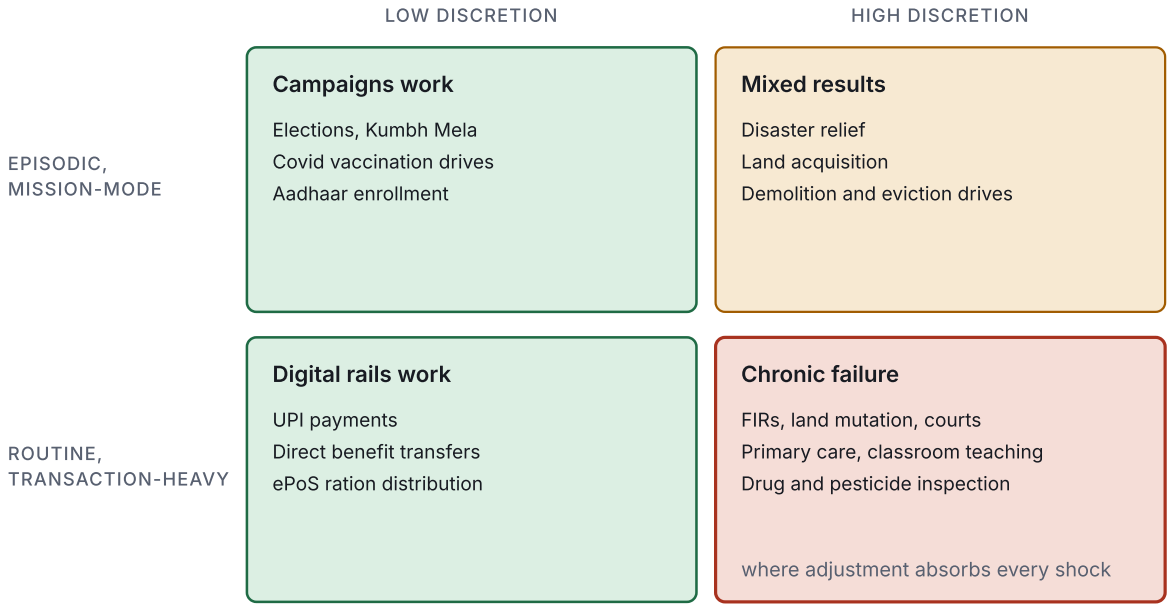
The title adopts Gandhi's talisman as its standard. The talisman is a short note Gandhi wrote in his last years, offered as a test for any moment of doubt; it is printed at the front of Indian school textbooks, and generations of Indians know it by heart. It asks the reader to "recall the face of the poorest and the weakest" person they have seen, and to ask whether the step they are about to take will be of any use to that person: whether it will give them something, and whether it will restore to them control over their own life. Applied to governance, the test asks how an arrangement treats the person least able to adjust; that person is where this paper ends.

1

The bifurcation

The split runs along two axes: how often a task recurs, and how much judgment the official must exercise. India performs in three cells and fails in one, and that one cell holds most of what citizens meet day to day.

TAILWINDS · FIG 1 **India fails where tasks are routine and need discretion**



Escapes: a task leaves the failure cell when run as a campaign (up) or put on digital rails (left).

Governance encounter typology by frequency and discretion. After Pritchett and Woolcock (2004) and Kapur (2020).

The typology follows Pritchett and Woolcock's distinction between tasks that are discretionary and transaction-intensive and those that are not, and Kapur's account of a state that both fails and succeeds. The paper's claim is that the bottom-right cell is held in place by its users as much as by its officials.

Encounter matrix

Every encounter pairs a citizen with an institutional actor inside one task cell. The actor may be the state, a market, a community institution or a hybrid of them; a loan recovery call or a caste council summons is as much an encounter with governance as a visit to the tehsil office. Citizens meet institutions at moments of the life course they cannot skip: birth, schooling, a ration card, inheritance of land, illness, a crime, marriage, old age, death. What separates them is what they can do when the encounter fails.

A working color scheme for institutional type

TYPE	EXAMPLES OF ENCOUNTERS
State	Tehsil, police station, PHC, government school, drug controller
Market	Microfinance and digital lending apps, private hospitals and schools, telecom and platform KYC, insurers
Community	Caste and village councils, self-help groups, religious trusts, forest committees
Hybrid	Aadhaar and UPI rails, Common Service Centres, banking correspondents, insurance-funded care in private hospitals

Citizens: when they meet institutions, and how they adjust

CITIZEN	LIFE MOMENTS THAT FORCE CONTACT	USUAL CELL	ADJUSTMENT WHEN IT FAILS	ANCHOR
Tailender: no exit, thin network	Ration card, MGNREGA work and wages, pension, land mutation, PHC visit, government school	Routine, high discretion	Repeat trips, waiting, a small payment, giving up the claim	Auyero; Herd and Moynihan
Networked middle: some ties, partial exit	Caste and income certificates, school admission, FIR, land registration	Routine, high discretion	Goes through a broker, politician or relative	Kruks-Wisner; Auerbach; Bussell
Middle-class exiter	Passport, tax, property registration, licenses	Routine, low discretion (moving online)	Exits services: private school, hospital, coaching, borewell, generator	Kapur; Hirschman
Elite with access	Approvals, contracts, police matters, courts	Routine, high discretion	Calls someone senior; the rule bends	Chandra; Stokes
Broker (agent, local leader)	Every day, on others' behalf	All four cells	Sells access; turns failure into income	Stokes et al.; Auerbach

Cross-cutting: gender and age change the same encounter

POSITION	ENCOUNTERS IT SHAPES	WHAT CHANGES
Women	Police station, land and inheritance, SHG credit, widow pensions, maternal care	Contact is often mediated by male kin; safety and propriety add costs; women are also the frontline (ASHA, anganwadi, SHG leaders)
Transgender and gender-diverse people	Identity documents, police, health care	The category on the form decides access; mismatch between documents and identity is a standing risk
Children and youth	Birth registration, school, scholarships, recruitment exams	Adults claim on their behalf; for youth, exam and job queues carry the anxiety
Older people	Pensions, health care, digital authentication	Worn fingerprints fail biometric checks; travel and waiting cost more; dependence on kin or operators rises

Each cell of the matrix should be read through these positions; a tailender who is an older widow meets a different state than a young man with the same network.

Institutional actors: when they meet citizens, and what presses on them

INSTITUTIONAL ACTOR	TYPE	CONTACT	PRESSURE	ADJUSTMENT	ANCHOR
Frontline worker (patwari, ANM, teacher, constable)	State	Daily, face to face	Overload, low pay, transfers	Absence, deferral, rationing by acquaintance	Lipsky; Chaudhury et al.; Muralidharan et al.
Block or district officer (BDO, tehsildar, SHO)	State	Weekly, by file	Reporting load, political calls	Works the files that carry pressure	Dasgupta and Kapur; Gupta; Mathur
Regulator (drug controller, agriculture inspector)	State	Rarely, by license and inspection	Few inspectors, powers split between center and states	Licenses on paper; inspects after a crisis	Eban; Ostrom
Politician (MLA, sarpanch)	State	Constituency hours, campaigns	Re-election, patronage demands	Brokers individual cases over fixing systems	Bussell; Chandra
Lender and FinTech app (microfinance, digital loans)	Market	Loan, repayment, recovery calls	Growth and recovery targets	Rollovers, aggressive recovery, opaque terms	K.-Y. Taylor; M. Taylor
Private provider (hospital, school, coaching center)	Market	Bills, fees, admissions	Revenue per patient or student	Add-on charges, over-treatment, credentials over learning	Das and Hammer; Pritchett
Platform and telecom (KYC, SIM, e-commerce, insurer)	Market	App, helpline, chatbot	Cost per ticket	Ticket loops, claims denied on paperwork	To be developed in later work
Community institution (caste council, SHG, forest committee)	Community	Daily, through kin and neighbors	Status, sanction, scarce resources	Informal settlement, exclusion, stewardship unseen by the state	Ostrom; Chhatre and Agrawal; Cleaver
Hybrid operator (CSC, banking correspondent, Aadhaar and UPI rails)	Hybrid	At the counter or the fingerprint scanner	Commission per transaction; authentication failures	Service fees, the operator as the new broker	Tailwinds 2026-01; the broker rule

The same failure shows up twice, once on each side; and it moves between institution types as tasks migrate from state to market to hybrid rails. The clerk's fear of the vigilance file and the citizen's *come tomorrow* are the same delay seen from either side of the counter.

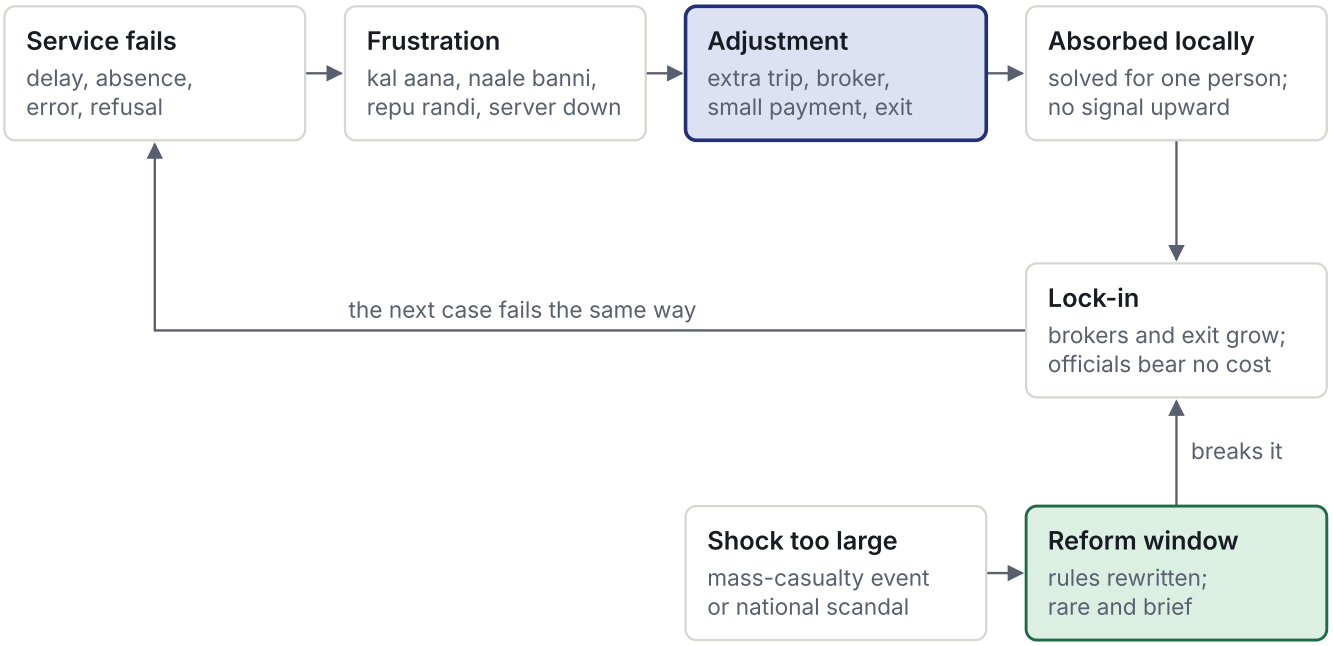
3

Absorb and lock in

Adjustment is familiar to anyone who has flown. A flight is delayed and the airline desk has no answer; passengers rebook themselves, wait it out, pay for a hotel, call a friend who works for the airline, or choose another carrier next time. Each move solves one traveler's problem and leaves the airline's schedule as it was, and the complaint that might have changed the airline is never filed. In India, the same moves are made at the tehsil counter, the police station and the clinic, every day, by hundreds of millions of people. Adjustment, in this paper, is the private repair of a public failure.

Adjustment does two things at once. It absorbs each failure where it lands, so the citizen gets the certificate and the clerk keeps the file moving. It also removes the signal that would force a fix, so the failure repeats with the next case and the next.

TAILWINDS · FIG 2 **Adjustment solves each case and keeps the system broken**



The adjustment loop. Adjustment absorbs each failure locally and locks the system in; reform arrives only when a shock exceeds what adjustment can absorb.

This is the resilience of a bad equilibrium: the system bends at the edges and never breaks at the center. Persson, Rothstein and Teorell describe corruption as a collective-action trap; this paper adds the citizen's own tolerance as the material the trap is built from.

4

For whom it matters most

Governance should work hardest for people who cannot adjust: persons with disabilities, autistic and other neurodivergent children, older people, and the chronically and seriously ill. The hypothesis is that high-income states give these groups a floor (an entitlement in law, a plan or navigator for each person, and a duty on the institution to come to them), while India legislates the entitlement and leaves the adjustment to the family.

The typology predicts this. Their needs are continuous, routine and high-discretion, so they sit in the failure cell, where campaigns and digital rails help least. Adjustment also demands what they lack: mobility, time, a network, a working fingerprint, the stamina to queue. The burden passes to carers, most of them women, who become the tailenders of the tailenders.

GROUP	WHAT THEY NEED FROM INSTITUTIONS	FLOOR IN COMPARATOR COUNTRIES	INDIA'S INSTRUMENTS	WHERE IT FAILS; WHO ADJUSTS	DATA
Persons with disabilities	Certification, assistive devices, accessible offices, pensions, work	Americans with Disabilities Act (1990); UK Equality Act (2010)	Rights of Persons with Disabilities Act (2016); UDID card	Certification queues and inaccessible counters; a family member becomes the broker	NSS 76th round (2018); Census 2011
Autistic and neurodivergent children	Early diagnosis, therapy, an individual plan at school	US IDEA and the IEP; Education, Health and Care plans in England	Autism recognized in the 2016 Act; National Trust Act (1999); inclusive education under Samagra Shiksha	Late diagnosis, therapy paid privately, exclusion from school; mothers leave work	UDISE+ enrollment of children with special needs
Older people	Pension, health care, help at home, protection	Japan's long-term care insurance (2000); Nordic home care	Senior Citizens Act (2007); old-age pensions under NSAP	Small pensions, worn fingerprints failing authentication, dependence on kin	LASI wave 1 (2017–18); IHDS
Chronically and seriously ill	Continuous care, medicines, protection from ruinous costs	NHS and European universal coverage	PM-JAY (2018); national NCD program; Kerala's community palliative care	Cover centered on hospital stays; outpatient care and medicines paid out of pocket; referral run-arounds	NSS health rounds; PM-JAY claims

The hypothesis needs care in its framing. Rich countries burden these groups too: Herd and Moynihan document heavy burdens in US disability and health programs, and families in England wait for, and appeal against, decisions on EHC plans. The claim is narrower and testable: a floor exists, and the institution rather than the family carries most of the adjustment. India's own record holds counter-examples worth learning from, Kerala's neighborhood palliative care networks among them.

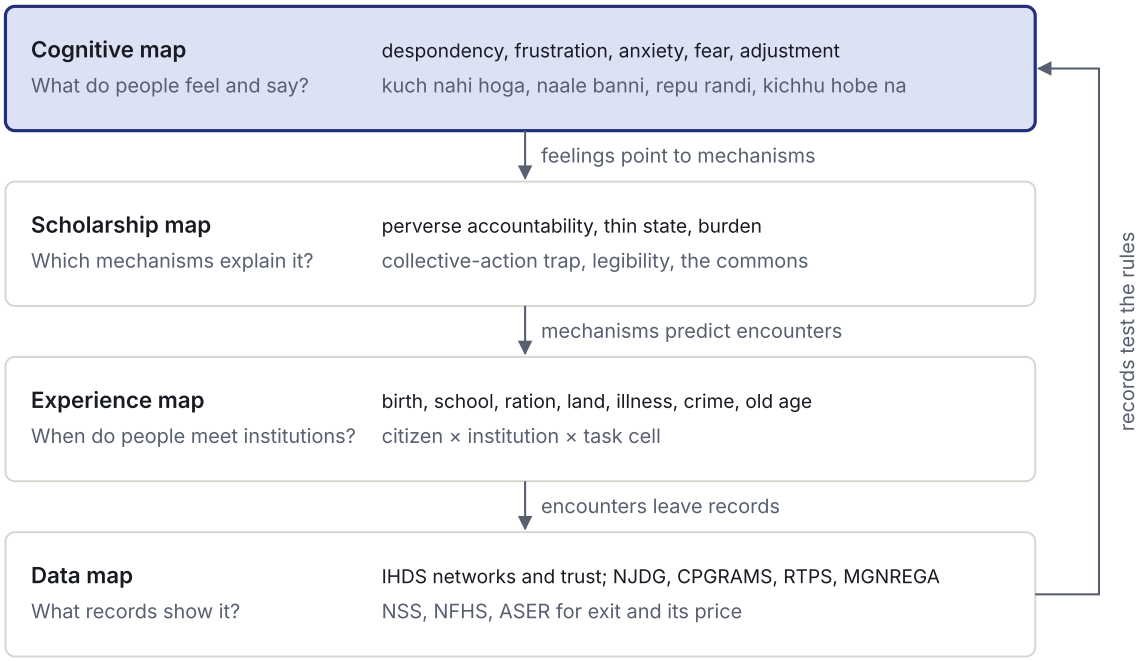
> **CARER COROLLARY**
>
> Where the user cannot adjust, failure passes to the carer, and shows up as lost work, lost schooling and ill health in the household. *Test:* employment and time use of carers against the presence of a person with disability or long-term illness (IHDS, LASI, NSS time-use survey).

Map of maps

The paper is built as four linked maps, each answering one question and handing its answer to the next. The data map closes the loop by testing the rules that the first three maps generate.

TAILWINDS · FIG 3

Four maps, each feeding the next, with data testing the first



The Map of Maps of Governance (MOM-G). Explore the linked layers and the seven rules in the interactive MOM-G.

The cognitive map speaks many languages. The same feelings carry their own idioms across India; the list below draws on six Indian languages and is a starting set, open to correction. Readers are warmly invited to send corrections and idioms in their own languages.

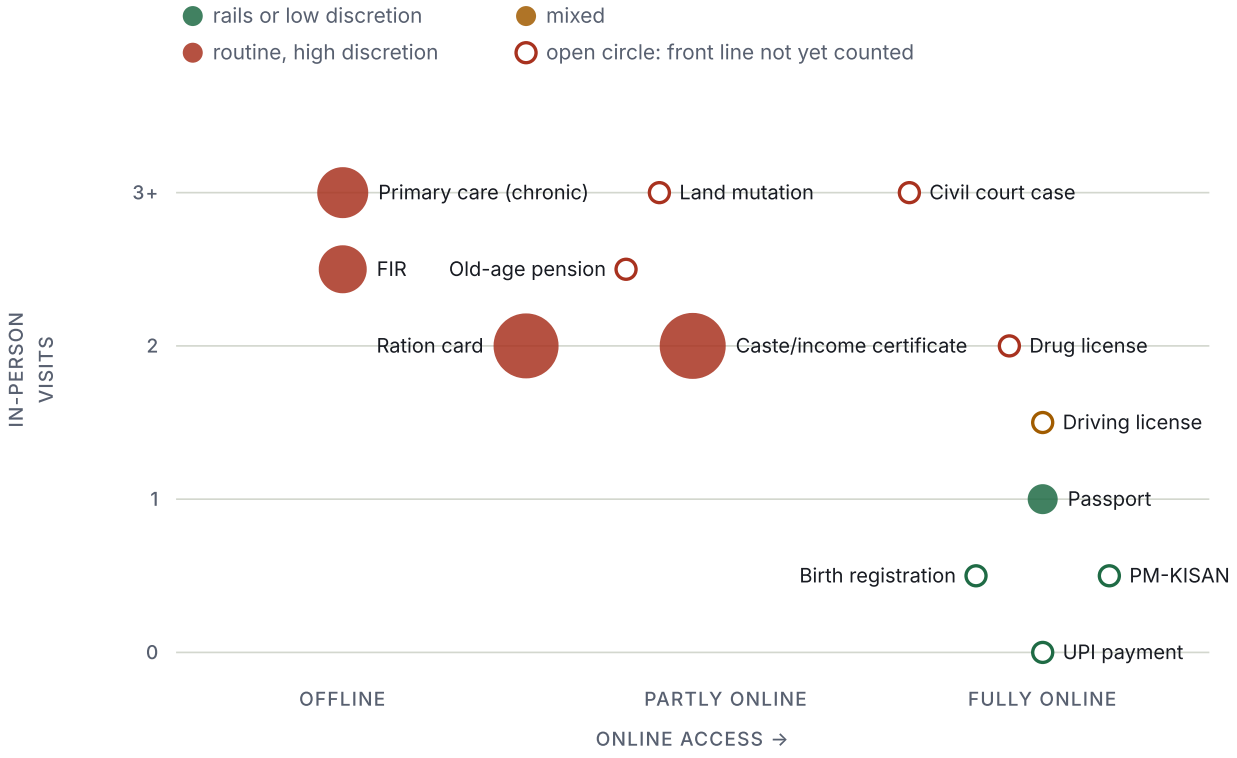
FEELING	HINDI	KANNADA	TELUGU	MARATHI	TAMIL	BENGALI
Despondency (nothing can be done)	*kuch nahi hoga*	*enu maadakke aagalla*	*em cheyyalem*	*kahi honar nahi*	*onnum panna mudiyaadhu*	*kichhu hobe na*
Frustration (come tomorrow)	*kal aana*	*naale banni*	*repu randi*	*udya ya*	*naalaikku vaanga*	*kal ashben*
Adjustment (the small payment)	*chai-paani*	*lancha, mamool*	*lancham, mamool*	*chirimiri*	*lanjam, mamool*	*ghush*

A coding scheme for grievances should record the language and phrase as spoken, then map each to a feeling, with the speaker's gender and age recorded alongside.

Institutional complexity

The four maps say where failure lives; a fifth, simpler map says how hard each encounter is to complete. It scores thirteen common services on three plain measures: how much of the service can be done online, how many times a person must typically appear in person, and how large the front line is that delivers it. The figure places each service by the first two measures, sizes it by the third, and colors it by the task cell of Figure 1.

The failure cell sits where visits are many and access is offline



Institutional complexity map of thirteen common services. Position: online access and typical in-person visits (indicative coding). Circle area: size of the front line that delivers the service, on a log scale, where a public count was checked. Color: task cell from Figure 1. Counts: PIB 2023, 2025; BPR&D 2020; Health Dynamics of India 2022–23; IANS 2025.

SERVICE	ONLINE ACCESS	IN-PERSON VISITS (TYPICAL)	CELL	FRONT LINE THAT DELIVERS IT
UPI payment	Full	0	Rails	Banks and payment apps; no counter
PM-KISAN instalment	Full	0–1 (eKYC)	Rails	Direct transfer; eKYC at a CSC or bank
Birth registration	Full (CRS portal)	0–1	Low discretion	Local registrars; hospitals report births
Passport	Full application	1, plus police verification	Low discretion	452 post office passport centers (2025), plus Passport Seva Kendras
Driving license	Full application	1–2 (test)	Mixed	Regional transport offices
Ration card	Partial (varies by state)	2	High discretion at issue	5.45 lakh fair price shops (2023)
Caste or income certificate	Partial (e-district)	2	High discretion	6.5 lakh Common Service Centres (2025) feed tehsil offices
Drug manufacturing license	Partial (online filing)	2 (inspection)	High discretion	State drug controllers
Old-age pension	Partial	2–3	High discretion	Gram panchayats and block offices
FIR	Mostly offline (e-FIR for some offenses)	2+	High discretion	16,955 police stations (2020)
Land mutation	Partial (varies by state)	3+	High discretion	Tehsil and revenue offices
Primary care for a chronic condition	Offline	3+ (repeat visits)	High discretion	31,882 primary health centers (2022–23)
Civil court case	Partial (e-filing, case status online)	Many hearings	High discretion	District and subordinate courts

Online access and visits are the author's indicative coding from the services' public portals and procedures; they vary by state and will be measured in the first empirical pass. Front-line counts are cited where a public source was checked; others are named but not yet counted.

Read together, the map shows the bifurcation at a glance. Services on rails cluster at the bottom right: online, few visits, low discretion. The failure cell piles up at the top left: offline or partly online, many visits, delivered through the largest front lines in the country. Size is the trap; the services with the most counters are the ones citizens must visit most often, and every visit is a place to adjust.

Empirical anchors

Three families of existing data can measure the four things the theory needs: frustration, adjustment, brokerage and exit. The IHDS panel carries the encounter matrix, because it records both whom households know and whom they trust. Administrative logs record delay from inside the state; household surveys record exit.

DATA	WHAT IT MEASURES HERE	UNIT, YEARS	ROLE IN THE PAPER
IHDS I, II, III	Acquaintances in schools, government and medicine (access to brokerage); confidence in ten institutions, among them the police, courts and politicians	Households; 2004–05, 2011–12 (42,152 households, 384 districts); wave 3 fieldwork completed June 2024	Places each household in the citizen typology; tests whether networks predict exit and claim success
Court pendency (NJDG)	Time to disposal; adjournments	Case, court, district	Delay inside the routine, high-discretion cell
Grievance logs (CPGRAMS, state portals, right-to-services records)	Filing, escalation, closure time, reopened cases	Grievance, department, district	Frustration made visible; whether timelines change behavior
MGNREGA MIS	Wage payment delays, rejected transactions	Payment, block, day	Whether digitizing removes discretion or moves it
NSS health and education rounds; NFHS-5; ASER	Out-of-pocket spending, private provider use, private schooling and tuition, learning levels	Household, child, district	Exit and its price; the quality gap that drives exit

One baseline from the first IHDS wave already shows the shape: households reported confidence in the courts at 55%, the police at 23% and politicians at 11%, and about a third had an acquaintance in government (Desai et al. 2010).

8

Propagation: seven rules

Success spreads along platforms; failure spreads along hierarchies and networks. Each rule is stated as a complex-systems rule, with the test existing data allows.

1. **Downhill.** A failure is absorbed by whoever has the least capacity to exit, so delay flows down to tailenders. *Test:* grievance closure times and claim success by household network access (IHDS linked to district grievance and right-to-services logs).
2. **Exit cascade.** When the cost of exit falls below a threshold, the most vocal users leave; quality falls; more leave. *Test:* private school share against government school learning, by district over time (ASER, NSS).
3. **Broker.** Brokers earn from failure, so a fix that bypasses them meets resistance, and discretion moves to the next chokepoint. *Test:* rejected MGNREGA payments and PM-KISAN instalments held back after Aadhaar seeding and eKYC.
4. **Fear symmetry.** Vigilance pressure on officials raises deferral, which citizens feel as delay. *Test:* disposal and closure times before and after anti-corruption drives or high-profile suspensions.
5. **Islands.** Success holds where a task is converted out of the routine, high-discretion cell: run as a campaign, or put on digital rails. *Test:* the same department's campaign-mode and routine outputs, such as vaccination drives against routine immunization.
6. **Neighbor.** Reform crosses state borders by imitation where states carry the program, and stops at them where they do not. *Test:* the border design of Tailwinds 2026-01, applied to right-to-services acts and grievance portals.
7. **Threshold.** Reform starts only when a shock exceeds what adjustment can absorb, usually a mass-casualty event. *Test:* event studies of regulatory change after the cough-syrup deaths and comparable crises.

Rules 1 to 4 explain lock-in; rules 5 to 7 explain the rare escapes; the carer corollary (section 4) says where the cost lands when no one can adjust.

9

Next steps

The design runs in three passes: classify, link, test. A codebook will assign about forty common services, from certificates and land mutation to the FIR, the ration card, the pension and the drug license, to the four cells and to an actor pair, and will measure each on the complexity map. Households in the IHDS will be linked to district extracts from court, grievance and employment records, and the vocabulary of feelings will be coded into Tailenders' grievance dataset by language, gender and age. Each propagation rule then runs as its own test, so the work can report which rules hold and which fail. The first pass will test the downhill and broker rules, which fit the available data best; the next paper in the series takes the rules into complex-systems models.

Acknowledgments

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