

MSC Policy brief #24

Way Forward for Delivery of Food Subsidy in India: Lessons from Unconditional Cash Transfers

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1. Executive summary

India has emerged as a leading innovator in the digitization of social subsidies. The Government of India (GoI) has piloted several mechanisms over the past six years to improve the delivery and outcomes of social benefit transfers given to the poor in the country. This policy brief focuses on the food subsidy through unconditional cash transfers in the three union territories of Chandigarh, Dadra and Nagar Haveli, and Puducherry. Under this program, eligible households receive the cash equivalent of the subsidy in the beneficiary's bank account each month through the duration of the pilot. Acting on the request of the [Ministry of Consumer Affairs, Food, and Public Distribution](#) (MoCAF&PD), MSC ([MicroSave Consulting](#)) conducted a study in the three union territories to assess the impact of cash transfers. This policy brief highlights the key findings from the assessment and recommendations for the food subsidy program in India. The section below provides a summary of the key findings and recommendations.

1.1. Key findings from the assessment

1. Beneficiaries found the subsidy amount was insufficient as rations purchased with the subsidy lasted two weeks. In contrast, the rations under the prior in-kind distribution system lasted three weeks.
2. Some beneficiaries in Dadra and Nagar Haveli and Puducherry used the subsidy to buy items other than rice and wheat. They spent the subsidy mostly on non-food grocery items for the household.
3. Beneficiaries faced issues in receiving their money due to failed deposit transactions into their bank accounts.

4. The preferences of beneficiaries were mixed between cash transfers and in-kind distributions. Their preferences primarily depend on their ability to choose the rations they buy, the quantity and quality of rations received, and their experience of buying rations from Fair Price Shops (FPS) and markets.
5. Distributing cash resulted in a small change in the food basket, as beneficiaries believed that each family member had the same dietary requirements.
6. Most beneficiaries believed that they knew the nutritional components of food items. However, their source of information was limited primarily to traditional knowledge.

1.2. Key recommendations for the way forward

A food subsidy program should have at least two broad objectives. First, the program should ensure the household's food security by delivering the subsidy efficiently to the beneficiaries. Second, it should improve the nutritional intake among beneficiaries through diversification of the food basket. To achieve these objectives, the GoI should focus on the following three recommendations.

1. The GoI should give beneficiaries the choice to:
 - Take rations from any FPS in the country;
 - Diversify their food basket by providing commodities other than rice and wheat and by fortifying existing commodities;
 - Select between cash transfers and an in-kind mode of subsidy delivery.

¹Insert hyperlink to report.

2. The GoI should focus on improving nutritional literacy by understanding and responding to [orality](#) and by utilizing [behavioral sciences](#).^{2,3}
3. The GoI should strengthen the value chain of food subsidy delivery to support the various initiatives undertaken by the MoCAF&PD.

2. Background

India's food subsidy program, the [Targeted Public Distribution System \(TPDS\)](#) implements the [National Food Security Act \(NFSA\)](#). This makes essential food commodities—rice, wheat, coarse grains, and sugar—available to about two-thirds of the population, or approximately 798 million people.⁴ A total subsidy budget of INR 1,842 billion (USD 26.32 billion) for the financial year 2019-20 ensures that food grains are provided at highly subsidized prices.⁵ The GoI provides rice at INR 3 per kg, wheat at INR 2 per kg, and coarse grains at INR 1 per kg. TPDS has historically had [leakages](#) in the range of 40% to 50%. However, the [digitization of TPDS](#) has improved [the delivery of subsidy](#) and resulted in [financial savings](#) for the GoI.

Furthermore, the government piloted alternate subsidy delivery mechanisms to increase efficiency and improve delivery. These include food coupons and cash transfers, both conditional and unconditional. The objective of these alternate delivery mechanisms is also to enhance the nutritional intake of the beneficiary households through diversification of the food basket.

The first of these experiments began in the state of Bihar in 2007 with the introduction of food subsidy distribution through [food coupons](#). In 2016, the Government of Karnataka piloted [food coupons](#) after making a few changes to the previous food coupon system implemented in Bihar. Both the delivery channels in the states of Bihar and Karnataka proved inefficient, as beneficiaries had to wait for two to three days to collect their food coupons due to infrastructure constraints and lack of cooperation from FPS owners. Additionally, these systems did not enhance the nutritional intake of beneficiaries as they provided rice and wheat alone. Currently, the Government of Bihar is digitizing its food subsidy delivery system, while the Government of Karnataka shut down the pilot due to protests by FPS owners.

In 2015, the GoI introduced **unconditional cash transfers** in the three union territories of Chandigarh, Dadra and Nagar Haveli, and Puducherry. Eligible households receive the cash equivalent of the subsidy directly in their bank accounts each month while the pilot is operational. MSC conducted [baseline](#), [midline](#), and [endline](#) assessments of the pilot during the first six months of the launch. At the time of writing, the pilot has been running in all the three union territories.

²Orality is thought and verbal expression in societies where the technologies of literacy are unfamiliar to most of the population. The study of orality is allied closely to the study of oral tradition. However, it has broader implications, implicitly touching every aspect of the economics, politics, institutional development, and human development of oral societies.

³Concepts in behavioral sciences, such as Social and Behavior Change Communication (SBCC) is the use of communication to change behavior, including the use of services, by influencing knowledge, attitudes, and social norms positively.

⁴<https://nfsa.gov.in/>

⁵Conversion rate: USD 1 = INR 70 and Union Budget 2019-20 - <https://www.indiabudget.gov.in/doc/eb/allsbpe.pdf>

Additionally, in 2017, the MoCAF&PD and the Government of Jharkhand piloted [conditional cash transfers](#). However, the pilot ended due to the inconvenience experienced by beneficiaries while accessing the banking points for subsidy withdrawal and because of other operational issues, including poor infrastructure and limited awareness of the program.

There is an intense, “cash versus in-kind” debate occurring in certain policy circles both in India and around the world. Questions persist, such as whether cash transfers or in-kind distributions serve to better address food insecurity. Since its initial rollout in 2015, the GoI has successfully addressed many challenges that the unconditional cash transfer program has presented. The time is ripe to analyze this program in the union territories to assist economists and policymakers to answer questions and provide guidance on the future direction of the program.

In July 2019, MSC conducted a study in the three union territories of Chandigarh, Dadra and Nagar Haveli, and Puducherry to assess the impact of cash transfers in TPDS. The study adopted a mixed-method study design comprising qualitative and quantitative components.

The qualitative component involved in-depth interviews with 183 beneficiaries across the three union territories. We also conducted in-depth interviews with FPS owners, concerned central government officials and their respective union territory counterparts, officials of the [National Payments Corporation of India \(NPCI\)](#), [Public Financial Management System \(PFMS\)](#),

[National Informatics Centre \(NIC\)](#), and [Unique Identification Authority of India \(UIDAI\)](#), which manages the IT and payment infrastructure for the program.

The quantitative research covered a statistically significant sample of 1,950 households, that is, 650 households in each of the union territories. Furthermore, we conducted an anthropometric study covering 160 children in each of the union territories to study the nutritional outcome of the program. We used the [Relative Preference Ranking \(RPR\) Tool](#)⁶ to gauge the preference of beneficiaries between in-kind and the cash transfer distribution systems.

This policy brief provides details on the findings from the assessment in the three union territories followed by recommendations to better design the food subsidy system and chart the path forward.

3. Key findings

One of the overarching goals of MSC’s study was to ensure that our findings informed the iterative design of a government to deliver food benefits to beneficiaries optimally and efficiently. MSC interviewed beneficiaries across all three union territories and asked for their opinions on the unconditional cash transfer food subsidy program as compared to the previous method of in-kind distribution. We have summarized the finding under two major categories:⁷

⁶Beneficiaries were asked to compare the “in-kind” and the “cash transfer” subsidy distribution systems on different service attributes. We judged each attribute on a scale of 1 to 5, where 1 was the lowest and 5 was the highest score.

⁷We summarized the findings into two categories. We conducted the assessment study under four broad categories. The two additional categories included “change in the market” and “change in the socio-economic status of the beneficiary household”.

1. **Efficiency and efficacy of the program**, which assessed the sufficiency of the subsidy amount, timeliness of delivery, use of the subsidy amount, and beneficiary preference between a cash transfer or in-kind system of food subsidy distribution; and
2. **Change in nutritional intake and diversity of food basket**, which assessed the change in the nutritional intake, diversification of food basket, and nutritional literacy of beneficiaries.

3.1. Efficiency and efficacy of the program

Insight 1: Beneficiaries stated that the subsidy was insufficient as rations purchased lasted for two weeks.

- Of the beneficiaries surveyed in all the three union territories, 89% stated that the subsidy was not sufficient (see figure 1). Of the beneficiaries, 81% cited that the purchased rations lasted two weeks (see figure 2).
- Beneficiaries were able to buy rice and wheat of higher quality in the open market under the cash transfer program. However, because the quality of the rice and wheat was better, the corresponding price incurred was higher. This meant that beneficiaries purchased less and the resulting amount was insufficient. The ration for most beneficiaries lasted two weeks whereas, under the prior in-kind distribution system, it lasted three weeks. The box below depicts the calculation of the subsidy amount and the actual cost incurred by beneficiaries when purchasing rations in the open market.

Figure 1: Is the subsidy amount sufficient?

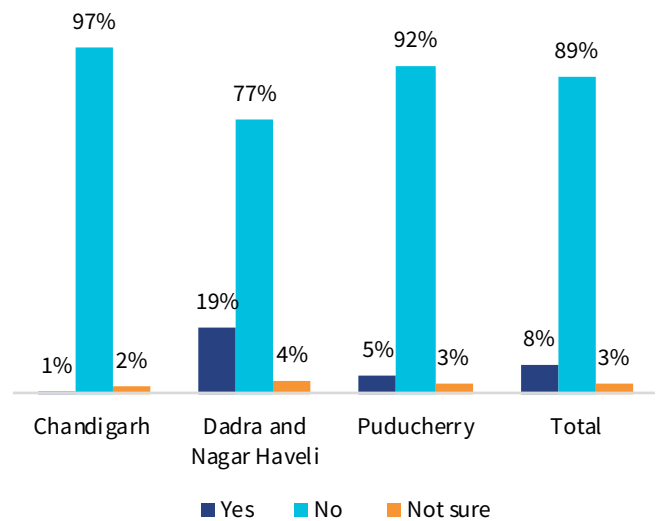
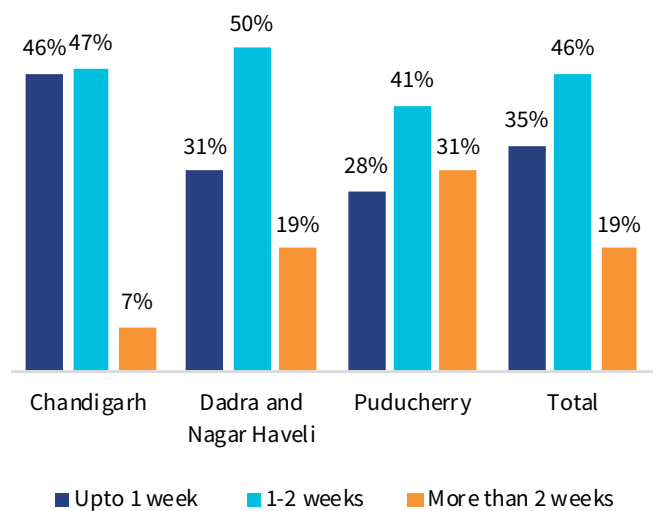


Figure 2: Number of weeks ration lasted



In the cash transfers in UTs, the government calculates the subsidy amount per kg for an essential commodity using the following formula:

$$\text{Subsidy amount} = [\text{Minimum Support Price (MSP)} \times 1.25] - \text{Central Issue Price (CIP)]^*$$

The table below compares the subsidy amount received according to the ration entitlement for one member of a beneficiary household and the amount needed to buy the same quantity of ration from the market.

UTs	Ration entitlement (in kg)		Subsidy amount (for one member)	Market price as cited by beneficiaries		Amount needed to buy ration from open market
	Wheat	Rice		Wheat	Rice	
Chandigarh	3.0	2.0	123	25	40	155
Dadra and Nagar Haveli	0.5	4.5	147	25	40	192
Puducherry	0.0	5.0	150	25	40	200

Beneficiaries incurred an amount higher than the subsidy received to buy the same quantity (as the entitlement) from the open market. However, this is primarily because beneficiaries did not buy the lower priced and poorer quality rice and wheat available in some markets in the union territories. Instead, they bought the higher priced, better quality rice and wheat

and therefore deemed the subsidy amount insufficient.

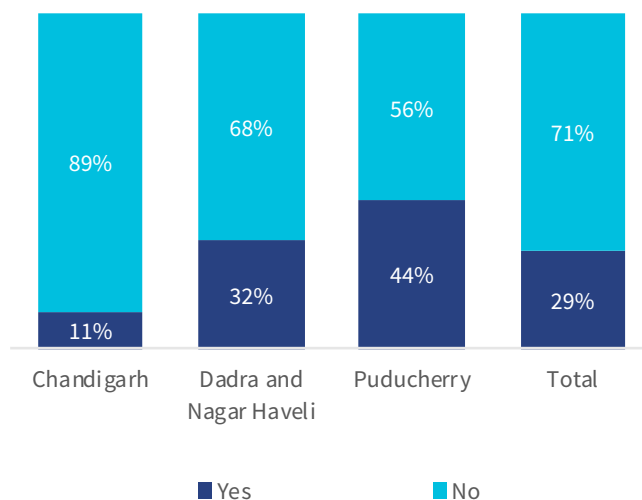
*1. MSP guarantees a minimum price for the farmer’s agriculture produce and is announced by the GoI.

2. CIP is the price at which the Government of India provides essential commodities to the PDS beneficiaries, that is, rice at INR 3 per kg, wheat at INR 2 per kg, and coarse grains at INR 1 per kg.

Insight 2: Some beneficiaries in Dadra and Nagar Haveli and Puducherry used the subsidy to buy items other than rice and wheat; in this case, they spent it mostly on non-food grocery items for the household.

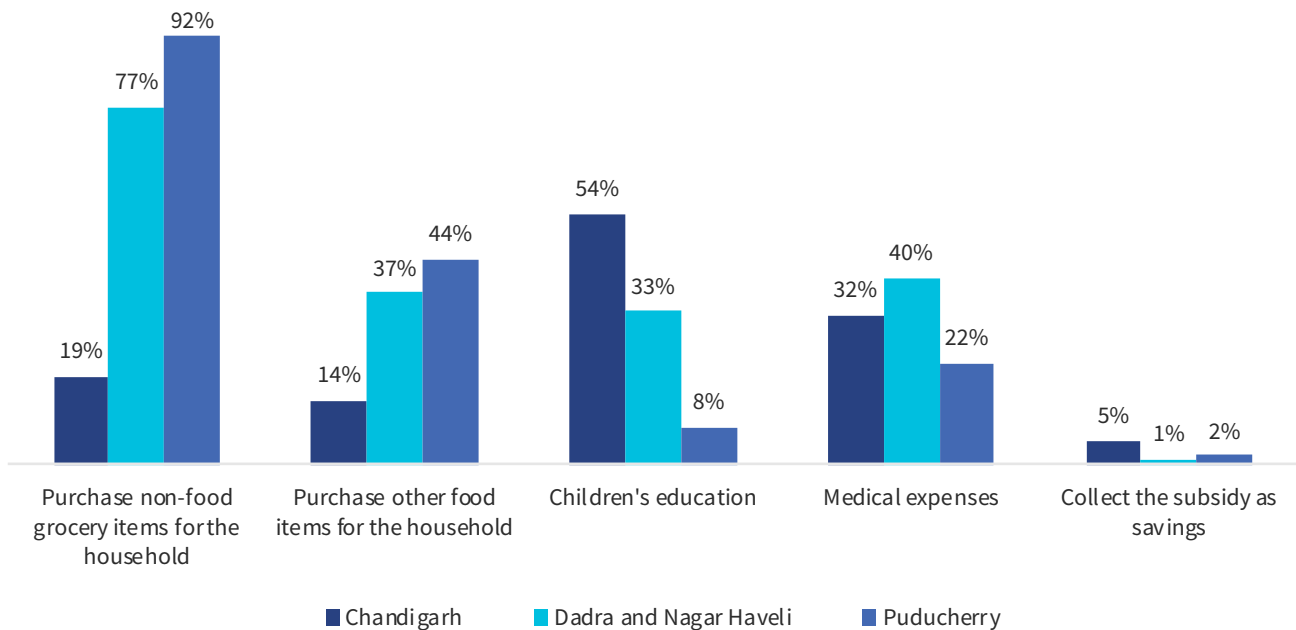
- Of the beneficiaries surveyed, 29% used the subsidy amount for purchasing items other than rice and wheat (see figure 3). In this case, most beneficiaries used the amount to purchase non-food grocery items including tuition for children’s education or medical expenses (see figure 4).⁸ Beneficiaries were unable to save any of the subsidy amount, as they deemed it too low and used it for household needs.

Figure 3: Do you use the subsidy amount received for any other purpose besides buying rice and wheat?



⁸ Respondents were able to provide more than one answer to each survey question. Hence, the sum of the percentages may exceed 100%.

Figure 4: Use of the subsidy amount



- Of the beneficiaries, 92% in Puducherry used the cash for non-food purposes. The percentage is higher because beneficiaries also received an in-kind ration from the union territory government, which, in part, covered their food needs and gave them more flexibility to spend the subsidy on non-food items.

Insight 3: Beneficiaries faced issues due to delays and failed deposits of the subsidy into beneficiary bank accounts⁹

- An analysis of the failed transactions from May, 2018 to August, 2019 showed that “[Aadhaar](#) number de-seeded from NPCI mapper” was the reason that 89%, 86%, and 50% of the subsidy amount failed to be deposited into the bank accounts of beneficiaries in Chandigarh, Dadra and Nagar Haveli, and Puducherry, respectively.^{10,11}

However, the percentages of failed deposit transactions in July, 2019 were only 0.65% in Chandigarh, 0.69% in Dadra and Nagar Haveli, and 0.47% in Puducherry. This shows a significant improvement from failed deposit transactions of 4.74% in Chandigarh, 1.07% in Dadra and Nagar Haveli, and 1.04% in Puducherry in October, 2018. The government did not pay the missed subsidies in arrears for those months in which the deposit of the subsidy failed.

- Of the beneficiaries, 3% in Chandigarh, 18% in Dadra and Nagar Haveli, and 38% in Puducherry felt that they did not receive the subsidy amount on time—that is, they did not receive the subsidy by the last week of the month to purchase the following month’s entitlement.

⁹In many instances when the transaction failed it was due to the delinking of the beneficiary’s bank account with their *Aadhaar* number at UIDAI.

¹⁰*Aadhaar* is India’s national identity number, which uses citizens’ biometrics (<https://uidai.gov.in>).

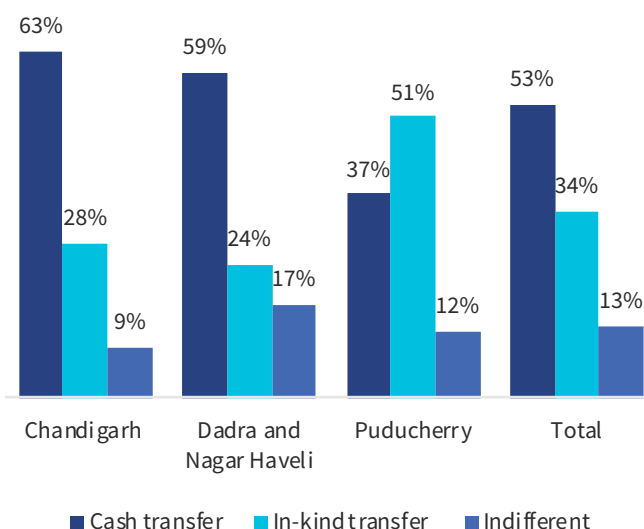
¹¹NPCI is an umbrella organization for all retail payments in India (<https://www.npci.org.in>)

¹²The number of beneficiary households were 64,988 in Chandigarh, 9,311 in Dadra and Nagar Haveli, and 171,264 in Puducherry.

Insight 4: The preferences of beneficiaries were mixed between cash transfers and in-kind distributions.

- Most beneficiaries in Chandigarh (63%) and Dadra and Nagar Haveli (59%) preferred cash transfers. However, in Puducherry, 51% of beneficiaries preferred the in-kind system of food subsidy distribution (see figure 5).
- Several reasons influenced beneficiary preference, as illustrated in the following table:¹³

Figure 5: Beneficiary preference between cash transfers and in-kind food subsidy distribution



Reasons for preferring cash transfers	Reasons for preferring the in-kind system
<ul style="list-style-type: none"> • Provided them with a choice to purchase rations (82%) • Beneficiaries could buy rations whenever they wanted (42%) • Provided freedom to buy better quality rations (38%) • Beneficiaries were not required to wait in line at FPS as they did under the previous system of in-kind distribution of rations (22%) • Beneficiaries did not feel they were exposed to corrupt practices of the FPS (10%) 	<ul style="list-style-type: none"> • Beneficiaries received more rations (66%) • Beneficiaries were assured delivery of their rations every month (62%) • The process of buying rations was more simplified (30%) • Beneficiaries paid a nominal amount to buy rations (16%)
Reasons for disliking the cash transfers	Reasons for disliking the in-kind system
<ul style="list-style-type: none"> • The subsidy amount was insufficient (85%) • Beneficiaries incurred additional costs in traveling to the bank to withdraw the subsidy amount and then to the market to buy rations (24%) • Beneficiaries spent the subsidy amount on non-food items (10%) • Beneficiaries spent time traveling to the bank and market (8%) 	<ul style="list-style-type: none"> • Long waiting time at FPS (74%) • FPSs only remained open a few days each month (39%) • Beneficiaries received less rations than they were entitled (37%). • Rude behavior of the FPS owners (16%) • Issues and challenges experienced due to failures in biometric authentication (14%)

¹³ Respondents were able to provide more than one answer to each survey question. Hence, the sum of the percentages may exceed 100%.

- Beneficiaries cited insufficient subsidy as the primary reason for disliking cash transfers. However, beneficiaries in Chandigarh and Dadra and Nagar Haveli preferred cash transfers because it offered them the flexibility to use the subsidy to purchase better quality rations. In Puducherry, the beneficiary preference was influenced by

their positive experience of taking rations from cooperative-run FPSs where they felt they were treated more fairly. Additionally, beneficiary households in Puducherry also received 20 kg of rice each month from the Department of Civil Supplies, and Consumer Affairs.

3.2. Change in nutritional intake and diversity of food basket

Insight 5: Only a small change in the food basket was observed as beneficiaries believed that each family member had similar dietary requirements.

- Of the beneficiaries surveyed, 70% cited that the food basket of the household did not change over the past three years (see figure 6) since cash transfers were implemented. In this vein, 74% of beneficiaries felt that every family member had the same dietary requirement (see figure 7).

This may be attributable to the fact that under the in-kind distribution model, all beneficiaries in the household were provided with the same food basket.



Figure 6: Change in the food items consumed by the household

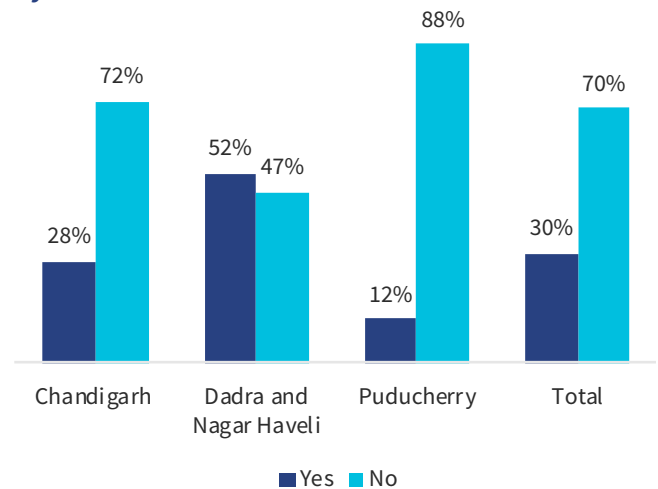
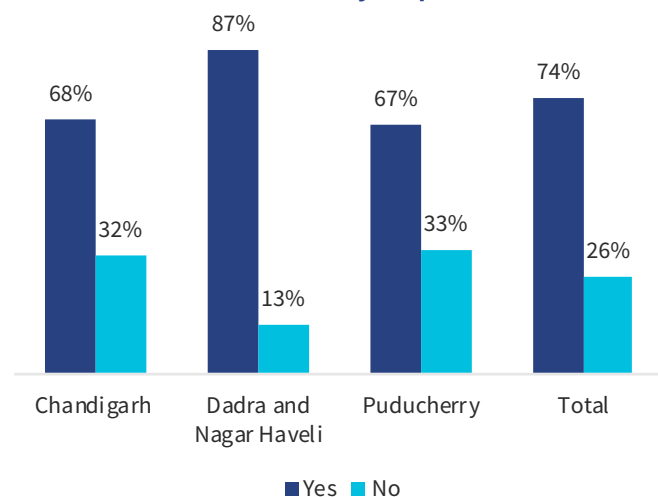
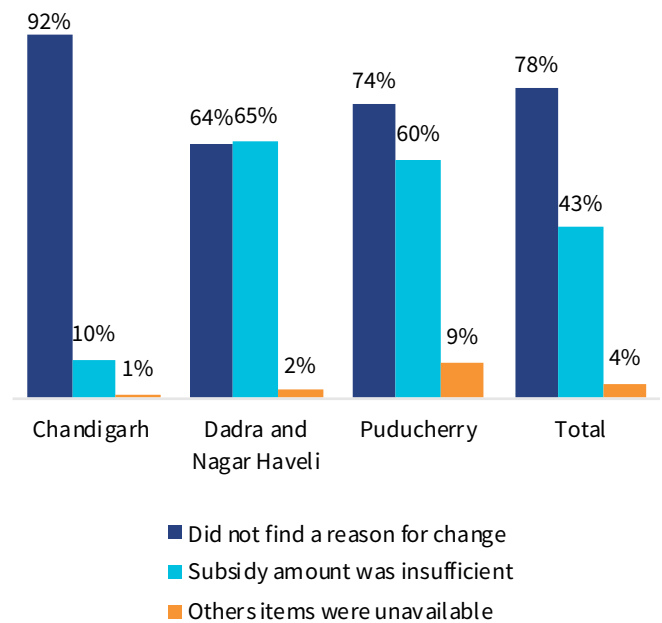


Figure 7: Beneficiaries felt that every family member had same dietary requirement



- Other reasons given for not changing the food basket included not finding a reason to do so (78%), insufficient subsidy amount (43%), and unavailability of other items in the local market (4%) (see figure 8).
- Of the beneficiaries, 30% stated that their food basket had changed over the past three years (see figure 6). The primary reason for this change across the three union territories was attributed to their taste preferences (86%).

Figure 8: Reasons for no change in food basket



Insight 6: Most beneficiaries believed they knew about the nutritional components of food items. However, their source of information was limited to traditional knowledge.

Of the beneficiaries, 71% believed that they knew the nutritional components of different food items. However, the primary source of this information was traditional knowledge passed through the family over generations. Awareness gleaned from government and scientific sources was limited (see figure 10).¹⁴

Figure 9: Awareness of nutritional components of different food items

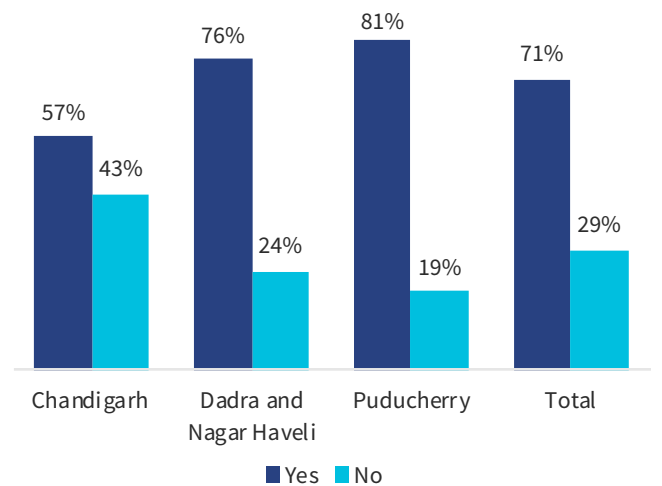
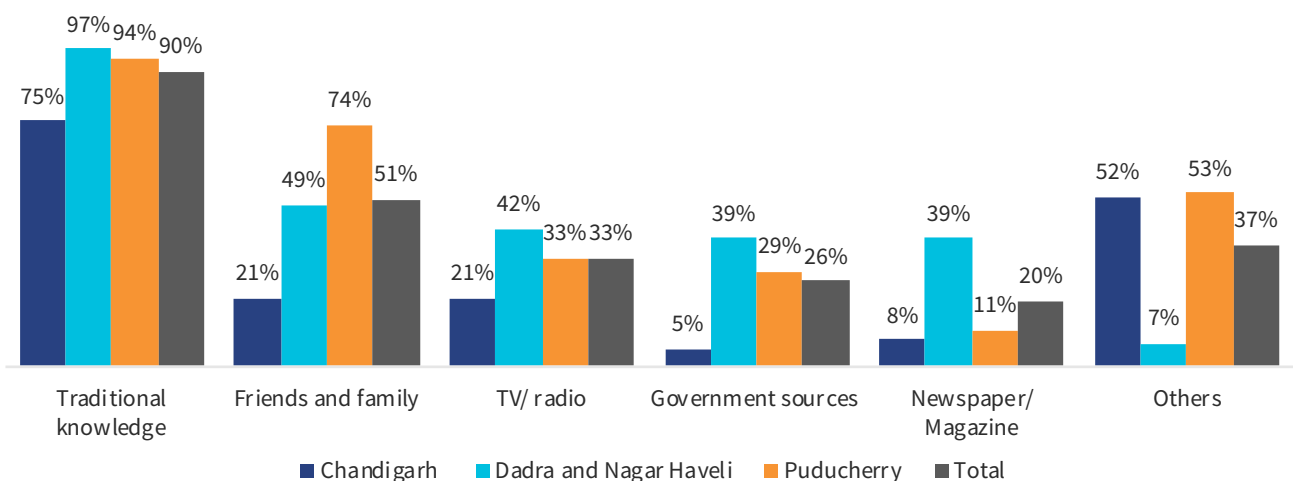


Figure 10: Source of information on nutritional components of different food items



¹⁴ Respondents were able to provide more than one answer to the survey question. Hence, the sum of the percentages may exceed 100%.

4. Recommendations

Irrespective of how it is delivered, a food subsidy program should have at least two broad objectives. First, it should ensure the food security of the participating households and second, it should improve the nutritional intake. The in-kind system of subsidy delivery has significantly [improved food security](#) among the beneficiaries, particularly because of the [end-to-end computerization](#) of the subsidy program.¹⁵ However, in the absence of diversification of food commodities provided through the TPDS, the in-kind system of delivery has yet to [improve the nutritional intake of beneficiaries](#). At the time, only some states, such as [Himachal Pradesh](#) provide commodities other than rice and wheat to diversify the beneficiary food basket. These other commodities include edible oil and pulses, among others.

The cash transfer system that piloted in 2015 in the three union territories does provide beneficiaries with the choice to diversify their food basket. However, the insufficient amount of the subsidy and the low nutritional literacy of the beneficiaries restrict them from diversifying their food basket.

The government should focus on the following to improve the mechanism of delivering food subsidy in the country to achieve the dual objectives of ensuring food security and improving nutritional intake among the beneficiaries.

4.1. Beneficiary choice:

4.1.1. Provide beneficiaries the choice to take rations from any FPS

The GoI should allow beneficiaries to procure

rations from any FPS of their choice in the state or the country. The GoI has already introduced the [Integrated Management of Public Distribution System \(IMPDS\)](#) program to integrate the state PDS portals with a central portal to provide portability of FPS across the country. This program enables TPDS beneficiaries to take their rations from any FPS in the country without needing to transfer their existing ration card or obtain a new ration card.

Initially, 11 states implemented intrastate portability, which means that beneficiaries may take rations from any FPS of their choice within their state. Of these 11 states, the GoI has onboarded eight states on to the IM-PDS portal to provide interstate portability. The implementation of [portability in these states](#) has enhanced the ability of beneficiaries to access FPSs and, thus, ration delivery services at FPSs

Furthermore, the GoI should focus on supporting states to implement interstate portability in all the states and union territories and onboard the states onto the IMPDS platform.

4.1.2. Provide choice to beneficiaries to diversify their food basket and improve nutrition

1. The GoI [should provide commodities, or empower states to choose the commodities](#) other than rice and wheat through the FPSs, similar to what the state government in [Himachal Pradesh](#) has done. These commodities should include pulses, coarse grains, among others, to diversify the food basket and improve nutritional intake. The

¹⁵This comprises digitization of ration cards/ beneficiary and other databases, online allocation of rations, computerization of supply-chain management, setting up of transparency portal, and establishing mechanisms to resolve grievances.

Gol can also procure these commodities within the states. For example, [Madhya Pradesh and Rajasthan](#) produce 32% and 13%, respectively, of total pulses produced in the country. State governments should plan to procure pulses and distribute them through FPSs.

- The Gol should improve nutritional uptake and reduce micronutrient deficiencies by providing fortified food commodities through FPS. In July 2018, the Gol announced the [supply of fortified rice and wheat](#) as a pilot project through the PDS across 118 aspirational districts in India. In February 2019, the Gol also approved a centrally sponsored pilot program on “[fortification of rice and its distribution under TPDS](#)”.

4.1.3. Provide choice on how subsidies or rations are delivered to beneficiaries—that is, through cash transfers or in-kind)

The preferences of beneficiaries were mixed between the cash transfer and in-kind mode of food subsidy delivery. In Chandigarh and in Dadra and Nagar Haveli, beneficiaries preferred the cash transfer system, whereas, in Puducherry, beneficiaries preferred the in-kind system. Furthermore, beneficiaries did not have a clear preference for either approach as 37% of

beneficiaries in Chandigarh, 41% in Dadra and Nagar Haveli, and 63% in Puducherry either preferred the in-kind system or were indifferent. Hence, the Gol should provide beneficiaries with the option to choose between delivery modes. In October 2018, the state government of Maharashtra launched the pilot of a [choice-based TPDS](#) in two FPSs in Mumbai.

When implementing a choice-based delivery model, the government should also focus on the following:

- The amount provided as cash instead of the subsidy should be sufficient to buy the same quantity of rations entitled under TPDS. Currently, the subsidy amount in the union territories is insufficient. The government should use the following formula to calculate the subsidy amount:

$$\text{Subsidy amount} = \text{Economic Cost (EC)} - \text{CIP}^{16}$$

With this formula, beneficiaries will receive INR 33 and INR 23 for one kg of rice and wheat, respectively. This will increase the subsidy amount received by the beneficiaries. The table below provides a comparison of the existing and proposed subsidy amounts.

Union territories	Ration entitlement (in kg)		Subsidy amount as per exiting formula (for one member)	Amount needed to buy ration from the open market (for one member)	Subsidy amount with the new formula (for one member)
	Wheat	Rice			
Chandigarh	3.0	2.0	123	155	135
NH	0.5	4.5	147	192	160
Puducherry	0.0	5.0	150	200	165

- The Gol should ensure the payment system operates optimally so that beneficiaries do not forego a subsidy due to failures in the subsidy deposit. Furthermore, when the

subsidy fails to enter the beneficiary account, a process should be in place to reimburse the beneficiary with the previously foregone amount.

¹⁶Economic cost is the cost that the Gol incurs in procuring food grains through MSP, stocking the grains, and distributing it to state governments.

4.2. Improve nutritional literacy

The GoI and state governments should use the TPDS platform to [create awareness](#) about the importance of good nutrition and its corresponding health impacts. The governments should use Above the Line (ATL) and Below the Line (BTL) communication strategies to [improve nutritional literacy](#) by making use of the following:

1. The [concept of orality](#), as well as designing print media and the new ration cards if needed to include recommendations for good nutritional practices;¹⁷
2. Behavioral sciences that address, incorporate, and empower local communities to take greater ownership of good nutrition practices.

4.3. Strengthen the TPDS

The [TPDS will require strengthening](#) in terms of digitization of databases, automation of the supply chain, integration with the [Food Corporation of India \(FCI\)](#) and other state portals, and the creation of robust monitoring and evaluation systems. These steps will ensure the success of new initiatives that include choice-based delivery models, portability of FPSs, diversification of the TPDS commodity basket, and fortification of food commodities. In 2014, the government initiated reforms to computerize the end-to-end value chain of the TPDS. Although work is underway on this initiative, various states are at different stages in the digitization life cycle. Therefore, concentrated efforts are required to bring these systems to an advanced and integrated level.

5. Conclusion

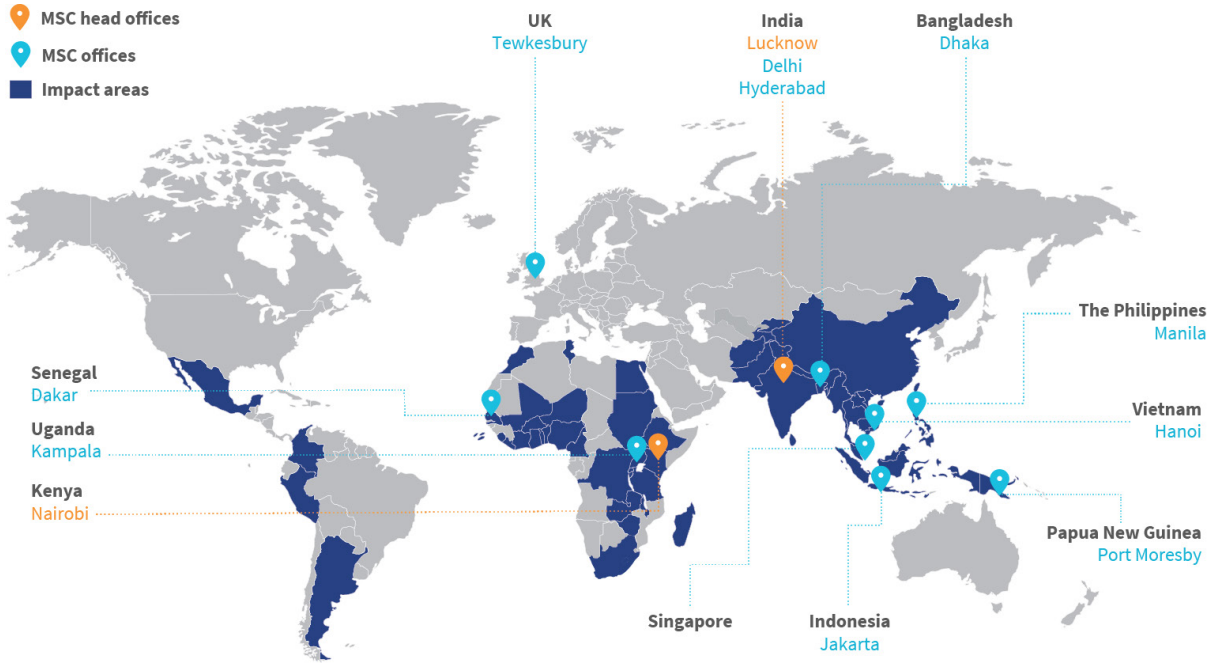
The initiatives outlined above can improve the outcomes of the TPDS program in terms of delivering food subsidies efficiently to beneficiary households and improving the nutritional intake among beneficiaries through diversification of the food basket.

The approach of cash transfer delivery forms a piece of the larger “cash vs in-kind” puzzle. The innovative approach may be used to facilitate the delivery of food grains to beneficiaries under TPDS. However, the GoI still has a significant amount of work to do to ensure that beneficiaries can take advantage of the

wide-ranging benefits that digitization of the TPDS process has afforded them—including improved, choice-based delivery modalities.

This is only possible if stakeholders recognize the importance that nutritional literacy plays in food selection. It is one thing to have the TPDS system operating optimally and efficiently, yet the story remains incomplete until beneficiaries are educated on the use of these systems to maximize and diversify their nutritional intake, thereby improving health outcomes.

¹⁷“Orality” refers to the modes of thinking, speaking and managing information in societies where technologies of literacy (especially writing and print) are unfamiliar to most people. Orality encompasses not just speech but a wide range of modes for personal and collective information management that are preferred to text in oral cultures - from pictures, tallies and cash, to apprenticeship, rituals and songs.



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