Lok Operating System (LokOS)

Prelims: *Current events of national and international importance | Governance*

Why in News?

Recently, Ministry of Rural Development has rolled out LokOS.

- **LokOS (People Operating System) –** It is a comprehensive digital platform for end-to-end digitization of Self-Help Groups (SHGs) and Community-Based Organisations (CBOs).
- Digitizes member records, profiles, savings, lending, repayments, financial transactions, livelihoods, and convergence initiatives
- **Aim –** To strengthen transparency, financial inclusion, and governance in rural India.
- **Nodal Ministry –** Ministry of Rural Development.
- **Implemented by –** Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM).

Key Features

- **End-to-End Management –** Registers and manages SHGs, Village Organizations (VOs), Cluster Level Federations (CLFs), and members.
- **Unique Digital IDs –** Aadhaar- and bank-linked identities for SHG members and institutions.
- **Financial Records –** Digital tracking of savings, loans, repayments, and transactions.
- **Livelihood Profiling –** Captures data for planning and convergence with government schemes.
- **Role-Based Administration –** Enables approvals, monitoring, and reporting from village to national level.
- **Real-Time Analytics –** Dashboards and one-click reports for data-driven decision-making.
- LokOS enables outreach, beneficiary tracking, and monitoring for the ***Lakhpati Didi initiative.***

- **Governance and financial strengthening**
  - **Digital Records –** Reduces manual record-keeping.
  - **Real-Time Tracking –** Enables instant monitoring of SHG transactions.
  - **Transparency and Efficiency –** Improves accountability and operations.
  - **Financial Scale –** Captures Rs. 2 lakh crore worth of SHG transactions annually.

SHE-LEAPS – Rural Entrepreneurship Platform
• **Launched in –** June 2026 under LokOS platform. • A digital plaOorm for empowering women associated with Self-Help Groups (SHGs) across rural India. • A unified plaOorm for enterprise creaPon, performance tracking, and business management

Reference

PIB | LokOS

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