

Budget for – SAKHI Fellow Program in slum areas of Mulund (w), Mumbai.**(20 SAKHI Fellows + 40 Girls = 60)****SAKHI Fellow Program – Budget – 2025-26**

Sr. No.	Activity Description	Units / Duration	Unit Cost (INR)	Total Cost (INR)	Justification
1	Leadership Skills Workshops (with 20 SAKHI Fellows)	6 workshops	₹5,000	₹30,000	Builds foundational leadership capacity among Fellows
2	Life Skills Workshops (WHO-recommended, with 20 Fellows)	6 workshops	₹5,000	₹30,000	Equips Fellows with coping and decision-making skills
3	Monthly Support Kits (Nutrition, Hygiene, Education) for 10 Fellows	6 months × 10 Fellows	₹3,000	₹1,80,000	Direct support for adolescent girls' health and learning needs
4	Small Pocket Diary Project (Vocabulary building)	6 months	₹2,000	₹12,000	Promotes daily English vocabulary practice
5	Handwriting Improvement Notebooks (for 60 girls)	60 Notebooks	₹200	₹12,000	Enhances writing skills through guided practice
6	Handwriting Workshops (monthly, with 50 girls)	6 workshops	₹5,000	₹30,000	Specialist-led sessions to improve handwriting
7	Reading & Writing Promotion Activities (competitions + rewards)	6 activities	₹10,000	₹60,000	Encourages literacy through fun and recognition
8	Career Goal Setting Workshops (with 20 Fellows)	2 workshops	₹5,000	₹10,000	Helps Fellows envision future livelihood paths
9	Documentation & MIS (Part-time Officer)	6 months	₹10,000	₹60,000	Tracks progress and impact of program activities
10	Finance & Accounting Support (Part-time Officer)	6 months	₹7,000	₹42,000	Ensures transparent financial management
11	Operational Costs (electricity, water, maintenance, etc.)	6 months	₹5,000	₹30,000	Covers essential utilities and upkeep

Budget for – SAKHI Fellow Program in slum areas of Mulund (w), Mumbai.

(20 SAKHI Fellows + 40 Girls = 60)

Sr. No.	Activity Description	Units / Duration	Unit Cost (INR)	Total Cost (INR)	Justification
12	Travel & Communication	6 months	₹5,000	₹30,000	Supports field visits and coordination
13	Printing, Internet, Stationery, Courier	6 months	₹5,000	₹30,000	Enables smooth administrative functioning
			Total Budget	₹5,56,000	

Summary of Budget:

Name of Initiative	Total beneficiaries	Total budget	1 st Quarter	2 nd Quarter
SAKHI Fellow Program, Mumbai, India <i>(Slum areas of Mulund (w), Mumbai)</i>	20 SAKHI Fellows & 40 Girls = 60 Girls	5,56,000 INR	₹3,18,000	₹2,38,000

Per Girl Investment – SAKHI Fellow Program

Time Frame	Investment per Girl (INR)	Calculation Details
Per Day	₹25.70	₹5,56,000 ÷ 60 girls ÷ 365 days
Per Month	₹771	₹5,56,000 ÷ 60 girls ÷ 12 months
Per Year	₹9,267	₹5,56,000 ÷ 60 girls

This means that for less than ₹26 a day, each girl receives support for her health, education, life skills, and nutrition, an incredibly cost-effective investment in her future.

Total Budget : ₹5,56,000

SAKHI Fellow Program



Investing in slum-based Young Girl Leaders
For Health, Education, and Livelihood

2025-26

PROJECT PROPOSAL FOR

SAKHI Fellow Program

Investing in slum-based Young Girl Leaders

For Health, Education, and Livelihood

An initiative by



Asha for Education

University of California, Berkeley, USA

Submitted by

Aarti Naik, Changemaker and Founder

SAKHI for Girls Education

Mulund (w), Mumbai, INDIA

Shaping the future of young girls in slum areas in Mumbai, India

Brief details about a slum-based young woman changemaker and her organization:

Aarti Naik is the Founder and Director of **SAKHI for Girls Education**, a registered nonprofit organization dedicated to building the capacities of girls in slum areas. *SAKHI means a female friend of girls who inspires, guides and supports other girls for a good cause.* Sakhi provides quality learning spaces and opportunities so that every girl can continue her schooling confidently with quality learning. Sakhi's focus is to teach literacy and numeracy skills and offer life skill-building opportunities for girls in the Mulund West suburban slum areas of Mumbai, India. (www.sakhiforgirlseducation.org)



Aarti Naik is a slum-based young woman “Changemaker”. She has been living in the slum area of Mulund West, Mumbai since her birth. Seventeen years ago, she was a slum- based school drop-out girl, there was no hope to continue her education, but today she feels proud to say that 'she is a Changemaker' and now she is creating quality learning spaces for so many girls from her slum community.

Since 2008, Aarti has been working with girls and mothers in slum areas. Through SAKHI for Girls Education, Aarti operates seven major projects for girls, young girl leaders, and mothers in her slum areas: My Reading Bag, Girls Health and Nutrition Program, Girls Digital School, Mothers School, Girls Reading School, Small Pocket Diary and Girls School@Home! Today more than 500 girls in slum areas are benefiting from these educational and life skill-building activities.

SAKHI Fellow Program – Shaping the future of young girls in India.

Vision – “Every young girl can access her right to quality health, education, and livelihood.”

SAKHI Fellows are inspiring grassroots young girl leaders in slum areas. They lead new innovative ideas to empower girls to access their rights to health, education, and decent livelihood opportunities. They are the ultimate role models in today’s world of technology.

Rationale of the initiative – SAKHI Fellow Program:

Adolescent girls living in slum areas find it very difficult to get quality health, education, and decent livelihood opportunities. Adolescent girls in the slums of Mumbai often do not have support from their families or community to gain an education and quality health. They do not have a positive, supportive environment at school, where the boys are typically given more attention. After school, in their slum community, there are no safe places where they can gather and learn

on their own. Their families often prefer adolescent girls to stay home and don’t support their learning. Without support for their education at school, at home, or in their neighborhood, many adolescent girls lack even basic literacy and numeracy skills. To overcome these challenges, **SAKHI Fellow Program** will invest in adolescent girls' health, education, and leadership, so they will become young girl leaders to educate girls in their slum areas through innovative initiatives.

Why investing in adolescent girls' health, education & leadership is a must?



There are currently an estimated 600 million girls in the world between the ages of 10 and 19. The vast majority of these girls – around 90 percent – live in developing countries. Girls in this age range are at a critical point in their lives during which they will transition from children to adults, experience life-altering events, and form the foundation for much of the rest of their lives. The experiences these girls are allowed and enabled to have will play

a significant role in the world's ability to make progress on key development goals, including the Sustainable Development Goals. They will shape the future of the world for decades to come. (Reference: <https://www.icrw.org/issues/adolescent-girls/>)

As a slum-based young woman changemaker, based on my last seventeen years of experience, I firmly believe that addressing the health, education, and livelihood skills-building challenges facing adolescent girls in India requires mobilizing the key influencers and influences in her life – at home, in school, and at community – that can help realize her potential including self, peers, families, communities, and institutions.

Based on the experiences while leading an initiative – Girls School@Home! in slum areas of Mulund West, Mumbai, we realized that **building the leadership of adolescent girls at the community level is key for improving the health and education of girls in slum areas.** It is proud to share that 10 adolescent girls (Young Girl Leaders) are confidently leading community based innovative educational initiatives with more than 60 girls in slum areas. Recently during the educational leadership award ceremony, young girl leaders shared that their confidence in reading, speaking, writing, and critical thinking has increased, and they are leading their lives more positively by active participation in educating and empowering girls from their communities. They have become role models for other girls in their slum areas.

What does it mean to invest in Adolescent Girls' Leadership?

SAKHI Fellow Program will invest **financial and non-financial resources** in 20 adolescent girls in slum areas of Mulund West, Mumbai. We will build an **ecosystem** for adolescent girls leaders, so they will be able to access quality health, education and decent livelihood opportunities.

SAKHI Fellow will receive following opportunities:

- * Leadership & Life Skills Workshops
- * Mentoring sessions on leadership and career
- * Community Leadership Experiences
- * Workshops on Healthy Life
- * Sanitary Pad Kits & Nutritional Food Kits
- * Basic Literacy & Numeracy Skills Trainings
- * Employability Skills Workshops
- * Digital Literacy Skills Courses
- * Technical & Vocational Skills Courses.
- * Education Fellowship
- * Recognition as SAKHI Fellow



SAKHI Fellows – Sakshi and Trupti are inspiring young girl leaders educating and empowering girls every day through creating safe, healthy and quality learning spaces in slum areas of Mulund West, Mumbai, India.

How will **SAKHI Fellow** take leadership to educate girls in slums areas?



SAKHI Fellow will take leadership to educate girls in slum areas by following ways:

- * Daily Literacy & Numeracy Skills Classes
- * Small Pocket Diary Activity
- * Listening a new inspiring story every day.
- * Handwriting Improvement Activity
- * Storytelling and Story Reading Competitions
- * Self-learning Platform to learn numeracy skills.
- * Self-learning Platform to learn language skills.
- * Art & Craft Activity
- * Extra-curricular Activity
- * Competitions on basic reading and writing skills.
- * Spelling Bee Competitions
- * Monthly “Nutritional Food Grains Kits” to girls
- * Monthly “Sanitary Pad Kits” to adolescent girls.

How will SAKHI Fellow Program work in slums areas?

SAKHI Fellow Program has a major goal of developing adolescent girls leadership in slums areas. **This program empowers adolescent girls in slum areas to be the next generation of education leaders and changemakers in slum areas.** The program will ensure that these invisible grassroots adolescent girl leaders will have access to quality health, education, and livelihood skills-building opportunities, so they will be able to take strong leadership in their slum communities to educate and empower girls to access quality health and education with basic life-skills building opportunities. **SAKHI Fellow Program** will continuously focus on building an ecosystem for these invisible grassroots' adolescent girl leaders to provide recognitions at local, district, national and international levels. SAKHI Fellow Program will be launched by following steps:

STEP – 1

To identify inspiring **20 adolescent girls leaders** in slums areas from Mulund West areas in Mumbai.

STEP – 2

To form 20 small groups of 40 girls under the leadership of inspiring 20 adolescent girls leaders in their respective communities.

STEP – 3

To conduct the capacity-building workshops with a small group of inspiring adolescent girls leaders to understand their role and responsibilities as **SAKHI Fellow**.

STEP – 4

SAKHI Fellow will start to lead the innovative educational initiatives with a small group of girls in communities every day. In slum area – 1 SAKHI Fellow will educate 2 Girls.

Areas of operations and numbers of SAKHI Fellows (Young Girl Leaders):

Suburban slum areas
Mulund (w), Mumbai, Maharashtra
20 SAKHI Fellows (Young Girl Leaders)
40 Girls will receive daily guidance and support from 20 young girl leaders.
Total 60 Girls in slum areas
Total – 60 Girls will be part of SAKHI Fellow Program.
SAKHI Fellow Program will work with total 60 SAKHI Fellows in slums areas Mulund West of Mumbai, India.
Slum Areas: 1 SAKHI Fellow will work a small group of 2 girls in a slum area.
Address of SAKHI Fellow Program:
Aamrapali Cooperative Housing Society, Dumping Road, Mulund (w), Mumbai, Maharashtra

Objectives of SAKHI Fellow Program:

1. To build the educational leadership of adolescent girls in slums areas
2. To provide quality health, education, and livelihood skills opportunities for adolescent girls
3. To create safe, healthy and quality learning spaces for girls in slum areas
4. To ensure that every girl is healthy in slum areas
5. To educate and empower mothers to lead their daughter's education more confidently.

Innovative initiatives of SAKHI Fellow Program:

Leadership Skills Workshops	Reading & Writing Promotion Activities
Life Skills Workshops	Career Goal Setting Workshops
Monthly Support Kits	Girls Nutrition Program
Small Pocket Diary Project	Girls Art & Craft Activities
Handwriting Improvement Notebooks	Girls Health Activities

How will SAKHI Fellows lead girls education in slum areas?

Every day in the evening during 5.30 pm to 8.30 pm, all **20 SAKHI Fellows** (Young Girl Leaders) will lead basic educational skills building activities with **40 girls** in slum areas. Young Girl Leaders builds girls' listening, reading, writing, and speaking skills. Every girl will get opportunities to build basic numeracy skills.

Project Activities – SAKHI Fellow Program (2025–26)

Sr. No.	Activity	Description	Units / Duration	Target Group	Expected Outcome
1	Leadership Skills Workshops	Builds foundational leadership capacity	6 workshops	20 Fellows	Enhanced leadership and confidence
2	Life Skills Workshops	WHO-recommended sessions on coping and decision-making	6 workshops	20 Fellows	Improved emotional resilience and decision-making skills
3	Monthly Support Kits	Nutrition, hygiene, and education kits	6 months × 10 Fellows	10 Fellows	Better health and learning support
4	Small Pocket Diary Project	Daily vocabulary-building through personal diaries	6 months	20 Fellows	Improved English vocabulary
5	Handwriting Improvement Notebooks	Guided writing practice notebooks	60 notebooks	60 Girls	Enhanced handwriting skills
6	Handwriting Workshops	Specialist-led monthly sessions	6 workshops	60 Girls	Improved writing clarity and technique
7	Reading & Writing Promotion Activities	Competitions and rewards to encourage literacy	6 activities	60 Girls	Increased engagement in reading and writing
8	Career Goal Setting Workshops	Helps Fellows envision future livelihood paths	2 workshops	20 Fellows	Clearer career aspirations

Sr. No.	Activity	Description	Units / Duration	Target Group	Expected Outcome
9	Documentation & MIS	Part-time officer to track progress and impact	6 months	Program-wide	Effective monitoring and reporting
10	Finance & Accounting Support	Part-time officer for financial transparency	6 months	Program-wide	Accurate and transparent financial management
11	Operational Costs	Electricity, water, maintenance, etc.	6 months	Program-wide	Smooth functioning of program infrastructure
12	Travel & Communication	Field visits and coordination support	6 months	Program-wide	Improved outreach and coordination
13	Printing, Internet, Stationery, Courier	Administrative support materials	6 months	Program-wide	Efficient program administration

Expected results of SAKHI Fellow Program in slum areas: (Total – 60 Girls)

20 SAKHI Fellows (adolescent girls) will have quality health, education, and livelihood opportunities.

40 Young Girls will have quality health, education, and livelihood opportunities.

SAKHI Fellow Program

THEORY OF CHANGE

IF	THEN
We invest in adolescent girls to develop their educational leadership in slum areas...	Every adolescent girl will become a SAKHI Fellow (Young Girl Leader), and she will take strong leadership to educate girls in slum areas.
RESULTING IN	
An innovative, simple, cost-effective, and scalable solution for educating girls in slum areas, especially for girls who are living and learning in difficult situations. Every girl in a slum area will be able to continue her school education confidently with quality learning.	

Impact of SAKHI Fellow Program

20 SAKHI Fellows (adolescent girls) will become young girl leaders and they will educate one hundred girls in slum areas.

These twenty SAKHI Fellows will have quality **health, education, and livelihood** opportunities in slum areas.



40 Girls will have quality **health, education, and livelihood** opportunities in slum areas.

Total 60 Girls in slum areas will be able to continue their school education more confidently with quality learning.

A request letter from Aarti Naik, Changemaker, Mumbai, INDIA

Respected Sir / Ma'am,

Greetings from Aarti!

I am very thankful to you for your valuable support for girls' and young girl leaders health and education in my slum areas.

Here as per my capacity, experiences and current requirements, I have prepared a project proposal and annual budget for SAKHI Fellow Program.

Last seventeen years, I have been struggling to continue my girls' education work, but I never give up on challenging situations of my life. As a slum-based young woman changemaker, I am trying my best to lead my girls' health and education in my slum areas.

I hope you will always be with me to inspire, guide, and support for leading this life-changing initiative – **SAKHI Fellow Program**.

I firmly believe that together we can nurture and cultivate so many young girl leaders in slum areas of Mulund West, Mumbai, India.

Thanking you, sincerely yours

Aarti Naik, Changemaker,
Mulund (w), Mumbai, INDIA

M – 9221007606 | Email: aartidnaik@gmail.com | aarti@sakhiforgirlseducation.org

