



UPSC & STATE PCS CURRENT AFFAIRS · UJIYARI.COM

DAILY CURRENT AFFAIRS

LokOS: The Digital Backbone for India's Self-Help Groups

6 July 2026

REPORTS & SCHEMES

GS2

GS3

CURATED & WRITTEN BY

**Bharat Choudhary**

UPSC Educator & Content Creator

[linkedin.com/in/epicbharat](https://www.linkedin.com/in/epicbharat)**ALSO FROM THE CREATOR****BharatNotes**Free UPSC notes, MCQs, PYQ analysis. **100% Free.**bharatnotes.com →**ADVERTISE****Advertise with Ujiyari**

Reach thousands of UPSC aspirants daily.

epicbharat@gmail.com



LokOS: The Digital Backbone for India's Self-Help Groups

6 July 2026 · 4 min read ·

 Source: ujjyari.com — researched, fact-checked & UPSC-mapped

 **Every fact web-verified against primary sources** (<https://ujjyari.com/how-we-verify/>)

WHY IN NEWS

In early July 2026, the government spotlighted LokOS, a web-and-mobile digital operating system that has digitised India's vast Self-Help Group ecosystem under DAY-NRLM, and its new companion application SHE-LEAPS, launched on June 29, 2026, for women-led enterprises.

WHAT IS LOKOS?

LokOS (Lok Operating System), where “Lok” means people, is a web and mobile digital platform for the end-to-end digitisation of **Self-Help Groups (SHGs)** and their federations. It is run under the **Deendayal Antyodaya Yojana, National Rural Livelihoods Mission (DAY-NRLM)**, administered by the **Ministry of Rural Development**.

LokOS creates a single digital record for each group and member, covering profiles, savings, lending, repayments, financial transactions, livelihoods and **convergence** (<https://ujjyari.com/vocab/convergence/>) with other government schemes. Each SHG member is assigned an **Aadhaar-linked and bank-linked digital ID**, turning informal community institutions into a formal, verifiable and transaction-ready digital network. It is among the largest digital community-institution platforms in the world.

Scale and Coverage

Ujjiyari Current Affairs · ujjiyari.com · Free Daily Current Affairs for UPSC & State PCS

METRIC	FIGURE
States and Union Territories covered	34
Districts	762
Blocks	7,241
Self-Help Groups digitised	94.16 lakh
SHG members covered	10.03 crore
Annual transactions tracked	Around Rs 2 lakh crore

The platform also digitises the higher tiers of the SHG architecture: about **5.62 lakh Village Organisations (VOs)** and **34,314 Cluster Level Federations (CLFs)**, the three-tier structure through which rural women pool savings and access credit.

DAY-NRLM: THE PARENT MISSION

The **National Rural Livelihoods Mission (NRLM)** was launched in **June 2011** by the Ministry of Rural Development. It was renamed **Deendayal Antyodaya Yojana, National Rural Livelihoods Mission (DAY-NRLM)** in **2015**. Its core objective is to organise poor rural women into SHGs and enable sustainable, diversified livelihoods and access to formal finance.

DAY-NRLM feeds directly into the flagship **Lakhpati Didi** initiative, which aims for women SHG members to earn an annual household income of at least Rs 1 lakh. The government has revised the Lakhpati Didi target upward to **6 crore women by March 2029**, and the Union Budget 2026-27 raised the DAY-NRLM programme allocation by about 20 percent to roughly **Rs 17,280 crore**.

SHE-LEAPS: The New Companion App

SHE-LEAPS (Self-Help Entrepreneur, Livelihoods and Enterprise Application for Prosperity and Sustainability), launched on **June 29, 2026**, runs on top of LokOS. It is a dedicated platform to support the creation and tracking of **women-led farm and non-farm enterprises**, capturing real-time enterprise data and supporting State Rural Livelihood Missions across all 34 states and UTs. SHE-LEAPS operationalises the Lakhpati Didi mission by moving from group-level records to individual enterprise-level tracking.

ANALYSIS AND WAY FORWARD

Ujjiyari Current Affairs - ujjiyari.com - Free Daily Current Affairs for UPSC & State PCS

LokOS is a textbook example of **Digital Public Infrastructure (DPI)** applied to welfare and financial inclusion. By linking SHG records to Aadhaar and bank accounts, it reduces leakage, speeds up credit flow, enables portable and transparent group records, and creates a data trail that banks can use for credit scoring, deepening the financial inclusion begun by Jan Dhan accounts.

The gains must be balanced against real risks. **Data privacy** for 10.03 crore mostly rural women is a serious concern in the absence of full operationalisation of the [Digital Personal Data Protection Act, 2023](https://ujjiyari.com/legislation/dpdp-act-2023/) (<https://ujjiyari.com/legislation/dpdp-act-2023/>). **Digital literacy** and connectivity gaps in remote blocks can exclude the very poorest, and over-reliance on a single platform raises questions of **resilience** (<https://ujjiyari.com/vocab/resilience/>) and grievance redressal.

The way forward is to pair the digital rails with sustained hand-holding: local resource persons for last-mile support, robust consent and data-security safeguards, **interoperability** (<https://ujjiyari.com/terms/interoperability/>) with credit and market-linkage platforms, and a shift from tracking savings to enabling higher-value enterprises so that SHGs graduate from micro-credit to genuine wealth creation.

UPSC RELEVANCE

GS Paper 2: Government policies and interventions for vulnerable sections; welfare schemes; mechanisms and institutions for the protection and betterment of women; e-governance and transparency in service delivery.

GS Paper 3: Inclusive growth; financial inclusion; mobilisation of resources; role of Digital Public Infrastructure in development; women's participation in the economy.

Prelims Pointers:

- LokOS operates under DAY-NRLM, Ministry of Rural Development.
- NRLM launched 2011; renamed DAY-NRLM in 2015.
- SHE-LEAPS launched June 29, 2026.
- Lakhpati Didi target revised to 6 crore by March 2029.

Mains Question: “Digital Public Infrastructure has transformed the delivery of welfare in India, but its benefits are unevenly distributed.” Examine this statement with reference to the digitisation of Self-Help Groups under DAY-NRLM. (15 marks, 250 words)

FACTS CORNER

Ujjiyari Current Affairs - ujjiyari.com - Free Daily Current Affairs for UPSC & State PCS

★ FACTS CORNER, KNOWLEDGEPEDIA

LokOS (Lok Operating System): web and mobile platform digitising SHGs under DAY-NRLM; “Lok” means people.

Scale: 94.16 lakh SHGs and 10.03 crore members across 34 states and UTs; tracks around Rs 2 lakh crore in annual transactions.

Three-tier structure: SHGs, Village Organisations (VOs), and Cluster Level Federations (CLFs).

DAY-NRLM: launched as NRLM in June 2011; renamed Deendayal Antyodaya Yojana, National Rural Livelihoods Mission in 2015; Ministry of Rural Development.

SHE-LEAPS: launched June 29, 2026; runs on LokOS; supports women-led farm and non-farm enterprises.

Lakhpati Didi: target of Rs 1 lakh annual income per member; revised goal of 6 crore Lakhpati Didis by March 2029.

Sources: PIB (<https://www.pib.gov.in/>), Ministry of Rural Development (<https://rural.nic.in/>), LokOS Mission (<https://lokos.dord.gov.in/>)

Source: LokOS: The Digital Backbone for India's Self-Help Groups — Ujjiyari.com | Free UPSC & State PCS Current Affairs

RELATED EDITORIALS

THE HINDU

[Credible Statistics for Evidence-Based Governance](#)

29 Jun

THE HINDU

[MSMEs Need Credit and Formalisation, Not Just a Day](#)

27 Jun

INDIAN EXPRESS

[West Bengal's Children Need Eggs in Their Mid-Day Meal, Not Ideology](#)

26 Jun

INDIAN EXPRESS

[India Can Attract FDI. The Harder Task Is Retaining It](#)

25 Jun

RELATED KEY TERMS

Ujjyari Current Affairs · ujjyari.com · Free Daily Current Affairs for UPSC & State PCS

KEY TERM

[Anganwadi](#)

A government-run village-level child care and mother care centre under...

KEY TERM

[Annapurna Bhandar Scheme](#)

West Bengal's revamped women's cash-transfer scheme that began...

KEY TERM

[Atal Bhujal Yojana](#)

₹6,000 crore World Bank-assisted central scheme (2020-25, extended)...

KEY TERM

[Bharat-VISTAAR](#)

AI-driven multilingual digital public infrastructure for farmers,...

Ujiyari Current Affairs · ujiyari.com · **Free Daily** Current Affairs for UPSC & State PCS

CURATED & WRITTEN BY

Bharat Choudhary

UPSC Educator & Content Creator

[linkedin.com/in/epicbharat](https://www.linkedin.com/in/epicbharat)[Read Full Article on Ujiyari →](#)<https://ujiyari.com/daily/2026/07/06/lokos-day-nrIm-digital-shg-backbone-2026/>

ALSO FROM THE CREATOR

BharatNotes

Free UPSC study platform — subject-wise notes across all 4 GS papers, Prelims MCQs, Mains answer frameworks, PYQ analysis & progress tracking. **100% Free • No Login Required.**

[Start Preparing → bharatnotes.com](http://bharatnotes.com)

📌 OPPORTUNITY

Advertise with Ujiyari

Reach **thousands of serious UPSC & State PCS aspirants** daily through our PDFs, website, and social channels.

Ideal for: Coaching institutes • EdTech platforms • Book publishers • Exam prep apps

[✉ epicbharat@gmail.com](mailto:epicbharat@gmail.com)

Write to us for rates & media kit

Free UPSC & State PCS Current Affairs · ujiyari.com · bharatnotes.com