



LokOS: A Digital Backbone for Rural Livelihoods

Strengthening Transparency and Financial Inclusion

4th July, 2026

Strengthening Digital Governance under Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM)

LokOS (Lok = People, OS = Operating System) is a web and mobile platform under the **Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM)** for end-to-end digitization of Self-Help Groups and their federations. DAY-NRLM is a flagship poverty alleviation programme promoting self-employment, skilled jobs, and sustainable livelihoods for poor rural households.

LokOS offers a comprehensive digital solution for managing Self-Help Groups (SHGs) and Community-Based Organizations (CBOs) by digitizing **member records, profiles, savings, lending, repayments, financial transactions, livelihoods, and convergence initiatives**. The platform further strengthens governance and financial management by:

- reducing manual record-keeping through digital records,
- enabling real-time transaction tracking for SHGs,
- improving transparency, accountability, and operational efficiency, and
- capturing financial transactions amounting to ₹2 lakh crore per year within the SHG network.

LokOS comprises both web and mobile applications, each designed to serve distinct user groups and functionalities. The **web application** supports administrators, E-bookkeepers, and transaction approvers in creating and approving SHGs, Village Organizations (VOs), Cluster Level Federations (CLFs), and their members.

The mobile application enables efficient recording and management of Community-Based Organization (CBO) activities in the field.

SHE-LEAPS: A Digital Platform for Rural Entrepreneurship

Self-Help Entrepreneur-Livelihoods and Enterprise Application for Prosperity and Sustainability (SHE-LEAPS) was recently launched on 29th June 2026 and is implemented under the **LokOS platform**. It is a digital platform for empowering women associated with Self-Help Groups (SHGs) across rural India. It provides a unified platform for **enterprise creation, performance tracking, and business management**. It supports farm and non-farm enterprises, strengthening a sustainable and resilient rural economy.



Digital Features of LokOS

The LokOS Mobile App empowers communities and community-based organizations by facilitating digitization and enabling enhanced data-driven decision-making. The key features include:

- **End-to-End Digital Management:** Registers and manages SHGs, Village Organizations (VOs), Cluster Level Federations (CLFs), and their members.
- **Unique Digital IDs:** Generates Aadhaar- and bank-linked digital identities for CBOs and members.
- **Digital Financial Records:** Records savings, loans, repayments, and other financial transactions.
- **Livelihood Profiling:** Captures livelihood data to support planning and convergence with government schemes.
- **Role-Based Administration:** Enables user management, approvals, monitoring, and reporting from village to national level.
- **Real-Time Analytics:** Provides dashboards and one-click reports for data-driven decision-making.



LokOS: Driving Digital Transformation of Community Institutions

LokOS has significantly expanded its reach across India, enabling large-scale digital transformation of community institutions. The platform improves transparency, accountability, and operational efficiency while enabling integrated programme implementation and monitoring across all levels. It currently covers 34 States/UTs, 762 districts, 7,241 blocks, 2.57 lakh Gram Panchayats, and 5.92 lakh villages.

Community Institutions Covered

The platform has enabled large-scale digital integration of community institutions nationwide. The linked community and community-based institutions are:

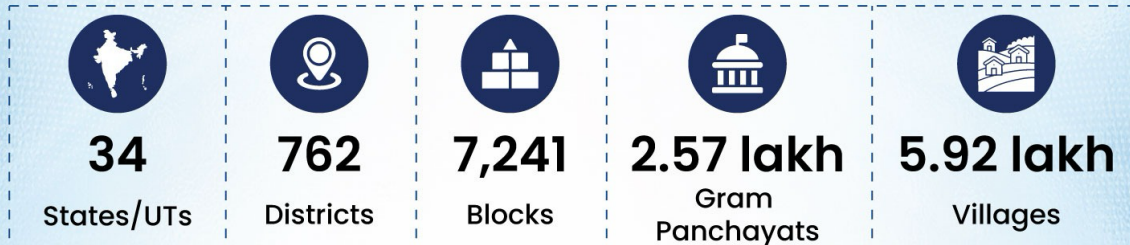
- **Cluster Level Federations (CLFs):** 34,314
- **Village Organizations (VOs):** 5.62 lakh
- **Self-Help Groups (SHGs):** 94.16 lakh
- **SHG Members:** 10.03 crore

LokOS

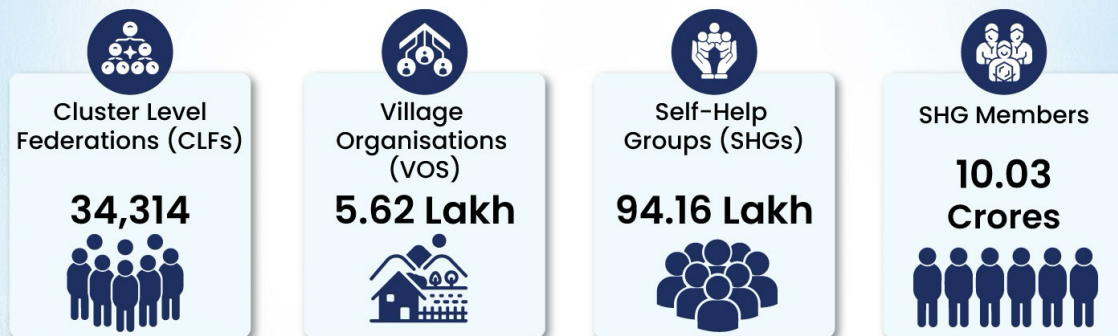


Driving Digital Transformation of Community Institutions

GEOGRAPHICAL COVERAGE



COMMUNITY INSTITUTIONS COVERED



Source: Ministry of Rural Development

Financial Support Mobilized

LokOS enables efficient tracking of financial support across community institutions, including ₹9,718.41 crore in the Revolving Fund (RF), ₹64,607.66 crore in the **Community Investment Fund (CIF)**, and ₹38.34 crore in the Community Enterprise Fund (CEF).

LoKoS supporting Lakhpati Didis

LokOS supports the **Lakhpati Didi** initiative through large-scale outreach, beneficiary tracking, and digital monitoring. It enables implementation through a robust network of **6,611 Master Trainers**, **4.09 lakh Community Resource Persons (CRPs)**, and **3.87 crore Potential Lakhpati Didis (PLDs)**.

The platform also maintains **18.50 crore Digital Aajeevika Registers (DARs)**, providing a strong digital foundation for livelihood planning, monitoring, and implementation.

Building a Digitally Empowered Rural India

LokOS is a transformative digital platform under **DAY-NRLM** that enables end-to-end digitization of Community-Based Organizations (CBOs). It is enhancing **transparency, governance, and operational efficiency** through **real-time monitoring and digital financial management**.

With nationwide reach, the platform is supporting the Lakhpati Didi initiative, thereby promoting women's economic empowerment and financial inclusion. This platform is, thus, contributing to the creation of self-reliant rural communities.

References

Ministry of Rural Development

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