



FIELD REPORT

Weakening Panchayats in West Bengal

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The defeat of the Left Front in the West Bengal State Assembly election in May 2011, after 35 years in government, marks a historic break in the development trajectory of West Bengal. Under Left Front rule, West Bengal followed a development path distinct from the rest of India. Though economic growth in terms of growth of the State Domestic Product (SDP) was modest during these years, it was a period characterised by land reform, decentralisation of political and financial power through the panchayat system, and high rates of agricultural growth in the State. As a result of the pro-poor policies implemented by the Left Front government, West Bengal today is characterised by low economic inequality with respect to land ownership and consumption expenditure.

Given the economic and social history of rural development in West Bengal over the last 35 years, the rural development policy of the new State government, led by the Trinamool Congress (TMC), is a matter of substantial public interest. The fact that, during its pre-election political campaign, the TMC received support both from extreme Left groups and from the Congress Party, adds to public interest and curiosity with regard to the policies it is likely to implement.

The new State government, however, is yet to make a clear statement of the development path it intends to follow in the countryside. It has neither revealed its development agenda nor tabled a revised budget in the Legislative Assembly, which would provide a measure of its commitments and priorities.

In the absence of any such explicit statement, the question that arises is: will the TMC-led coalition government seek to undo the past? Will it build on the institutional changes that have so radically transformed the West Bengal countryside, or will it undermine – or reverse – land reform and the panchayat system, as part of its new rural development regime?

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Some reports have appeared in the media on these issues. A team of scholars who have recently conducted a study in the districts of North and South 24 Parganas, Bardhaman, and Birbhum, on behalf of the forum Punarba,¹ report clear evidence on the ground of agrarian counter-reform – of an attempt to reverse land reforms in practice.

With respect to the institutional underpinnings of the panchayat system, too, the signs are disturbing. The Bengali newspaper *Bartaman* reported, on 31 October 2011, that the West Bengal government plans to employ Executive Officers at the panchayat level to implement development programmes.² These bureaucrats will have the sole power to sign and release funds on behalf of the panchayat, a power thus far vested in the panchayat *pradhan* and the Block Development Officer, who is also an ex-officio member of the panchayat samiti or block-level panchayat. Further, these Executive Officers can be hired and dismissed by the State government. The need for this legislation has arisen, according to the newspaper report, because each panchayat has an allocated annual expenditure of Rs 1 crore to Rs 2 crores, and such large sums “cannot” be left to the disposal of elected panchayat members who are, “in many cases, corrupt.” Further, under the new system, panchayat members are to be relieved of their financial duties, a move that will ostensibly give them more time to concentrate on the development of their constituencies.

PRESENT STRUCTURE OF THE PANCHAYAT

I begin with a brief review of the administrative structure, duties, and responsibilities of the gram panchayat in West Bengal as they were up to May 2011 – a structure that had evolved through a long process of institution-building and experience in decentralised governance.³ It is clear that, after the change in government in the State in May 2011, the panchayats are no longer able to carry out their functions in the manner described below and as recorded by us during our field enquiries in the villages.

The panchayat system in West Bengal is a three-tier system consisting of the zilla parishad at the district level, panchayat samiti at the block level, and gram panchayat at the supra-village level. A gram panchayat may consist of one or more villages, depending on their population. In West Bengal, since most villages are small, a gram panchayat generally consists of more than one village. There is one more level that

¹ See Bhattacharya (2011), and Bhattacharya *et al.* (2011).

² Chattopadhyay (2011).

³ This section draws heavily on an ongoing study of panchayat-level statistical systems by the Foundation for Agrarian Studies and Yokohama National University. See Okabe and Bakshi (2007). The main case study covered in this paper was conducted in Raina gram panchayat, Raina-I block, Bardhaman district, West Bengal.

has emerged below the gram panchayat level, namely the gram sansad or rural ward.

Each gram sansad elects a member to the gram panchayat. The panchayat *pradhan* is selected from among all members of the gram panchayat. A specific number of members are elected from each gram panchayat for representation at the higher tier of the panchayat, i.e. the panchayat samiti. Elected members of the panchayat samiti are also ex-officio members of the gram panchayat.

The functions of the gram panchayat include local-level planning and the implementation of various development programmes. Panchayat members form subcommittees (*upa-samitis*) that plan and monitor the different types of development work taken up by the gram panchayat. Each gram panchayat is expected to form five subcommittees as prescribed by the panchayat rules. Each subcommittee has a convenor, selected from among the panchayat members. The panchayat *pradhan* and *upa-pradhan* (deputy *pradhan*) are convenors of the Finance and Development subcommittees.

The administrative structure and functions of the gram panchayats were formalised by the West Bengal Panchayat (Gram Panchayat Administration) Rules, 2004. The panchayat works closely with departments of the State administration in implementing various government programmes. The State government departments have liaison officers who are responsible for assisting the panchayats.

The gram panchayat acts as a direct implementing agency for some government schemes and assists in the implementation of others. Gram panchayats also oversee the implementation of certain other schemes, though they are not directly involved in the funding and administration of these. For example, they assist in the formation and functioning of self-help groups under the Swarna Jayanti Gram Swarozgar Yojana (SGSY); they work with the Health Department to implement programmes under the National Rural Health Mission; and they oversee the functioning of Integrated Child Development Services (ICDS) centres, Shishu Shiksha Kendras, and primary and upper primary schools.

The gram panchayat prepares an Action Plan each year for implementation in the succeeding financial year. The preparation of the Action Plan begins at sansad-level general body meetings held in November. Those who attend the general body meeting make an assessment of the work that needs to be done in the village in the coming year, and draw up an action plan for each sansad based on these requirements. The panchayat receives action plans from all the sansads before preparing the Action Plan of the gram panchayat.

The gram panchayat Action Plan takes into account the total financial resources available to the panchayat, and how these resources can be spent to meet the

requirements of individual sansads. Projects that can be taken up under different types of schemes and funds are mostly specified by the relevant funding authority.⁴ The funds generated by the gram panchayat, as well as a part of the State government and Central government funds (untied funds), may be spent by the panchayat in any area it finds appropriate. Based on the nature of the funds and on requirements at the local level, the gram panchayat draws up the annual Action Plan.

An executive body called the *gram unnayan samiti* (village development council) is responsible for implementation and monitoring of various schemes at the gram sansad level. The *gram unnayan samiti* comprises “elected member or members to the gram panchayat from the gram sansad, the opposition candidate obtaining second highest vote in the last gram panchayat election, three representatives of Non-Governmental Organisations/Community Based Organisations, three representatives of active self-help groups with at least two members from women-led self-help groups, one serving or retired Government employee, one serving or retired teacher (all being voters of the area, i.e. members of the gram sansad), and another 10 members or 1 per cent of the total number of members of the gram sansad, whichever shall be higher.”⁵ Gram panchayats devolve a part of their funds to the *gram unnayan samiti* for implementation of different development programmes. Implementation of the annual Action Plan is assessed at a sansad-level meeting in March every year.

The gram panchayat maintains accounts of all its income and expenses in accordance with the West Bengal Panchayat (Gram Panchayat Accounts, Audit and Budget) Rules 2007. There are uniform formats in which the panchayats have to budget their expenses in accordance with the Action Plans, prepare mid-term revised budgets, and account for receipts and expenditures. The accounts are disclosed at annual meetings of the gram sansad in May every year. Computerisation of the accounting system had begun. Regular audits are conducted to monitor the financial management of each gram panchayat.

WHAT HAS HAPPENED SINCE MAY 2011?

This is a report based on brief field visits, in 2011, to two villages in Bardhaman district where I have been conducting research for a number of years. The first is Raina gram panchayat in Raina-I block where I have been working since 2005 on a series of research projects, the most recent of which is an ongoing, Indo-Japanese collaborative study on panchayat-level statistical systems. Our research indicates an accurate system of record-keeping and management in this panchayat, a direct

⁴ For example, in the case of Central government funds, specific funds may only be spent on implementation of specific schemes; MP/MLA area development funds are disbursed for specific projects; and State government departmental funds, and panchayat samiti and zilla parishad funds specify the amounts to be spent in different sectors.

⁵ Government of West Bengal (2007).

consequence of efficient local-level planning and implementation of development projects:

In summary, the Raina gram panchayat has a rather good database for people and their public policies at the village level, on the basis of a more people-oriented panchayat system than elsewhere. (Okabe and Bakshi 2007)

The second is Kanksa block in Bardhaman district, which was the site for a study I conducted in 2010 on exemplary implementation of the National Rural Employment Guarantee Scheme (NREGS).⁶

On 30–31 October 2011, I interviewed the *pradhan* of Raina gram panchayat, the *sabhapati* of Kanksa panchayat samiti, and panchayat officials from Bonkati and Trilokchandrapur gram panchayats in Kanksa block, to get first-hand information on new directions in panchayat administration since May 2011. They reported that the panchayats have faced serious disruptions in their work since the elections. What follows is an account of events that have taken place in these two villages since May 2011.

Disruption of Work in Panchayats

In both Raina and Kanksa, a large majority of the elected members in the gram panchayats belong to the Communist Party of India (Marxist) – CPI(M). Out of 115 elected gram panchayat members in 7 gram panchayats in Kanksa block, only 5 are TMC members. Of the 12 elected members in Raina gram panchayat, 1 belongs to the TMC and the rest are CPI(M) members. In both locations, CPI(M) party offices were ransacked and work disrupted after the elections. In Raina, the party office was locked for two days and party members (including the *upa-pradhan*) were not allowed to enter the panchayat office. The panchayat was not allowed to distribute rice received for drought relief, or clothes purchased with Member of Parliament Local Area Development (MPLAD) funds for distribution during the festival season. The panchayat was compelled to hand over the rice and clothes to TMC party members for distribution.

In Kanksa, the CPI(M) local committee office and CITU (Centre of Indian Trade Unions) office were ransacked, and the local contractor was not allowed to carry out panchayat work. Development work in Raina gram panchayat has been badly affected due to continuous disruption by TMC members and violence directed against panchayat functionaries. The *upa-pradhan* has not been able to enter the gram panchayat office since May. One panchayat member resigned from his post after his house was attacked and ransacked while he was attending a panchayat meeting. In addition, houses of the secretaries of four *gram unnayan* samitis were attacked and ransacked. It is important to note that the *gram unnayan* samiti is

⁶ See Bakshi (2011).

an apolitical village-level body with members selected by the people of the village, and its secretary is an impartial and noted resident of the village. I was told that the panchayat samiti *sabhapati* (chairperson) and *sahakari sabhapati* (deputy chairperson) of Raina-I block were beaten up in the panchayat office.

The *pradhan* said that she had been spared physical violence because she is a woman, but she has had to face other forms of humiliation on many occasions. “I have not missed a single day of office since the election results were declared on 11 May, no matter what happened,” she declared. The transformation I have seen in her in the last four years, from the shy and demure woman I first met in 2008, when she took charge as the *pradhan* (she won her seat in a reserved category as a Dalit woman candidate), to a self-confident and able administrator, exemplifies for me the implicit social dividends that the panchayati raj system provides, in addition to self-governance.

It is mandatory for every committee in each gram panchayat in West Bengal to conduct meetings at least once every two months, and to hold monthly health meetings with health workers on the fourth Saturday of every month. The panchayat members in Raina are no longer able to conduct these meetings. TMC members have demanded that they be included in the meetings even when they are not elected panchayat members. Only two health meetings could be conducted since May. The *Rogi Kalyan Samiti* (welfare committee for patients in the primary health centre) has been disbanded.

Police Cases Registered Against Panchayat Functionaries and CPI(M) Members

In both locations in Bardhaman district that I visited in November 2011, it was the same story. Immediately after the Assembly elections, a number of police cases were registered against panchayat functionaries, CPI(M) members, and CPI(M) sympathisers, alleging corruption and acts of violence: 39 such cases were registered in Raina gram panchayat, and 38 cases were reported in Kanksa block.

Subversion of Panchayats’ Decision-Making Functions

Weakening of the institution of panchayats appears to be happening in two ways. First, through a systemic change in development administration; and secondly, through coercive and corrupt practices.

There has been a change in the attitude of the State government towards panchayats. The previous Left Front government viewed the panchayat as a means of service delivery directed by elected representatives of the people, and many of the functions of development administration were gradually shifted from the level of the bureaucracy to the level of the panchayat. A system of partnership between the

two wings of administration, the bureaucracy and the panchayat, had evolved in the State in the sphere of planning and implementing local development schemes. The bureaucracy played a vital role in administration and supervision, while the panchayats enjoyed considerable autonomy in decision-making and implementation. The power relations between these two wings, of course, varied across the State, as did the efficiency of the panchayats. However, in a district like Bardhaman, where the panchayat system was strongly entrenched, the power relations between the two displayed a measure of equality.

The report in the newspaper *Bartaman*, cited earlier, gives some indication of the present trends. My respondents in Raina reported that since May 2011, all work related to Central government schemes in which the panchayat does not have a mandatory role, such as the National Old Age Pension Scheme (NOAPS), Indira Awas Yojana (IAY), and the National Family Benefit Scheme (NFBS), is being supervised and implemented by the block-level bureaucracy. Earlier, the panchayat used to play a role in selecting the beneficiaries of, and disbursing funds for, such schemes. The beneficiaries of NOAPS and IAY were selected from the list of below-poverty-line households, and fund transfers were done through banks and post offices, but the panchayat used to facilitate these processes. The panchayat in Raina had appointed a person to deliver pensions to beneficiaries of NOAPS who are too old or otherwise unable to go to the bank to collect their pensions. Panchayat mediation also acted as a safeguard for such persons against exploitation by near relatives. This practice has stopped now, and old people find it difficult to collect their pensions.

More significantly, Raina gram panchayat no longer has the power to decide how to use the Local Area Development funds allotted to Members of Parliament and Members of the Legislative Assembly. The use of these funds was earlier decided entirely by the panchayat, and served their Action Plans. Since the Assembly elections, the Block Development Officer has been directed to control the allocation and use of such funds. Panchayat members of Kanksa block reported a similar situation. The implementation of NOAPS in Kanksa was taken over by the block office after April 2011.

According to the *pradhan* of Raina gram panchayat, no directives have been issued by the Ministry about the role and functions of panchayats under the new government. This has led to an uncomfortable situation for panchayats as they are unsure about their jurisdiction.

Another instance of the weakening of panchayats, as reported in Kanksa, is as follows. In some of the panchayats here, the *pradhan* is being forced to give permission to projects outside the Action Plan and the financial budget formulated earlier in the year. Demands are also being made to allocate Indira Awas Yojana funds to people outside the below-poverty-line list, and panchayat functionaries have had to succumb to such pressures.

Corruption Charges Against Panchayat Officials

After the election victory of the Trinamool Congress, groups of TMC members entered panchayat offices in both locations calling for resignation of panchayat officials, and demanding that panchayat accounts and ledgers be subjected to their scrutiny. In Amlajora gram panchayat of Kanksa block, the panchayat *pradhan* and *upa-pradhan* were encircled and confined, and asked to resign, on the allegation that seeds for crop-planting had not been distributed.

In Raina gram panchayat, towards the end of May, a TMC deputation demanded that the panchayat hand over all account books and registers for scrutiny. The *pradhan* asked them to photocopy all the documents at their own expense, or to file a complaint under the Right to Information Act, in which case the panchayat would meet the expenses of photocopying. The estimated cost of photocopying all the documents demanded by the deputation was Rs 1,25,000, an amount the panchayat could not bear without accounting for it. According to the *pradhan*, the panchayat has all the documents in order and all the financial accounts have been duly audited, but she does not have the legal right to hand over such important documents to complainants without following official procedure. The TMC deputation was however given summary reports on the implementation of NREGS, which are available to anyone for scrutiny.

With these reports in hand, the TMC team began its own evaluation of the NREGS work done in Raina. On 14 July 2011, the secretary of the *gram unnayan* samiti of Raina Paschim Para, Md. Musa, was arrested on allegations of corruption in the implementation of NREGS. According to the panchayat *pradhan*, assistant engineers of the Block Development Office colluded with a TMC member to falsely implicate him. After Md. Musa's arrest, all secretaries of the *gram unnayan* samitis in the panchayat resigned, thus destroying the basic stratum of the panchayat, the link that connects the panchayat to the people. Shortly after this, all NREGS supervisors resigned, fearing that they too may be implicated in false cases of corruption. Some of the NREGS work, such as road construction, is easy to verify and measure even after considerable time has elapsed. But some of the work is temporary in nature, such as clearing and maintaining bunds, land development, and work on the land of marginal cultivators. Such work cannot be verified or measured correctly after time has elapsed. This has given ample scope for disputes, manipulation, and allegations. The NREGS work supervisors feel increasingly vulnerable in the new situation.

The situation with regard to NREGS work is similar in Kanksa, though perhaps not as acute. Disputes have arisen over measurement issues with regard to NREGS work, and supervisors are reluctant to take up new projects.

The NREGA Battleground

NREGA has placed a large, relatively new, source of funds at the disposal of the gram panchayat. The gram panchayat has a major role to play in planning and

implementing the NREGS. Though West Bengal as a whole has been a modest achiever in terms of aggregate performance-based indicators in implementing the Act, the State has been a pioneer in terms of creative implementation of the project (see Bakshi 2010). It was the first among all Indian States to allow work on agricultural land-holdings of marginal and Scheduled Caste and Scheduled Tribe cultivators under NREGS, a move later formalised by the Central government. The State has also achieved imaginative implementation of the Scheme by converging NREGS with other development schemes.

The pace of implementation of NREGS has retarded since May 2011, in both the villages I visited. Kanksa and Raina have been success stories in respect of implementation of NREGS in West Bengal. In 2010–11, Kanksa block was able to provide 100 days of employment on average to wage-seeking households. The average number of days of employment per wage-seeking household in Raina gram panchayat in 2010–11 was 86 days.

However, as mentioned earlier, due to corruption charges levelled against panchayat functionaries and NREGS supervisors, NREGS work came to a standstill in both Raina and Kanksa after the Assembly elections. In Raina, all NREGS supervisors resigned in July. An all-party meeting was conducted after this with the mediation of the BDO, and fresh applications for new supervisors were sought. Since there were too many applications, the panchayat *pradhan* kept away from the selection process and the supervisors were selected by the BDO. After the new supervisors took charge, five to six days of NREGS work were provided in September. The *pradhan* is of the view that the work undertaken by the new supervisors is of poor quality and that there are measurement issues as well, but she has been forced to sign on the work completion document. She said that she would not be surprised if new allegations of corruption are levelled against her. Only 54,429 person-days of work were generated in the first seven months of financial year 2011–12, which is around 20 per cent of the total employment created in the previous year.

In Kanksa block too, supervisors had refused to undertake NREGS work for fear of allegations of corruption. NREGS work had completely stopped in three gram panchayats (Amlajora, Gopalpur, and Bidbihar). In Bonkati gram panchayat, work stopped in 2 out of the 10 sansads. An all-party meeting was held by the block office in July and an all-party committee was formed, after which work was resumed to some extent. Problems remain in some of the sansads, however, due to disagreements between members of the all-party committee. In spite of such difficulties, an average of 57 days of employment per wage-seeking household were created in Kanksa block between April and September 2011.

In both places, some interesting experiments had been conducted on group farming involving self-help groups. Fallow land was reclaimed through land development initiatives under NREGS and given to self-help groups for cultivation. In Raina, bunds

around large water bodies were planted with trees (eucalyptus, for example, which can be sold for timber) and vegetable gardens, and leased out to self-help groups. Some privately owned water bodies were re-excavated under NREGS and leased out to self-help groups for fish farming. The lease agreements were all mediated through the panchayat, and the panchayat was also made a direct stake-holder in these agreements. In Raina, one of the ponds (Girija pukur) and its bunds were leased out for ten years to self-help groups, and it was agreed that the self-help group, the owners, and the gram panchayat would share the proceeds from the sale of timber in the ratio 60:20:20 – and the owners would get 60 kilograms of fish annually from the pond after the first two years. After the change of guard in the State government the owners of the pond have refused to accept the predetermined share, and are demanding a 40 per cent share in the proceeds from sale of timber. They are also demanding a share in the annual catch of fish in the first two years of the lease. I had argued in an earlier paper, perhaps over-optimistically, that these group farming experiments in Bardhaman could give a new direction to land reform policy in the State, as the scope for conventional reforms has diminished due to land scarcity. It is now unlikely that there will be further progress in this direction since the State government seems to be allying with the propertied class, and the bargaining power of the poor has been weakened.

Undermining Other Development Programmes in Raina

The self-help group movement was strong in Raina, and the panchayat had extended considerable support for strengthening these groups. The self-help groups were being monitored by the gram panchayat and an NGO named Sister Nibedita, which has its office in Shyamsundar. Since the elections, resource persons from the NGO have not been allowed to visit the self-help groups. The panchayat has also not been able to monitor the work of the self-help groups.

Another important scheme of the Government of West Bengal is the Provident Fund for Landless and Agricultural Labourers (PROFLAL). This is a social security scheme for agricultural labourers in which they contribute a small monthly subscription and the State government contributes an equal amount as provident fund. The contributors have their own bank accounts through which the financial transactions are done. A person is employed by the panchayat to collect their monthly subscriptions. Rumours are now being spread that all the PROFLAL savings have been diverted and misused by the panchayat. Despite possessing savings books with records of PROFLAL subscriptions, the vulnerable agricultural labourers are being misguided and, as a result, very few of them have submitted subscription amounts after May. The person in charge of collecting the monthly subscriptions has been driven out of the village.

Regressing into the Future?

The panchayati raj system in West Bengal is a system that has evolved over the years with the objective of introducing local self-governance that is pro-poor and

transparent. Over three decades, new institutions have been created and new regulations framed to devolve greater financial and administrative power to the grassroots level, and to introduce development planning and financial accountability from below. In many other parts of India, the panchayat remains a weak body with limited powers, and, very often, is dominated by the socially and economically powerful. The panchayat structure in West Bengal, though not free of all weaknesses, presented a different picture. Like the path of development itself, the performance of panchayat institutions across the State was unequal, of course, as not all of them were equally equipped to handle their responsibilities. However, well-functioning panchayats were often able to make a substantial difference to planning and implementation of development programmes, and, more importantly, to the lives of the poor. The recent developments in West Bengal undermine this achievement, and may well herald a shift in class alliances and power relations in the State.

Keywords: Panchayat, panchyati raj institutions, West Bengal.

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GLOSSARY AND LIST OF ABBREVIATIONS

Panchayati Raj Institutions (PRI)	Institutions of local self governance
Gram Panchayat (GP)	The lowest tier of the three tier system of local self government in India. A gram panchayat is constituted of elected members from a <i>gram</i> or administrative village. The <i>gram</i> (the area under a gram panchayat) may consist of a part of a village, or a group of contiguous villages, delineated by the State government as deemed suitable administrative purposes.
Gram Sabha	Body consisting of persons registered in the electoral rolls of the area under the jurisdiction of a gram panchayat (West Bengal Panchayat Act 1973).
Panchayat Pradhan	Chairperson of the gram panchayat
Upa-Pradhan	Deputy chairperson of the gram panchayat
Panchayat Samiti	The second tier of the panchayat system. A panchayat samiti is constituted at the level of a block, and consists of a number of gram panchayats.
Sabhapati	The chairperson of the Panchayat Samiti
Zilla Parishad	The third tier of the panchayat system, formed at the district level
Gram Sansad	An electoral constituency within a gram panchayat, or “a body consisting of persons registered at any time in the electoral rolls pertaining to a constituency of a <i>Gram Panchayat</i> delimited for the purpose of last preceding general election to the <i>Gram Panchayat</i> .” (West Bengal Panchayat Act 1973)
Gram Unnayan Samity (GUS)	Village Development Council. An executive body responsible for implementation and monitoring various schemes at the gram sansad level. The GUS comprises “elected member or members to the gram panchayat from the gram sansad, the opposition candidate obtaining second highest vote in the last gram panchayat election, three representatives of Non-Governmental Organisations/Community Based Organisations, three representatives of active Self Help Groups, with at least two members from women led SHGs, one serving or retired Government employee, one serving or retired teacher (all being voters of the area, <i>i.e.</i> , members of the gram sansad), and another 10 members or 1 per cent of the total number of members of the gram sansad whichever shall be higher” (GoWB 2007).
Shishu Siksha Kendra	Pre-school centre under the Integrated Child Development Services.
ICDS	Integrated Child Development Services.
Mahatma Gandhi Employment Guarantee Act (MGNREGA)	This Act, passed in 2005, guarantees 100 days of employment per household at minimum wages to all households demanding work in rural India. The Act is also known as NREGA.

GLOSSARY AND LIST OF ABBREVIATIONS (Continued)

National Rural Employment Guarantee Scheme (NREGS)	See MGNREGA
Indira Awaas Yojana (IAY)	A Central Government scheme for housing development in rural India.
Swarna Jayanti Gram Swarozgar Yojana (SGSY)	A Central Government self-employment scheme.
SHG	Self Help Group.
Rogi Kalyan Samiti	Welfare committee for patients at the Primary Health Centre.
NOAPS	National Old Age Pension Scheme
National Family Benefit Scheme (NFBS)	A financial assistance scheme for rural women to assist in institutional births
MPLAD	Member of Parliament Local Area Development fund
CITU	Centre of Indian Trade Unions
BDO	Block Development Officer
NGO	Non-Governmental Organisation
