

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 platform for empowering women associated with Self-Help Groups (SHGs) across rural India.
- A unified platform for enterprise creation, performance tracking, and business management

Reference

[PIB | LokOS](#)