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HDB Financial Services Mission Million Trees Prog

01. ABBREVIATIONS

CSR Corporate Social Responsibility

FGD Focus Group Discussion

GIM Green India Mission

IGF Impact Guru Foundation

NAP National Afforestation Program

SDGs Sustainable Development Goals

MGNREGA Mahatma Gandhi National Rural Employment Guarantee Act

02. EXECUTIVE SUMMARY

BACKGROUND OF THE

HDB Financial Services (HDBFs) in alignment with its corporate social responsibility mandate launched the "Mission Million Trees Program" to address environmental concerns and promote ecological balance across India The initiative aimed to plant one million trees in strategic locations to combat water depletion, mitigate soil erosion, and enhance biodiversity.

HDB Financial Services collaborated with the Impact Guru Foundation (IGF) and Grow-Trees to plant 100,000 trees across diverse regions:

Ruparel Tributary, Madhya Pradesh:

50,000 trees were planted along the banks of the Ruparel tributary of Riven Narmada in the Harda and Khandwa districts. The selection of Bamboo and Tesk trees along with full species, aimed to prevent soil erosion, mitigate floods, and enhance the ecosystem's registerior. This plantation contributed to oxygen generation, pollution reduction, and climate change mitigation, while also offering future income cooptrunities.

Villages of Bhilwara, Raiasthan:

25,000 trees were planted to increase the green cover, recharge the water table, combat water scarcity, and prevent soil moisture loss through evaporation. Plant species were strategically chosen to provide good quality fodder for the livestock. This greatly supported farmers as livestock rearing is a secondary livelihood for a majority and visid for their exonomic well-being.

Villages of Kanvakumari, Tamil Nadu:

25,000 mangroves were planted in estuary lands identified by gram panchayats. The project aimed to conserve mangrove ecosystems and create livelihood opportunities for rural and trhal communities. Mangrove forests provide coastal protection and enhance biodiversity. Further, these plant species can store up to four times more carbon than other tropical forests.

PROJECT ACTIVITIES



To actively engage in plantation of 1,00,000 plant saplings in the selected locations.



To provide sustainable earning opportunities for rural communities.



To actively contribute to offsetting carbon dioxide emissions and mitigating climate change.

PROJECT DETAILS



Implementation Year
January 2021 - December 2022



Assessment Year FY 2023 - 2024



Beneficiaries



Locations

Madhya Pradesh, Tamil Nadu and
Rajasthan



Budget # 100,00,000/-



Implementing Partner

Impact Guru Foundation and Grow-Trees







ALIGNMENT WITH NATIONAL POLICIES AND PROGRAMS

- Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)
- National Afforestation Program (NAP)
- Green India Mission (GIM)

DECEMBELL DECICA



Name of the project

Plantation of 100,000 trees by Impact Guru Foundation and Grow-Trees in association with HDB Financial Services



Sampling Methodology

Purposive random sampling



Sample Siz



Research design used



Key Findings









Key **Impact**



95.2% of the respond of the respondents mentioned satisfactory growth of plants.



81.0% respondents si respondents stated all the saplings



95.2% respondents reported to sell the trees once it attains full growth.



Respondents reported tree plantation as an alternative source of income.



Respondents stated reduced soil erosion, and increased ground water



CHAPTER 3



SoulAce team interacting with Stakeholders at Khandwa, Madhya Pradesh

BACKGROUND & NEED OF THE PROGRAM

The Mission Million Trees program in three states of India was initiated to address several pressing environmental needs and challenges prevalent in rural areas. Recognizing the importance of creating sustainable livelihoods, particularly in remote and tribal communities, the HDB Financial Services program aimed to provide employment opportunities through low-skill jobs generated by tree planting activities. Additionally, the planting of trees on public lands, including the periphery of sanctuaries and community/village lands was identified as crucial for preserving biodiversity habitats and rejuvenating degraded ecosystems. Because of the significant impact of deforestation, soil erosion and fertility, especially in regions like Madhva Pradesh with monsoon-dominated climates, the program sought to mitigate these risks by planting trees to increase green cover and improve soil health.

By engaging local communities as primary beneficiaries and emphassing the multifaceted benefits of tree planting, the program aimed to foster environmental conservation, support rural livelihoods, and mitigate climate change. Through this initiative, the program endeavored to address the urgent need for sustainable development and ecosystem restoration in rural India.

OBJECTIVES OF THE





To create sustainable livelihoods for rural and tribal communities.



River/water and soil conservation



To offset carbon dioxide emissions and mitigate climate change.

ABOUT THE HOBES

HDB Financial Services is dedicated to supporting projects that promote community development, especially for underprivileged communities and reduce environmental effects. The CSR objective of the company is to encourage social and economic growth by integrating actions that benefit economically, physically, disadvantaged populations. The CSR intervention of the company aims to include community development, social responsibility, and environmental responsibility in our operations across all business units, promoting inclusive growth, development, empowerment

ABOUT THE IGF & GROW-

The Impact Curu Foundation is a non-profit voluntary organization dedicated to promoting philanthropy through its donation-based crowdfunding platform. The foundation is committed to widening the circle of philanthropy and fostering the practice of giving. In addition to its crowdfunding initiatives, the impact Curu Foundation is actively involved in ecological restoration and conservation efforts, among other areas of intervention.

Crow-Trees is an online platform to facilitate tree planting initiatives on public lands across various projects in India. With a vision to impact carbon reduction, restore forests, improve widilifie habitats, and benefit communities dependent on forests. Crow-Trees has planted over 6.4 million trees in public lands across two Indian states. Through projects such as Trees for Rivers, Trees for Tribls., and Trees for Tigers, the platform has created more than \$28.000 workdays of jobs for rural and tribal communities in nursery and planting activities alone. These trees are expected to absorb over 128 million kilograms of carbon per year once



CHAPTER 4 RESEARCH METHODOLOGY



FGD with women, at Bhilwara, Rajasthan

In the iscal year 2023-24, HDB Financial Services Limited commissioned SoulAce to conduct an impac assessment study. The purpose of the study was to evaluate the immediate and enduring impacts of the program implemented under the theme of 'Green Restoration'.

OBJECTIVES OF THE STUDY



o evaluate the survival rate and growth of planted trees across all groject locations



To assess the effectiveness of the orogram in addressing environmental challenges such as oil erosion and ground water echarge.



biodiversity enhancement resulting from the plantation activities.



o understand the perspectives of akeholders involved in the



further improvement and sustainability of the plantation initiatives.

MIXED METHODS APPROACH

The assessment employed a mixed-methods approach, strategically blending qualitative and quantitative research techniques. Qualitative methods were utilized to delve into the subjective experiences of participants, providing rich insights into their perspectives. On the other hand, quantitative approaches facilitated the collection and analysis of numerical data. offering statistical insights and identifying trends.

Adhering to a descriptive framework, the research design aimed to conduct a thorough analysis and exploration of various aspects of the program. Descriptive research, known for its capacity to provide an overview and detect patterns, played a pivotal role in understanding the current status of the program.

Integrating both qualitative and quantitative research methodologies within this descriptive framework enabled a comprehensive evaluation of the program. This inclusive approach not only shed light on the program's impact but also pinpointed areas for improvement. By combining these methods, the study achieved a holistic examination of the subject matter. enriching the depth and breadth of findings and bolstering the overall credibility of the study.

QUANTITATIVE TECHNIQUES

A structured interview schedule was employed as a tool to gather measurable data for assessing the effectiveness of the CSR initiatives.

OUALITATIVE TECHNIQUES

Interviews were conducted with key project stakeholders to gain a comprehensive understanding of the initiative.

TRIANGULATION

To ensure the reliability and validity of its findings, the study employed diverse triangulation techniques. Data triangulation involved gathering information from various sources, including field notes, beneficiary interviews interactions with community members, and feedback from project volunteers. This comprehensive approach to data collection enabled a thorough assessment of the program's impact.

Methodological triangulation employed, integrating a variety of research methods such as surveys, interviews, and focus group discussions. This multi-faceted approach facilitated cross-verification of information. reducing the potential for biases. By implementing these triangulation strategies, the study ensured a robust and trustworthy analysis. bolstering the credibility of its findings.



Research design used

Descriptive research design



Sampling Technique

Purposive random sampling



Sample Size

Ouestionnaire

Beneficiaries:

Qualitative methods used

Focus group discussions, key informant interviews, stakeholder engagement.

STUDY TOOLS



Primary

Structured questionnaires prepared for primary beneficiaries in each focus area, aligning with project specifics and predefined indicators, to ensure systematic data collection prior to survey commencement.



Questionnaire for Secondary Beneficiaries and Stakeholders:

Semi-structured questionnaires were prepared for stakeholders, enabling one-on-one discussions to gather testimonials from beneficiaries and stakeholders across all focus areas, ensuring comprehensive insight gathering.

ENSURING COMMITMENT TO



Informed consent

Prior to participation, individuals received detailed information about the study's purpose, procedures, risks, and benefits. They willingly agreed to participate with a clear understanding of the research goals.



Confidentiality and Privacy

The study prioritized the confidentiality and privacy of participants' personal information. Data collected was securely stored and accessed only by authorized personnel. External data sharing was done in an aggregated and anonymized manner to protect privacy.



Voluntary participation

Participants engaged in the research voluntarily, without coercion. They had the right to withdraw at any time without repercussions, and their decision was respected.



Ethical treatment

The study ensured ethical treatment of participants by minimizing potential harm or discomfort. Ethical considerations were embedded in all aspects of the study to protect the well-being and rights of all involved.



BAMBOO PLANTATION ON FARM LAND, HARDA, MADHYA PRADESH

CHAPTER 5 KEY FINDINGS AND IMPACTS



Coverage Madhya Pradesh, Rajasthan and





KEY PROGRAM INPUTS AND ACTIVITIES

NUMBER OF SAPLINGS

1.00.000 SAPLINGS PLANTED IN SELECTED 4 LOCATIONS ACROSS 3 STATES

PLANT SURVIVAL RATE

ABOVE 80%



PROJECT ACTIVITY 1: PLANTATION OF TREES IN OWN FARM LAND

KEY FINDINGS

This section of the assessment study will present the key findings of the project intervention: Below is the compiled list of key findings:



Age group distribution of respondents



Gender distribution of respondents



Social category



Primary occupation



Ownership of farmland



Area of farmland



Primarily cultivated crops



Number of times cultivation done in a year



Season of cultivation



Kind of support received from the program



earlier in achieving adequate production in farming



earlier that prevented the farmers from earning well



saplings received







CHART 4: PRIMARY OCCUPATION



CHART 2: GENDER DISTRIBUTION

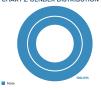


CHART 5: OWNERSHIP OF FARMLAND

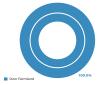


CHART 3: SOCIAL CASTE





- · The majority of respondents fell within the age group of 35-49 years.
- · All respondents were male.
- · Most respondents belonged to the Other Backward Classes (OBC).
- · Farming was the primary occupation for all respondents, who also owned farmland and the majority reported ownership of more than 10 acres.

CHART 7: PRIMARILY CULTIVATED CROPS

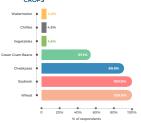


CHART 8: CULTIVATION IN A YEAR



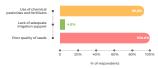
CHART 9: SEASON OF CULTIVATION



Both Kharif & Rabi

- All respondents primarily cultivated wheat and soyabean.
- The majority of respondents also cultivated chickpeas, while more than half of the respondents cultivated green gram beans.
- Respondents cultivated crops either twice, thrice, or throughout the year.
- All respondents cultivated crops in both Kharif and Rabi seasons

CHART 10: CHALLENGES IN ADEQUATE PRODUCTION



- The majority of respondents faced challenges related to the use of chemical pesticides and fertilizers
- All respondents reported experiencing issues with poor-quality of seeds.
- A small percentage of respondents mentioned the lack of adequate irrigation support as a challenge.

CHART 11: CHALLENGES IN EARNING



- All respondents said excessive input costs in irrigation, fertilizers, pesticides, and labor as a significant challenge preventing them from earning well.
- A significant portion of respondents also mentioned the lack of storage facilities as a hindrance to their earnings.
- A smaller percentage of respondents stated that challenges of poor market rates and lack of market exposure affected their earnings.

CHART 12: PROGRAM SUPPORT RECEIVED

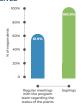
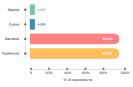


CHART 13: TYPE OF FRUIT SAPLINGS



- All respondents received saplings as support from the program.
- A majority of respondents reported support through regular meetings with the program team regarding the status of the plants.
 A large majority of the respondents primarily
- received bamboo and teakwood saplings from the program.

 • A smaller percentage of respondents received
- A smaller percentage of respondents received sapota and guava saplings.



of the respondents reported receiving bamboo and teakwood saplings.



SUPPLY OF WATER TO PLANTED TREES BY THE LOCAL COMMUNITY IN SWAROOP PURA VILLAGE, BHILWARA. RAJASTHAN



The Vice Sarpanch knew about the HDB Financial Services tree plantation program implemented by the Grow-Trees organization in which 50,000 trees were planted. He highlighted that the primary occupation of the villagers in Masangaon is farming, and farmers mainly focus on cultivating crops such as soybean, wheat, and chickpeas. Villagers primarily grew Teakwood, Bamboo, and Nilgiri trees, covering a total area of 206 hectares and he said village members often participate in tree plantation programs if they are provided with saplings.

He mentioned the significant role played by the Panchayat in providing labor support through NREGA for the implementation of the program. Also, he observed changes in farming practices after the program intervention, with tree plantation being perceived as an alternative source of income particularly through Bamboo sales. Presently, about 35 farmers from his village are actively involved in the plantation program. He also addressed the issue of migration and mentioned that while there was no significant migration of farmers from Masanaon, laborers from outside often came for farm work.

The Vice Sarpanch emphasized the positive impact of the program on the community, including decreased soil erosion, increased groundwater levels, and protection of crops from wind due to plantation on the bund of farmlands. He also highlighted the economic benefits, such as increased income through Bamboo sales, reducing the need for outsourcing Bamboo. In terms of recommendations, he stressed the necessity for market support and assistance in Bamboo cutting to further enhance the program's effectiveness and sustainability.





KEY FINDINGS

This section of the assessment report presents the key impacts of the project intervention.

Below are the list of key impacts:



Survival of received saplings



Present status of the other plants such as Teakwood and Bamboo



Plan for other plantations



Ensuring the safety and quality of crops

CHART 14: SURVIVAL OF SAPLINGS



Yes, all survived Few of them not survived



of the responden

of the respondents reported that all the saplings distributed by the program survived while a few respondents mentioned that some of the saplings did not survive.

CHART 16: PLAN FOR PLANTATIONS ONCE THEY ATTAIN FULL GROWTH



Will keep the tree
Will sell the tree once it attains full-growth

The majority of respondents expressed their intention to sell the tree once it attains the full growth while only a small percentage of respondents mentioned that they plan to keep the tree.

CHART 15: PRESENT STATUS OF TEAKWOOD AND BAMBOO SAPLINGS



Satisfactory growth Not as such satisfactory growth

The majority of respondents reported that the other plants are exhibiting satisfactory growth at present.



Case study - Shankarlal Patel, Chippipura village, Khandwa

Shankarlal Patel, a 65-year-old resident of Chippipura village in Harshud Tehsil, Khandwa District, was part of the HDB Financial Services supported tree plantation program facilitated by Grow Trees. He received 1000 saplings through this initiative which marked the beginning of his involvement in the project. Despite facing challenges such as stubble burning and excess water which resulted in the loss of some plants, Grow Trees promptly replaced them and ensured the continuity of the program.

Shankarlal received a distribution of 30% Bamboo and 70% Teakwood saplings and expects future earnings from Bamboo and Teakwood sales. With Bamboo maturing in 4-5 years and Teakwood in 15-20 years, Shankarlal sees the potential for significant earnings, particularly from Teakwood which he views as his retirement plan. He expects that his investment in Teakwood will benefit multiple generations considering its ability to regenerate. His participation in the program reflected the positive impact of such initiatives on rural livelihoods and long-term financial security.







During the interview with the project team, they elaborated on the fruit plantation program and explained that 20% of the saplings were designated for fruit trees to uphold biodiversity. They stated that challenges encountered by farmers such as seed sourcing and marketing support did not apply to the program's objectives focused on planting on farm bunds. They also emphasized the coverage of 140 farmers from diverse demographics and the utilization of approximately 206 hectares of wastelands including farm bunds and riversides. The team shared insights into the program's timeline of the program and revealed that the program was initiated in 2015-16 and support was received from HDB Financial Services since 2021-22. Cross-check the financial year







PROJECT ACTIVITY 2: PLANTATION IN COMMUNITY LAND

PLANTATION OF MANGROVES IN KANYAKUMARI DISTRICT, TAMIL NADU

This particular initiative under the HDB Financial Services supported program involved planting 25.000 managrows on estuary lands owned by gram panchyast in Kamyakumari district. Tamil Nadu. It almost conserve and promote mangrove plantations while also creating livelihood opportunities for rural and tribal communities.

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The mangroves not only provided me with mangroves not only provided me with a lie willhood but as to helped me fine a lie willhood but as to helped me have became increasingly challenging to engage became increasingly challenging to engage became increasingly challenging to engage to conveniently catch fish using small catamarans or fish hooks, ensuring a sustainable lewishlood for myself and my fine family. The presence of mangroves made a sustainable lewishlood for myself and my form on the mangroves made a productive difference or in the accessibility and myself in the mangroves of the mangr

-Devadason, a 65-year-old fisherman





"

Interview with Opinion leader

Sahayaraj, aged 53 years old, took leadership for the implementation of the project as a local village leader. He supported the organization and volunteered to organize the team for awareness creation and all the activities throughout the project. He emphasized the need for more plantation to protect the backwaters and the freshwater species. He also mentioned that the spoiling of the plantations due to boating and tourism has restricted the seasonal migration of birds which needs to be addressed. He added that for the colony members who are daily wage laborers, this project served as a source of income generation and directly supported their livelihoods. He highlighted that not only men but also women received a source of income through this project.





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nterview with Panchayat president

The panchayat President, Cyril Nayagam was a great pillar of support for the project. He had helped to secure land for lease from his friend so that the saplings could be raised before the plantation. He also liasoned between the local government staff and the organization to obtain permission and ensure the smooth running of activities. He shared that the efforts of the organization and the people were very much appreciated in their endeavor to protect the environment and contribute towards its conservation. He suggested that the required measures should be taken to protect the existing saplings so that the backwaters could be ensured with a balanced ecosystem.





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Interaction with beneficiary

The women workers in the project were from the colony and they were actively involved in planting the suplings along the coast. The beneficiaries shared that it took around thirty days to complete the plantation and mentioned that they got aware about the importance of the mangroves through the program andleamed how mangroves can be useful in protecting them from natural disasters.

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PLANTATION OF TREES IN BHILWARA DISTRICT, RAJASTHAN

In Bhilwara district of southern Rajasthan, the project was implemented to address the water crisis by planting trees and that aimed to recharge the water table, conserve soil moisture, enhance wildlife habitats and support local livelihoods.



SoulAce team on plantation site at Bhilwara



Focus Group Discussion, Farmer group, Lakhimpura village, Bhilwara



Focus Group Discussion, Farmer group, Lakhimpura village, Bhilwara

During the focus group discussion, it was revealed that approximately 50 farmers actively participated in the HDB Financial Services plantation program within the community. These farmers reported an average annual income of 60,000 rupees. Moreover, there was minimal migration observed from the community which suggested that the program positively impacted encouraged residents to stay and engage in local agricultural activities. It was noted that the primary occupation of community members revolved around farming which highlighted the importance of agriculture in the area's economy.

The farmer group maintained detailed records through a register and documented meeting proceedings and plant allocations received under the program. As a part of the program intervention, approximately 3.000 plants were planted in the community land of Lakhimpura village, encompassing a diverse range of 10 to 12 plant varieties specifically chosen to thrive in the arid conditions of the Bhilwara region. This strategic selection aimed to ensure the sustainability and resilience of the plantation against the dry climate of the region and maximized the impact of the program.

Furthermore, the collaborative efforts between the farmer group and the local panchayat were highlighted as instrumental in the success of the program. The panchayat provided invaluable support by assisting in the development of fencing around 125 bighas of community land which enhanced security and protection for the plantation area. Additionally, the panchayat offered labor support during plantation activities, further facilitating the smooth implementation of the program.

In the long-term, community expressed optimism about the future outcomes of the program anticipating significant growth and impact in the coming years. They envisioned an increase in cattle rearing activities, enabled by improved fodder availability from the matured plantation. This indicated not only economic benefits but also highlighted the potential of the program to foster sustainable agricultural practices and enhance overall community well-being in the long term.



"

"I worked with the village members to convince the panchayat to put a fence around our community land.



This fence helped protect our planted trees and ensured they lasted longer, which was good for our environment.*

-Ishwar Ial, CVS member, Lakhimpura, Bhilwara

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In our region of Lakhimpura village, Bhilwara, the impact of this project has been significant. The plantation of 3000 trees is going to provide long-term benefits for our community.

The 125 bigha of community land for this initiative ensures an adequate supply of fodder for our cattle and that will help in securing their well-being and our livelihoods

-Kailash, beneficiary, Bhilwara

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Fencing around plantation at community land, Bhilwara

"

The plantation of 3000 trees in our community provided employment opportunities to village members through MGNREGA.



This helped in generating a source of income and improved livelihoods for us."

-Ladhi devi, beneficiary, Bhilwara

I was actively involved in the plantation process in Swaroop Pura from the beginning. I encouraged all community members and collaborated with the panchayat to implement this project intervention in our local communities.



Together, we have generated employment opportunities for local members and contributed towards making healthier environment.

-Vice Sarpanch, Swaroop Pura, Bhilwara

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VILLAGE MEMBERS OF SWAROOP PURA, BHILLWARA DOING LABOR WORK DURING PLANTATION

"

I was part of the team as cadre that initiated the planting of 2600 trees in our community, followed by an additional plantation of 400 trees later, initially, we faced challenges with proper fencing, but we were able to address this issue. We regularly calculate the survival rate of the plants and during the last assessment it was around 82 percent

This ongoing monitoring ensures that we can take timely measures to protect the plants and maintain their healthy growth.

-Kiran Tiwari, cadre, Mohanpura village, Bhilwara



OVERALL IMPACT CREATED



ENVIRONMENTAL RESILIENCE

The plantation program significantly enhanced the environmental resilience of the project areas by mitigating soil erosion and promoting groundwater recharge through the establishment of tree cover.



COMMUNITY LIVELIHOODS IMPROVEMENT

The program provided employment opportunities to local communities and thereby improved their livelihoods and economic well-being especially through activities such as planting, maintenance, and monitoring of trees.



BIODIVERSITY ENHANCEMENT

The establishment of mangrove and tree plantations has fostered biodiversity conservation, providing habitats for diverse flora and fauna species, thereby promoting ecological balance and ecosystem health.



COMMUNITY EMPOWERMENT

The active participation of local communities in plantation activities coupled with capacity-building initiatives and collaborative efforts with panchayats. has empowered community members which encouraged a sense of ownership and responsibility towards protecting the environment.



PARTNERSHIP AND COLLABORATION Successful collaboration

between project stakeholders which included local communities, NGOs, government bodies, and other organizations, played a crucial role in achieving the overall impact of the plantation program.



LONG-TERM SUSTAINABILITY

Efforts were made to ensure the long-term sustainability of the plantation activities by addressing challenges such as proper maintenance, survival rates, and community engagement, paving the way for continued environmental and socio-economic benefits in the future.

KEY STAKEHOLDER SATISFACTION



Panchayat members

(Stakeholder satisfaction Excellent)



Cadres

takeholder satisfaction: (cellent)



CVS members

(Stakeholder satisfaction Excellent)

Stakeholders revealed satisfaction with the project, expressing confidence in its long-term impact once the plants reach full growth. They expect increased income and livelihood opportunities, particularly in regions where trees were planted to combat water scarcity and support rain-fed anticulture.



Additionally, stakeholders in the Bhilwara region also emphasized the potential for a rise in the number of cattle, indicating economic benefits for local communities.

Stakeholder interaction in the Kanyakumari district showed that the mangrove plantation in coasta areas was very helpful for environmental protection.

KEY CHALLENGES AND BARRIERS

PLANT DAMAGE FACTORS



Stubble burning, herbicide usage, and fires on bunds contributed to plant mortality due to lack of proper protection measures.



Lack of fencing around the community land in the Swaroop Pura village of Bhilwara district left plants vulnerable to damage.

LOGISTICAL AND OPERATIONAL CHALLENGES



Time constraints hindered effective communication and coordination with beneficiaries and that impacted the project outreach and engagement.



Difficulty in conducting meetings with fishermen due to their occupation which affected data collection and interaction.



Weeds destroying plants posed a significant threat and it necessitated increased efforts from both the community and government for effective removal.



Inadequate water supply infrastructure for community land irrigation in Bhilwara region required reliance on water tanks which created logistical and operational challenges.

OBSERVATIONAL AND GROWTH CHALLENGES



Ensuring timely water supply to the community land in Bhilwara region was a significant challenge as there was no source of water nearby.



The absence of proper fencing around the community land in Swaroop Pura led to the risk of wild animal intrusion which impacted the plant survival.



The growth period of plants like teakwood and bamboo will take around 5 to 7 years and this requires patience and also posed plant maintenance related difficulties.



Longer than expected growth period of 2-3 years extended the time required to observe significant results.

IMPACT CREATED ACROSS MULTIPLE LEVELS



INDIVIDUAL LEVEL

- Improved livelihoods through employment opportunities provided by tree planting activities.
- Increased environmental awareness and stewardship among community members and led to better conservation practices



FAMILY LEVEL

- Enhanced economic stability and resilience due to additional income generated from plantation activities.
- Adoption of sustainable land management practices which resulted in improved land productivity and resilience to climate change.



DISTRICT LEVEL

- Ecological restoration and biodiversity conservation achieved through large-scale tree plantation efforts.
- Strengthened community engagement and social cohesion as residents come together for environmental conservation initiatives.



STATE LEVEL

- Stimulated economic growth and rural development through employment generation and income diversification.
- Advocated for community-based environmental conservation policies, influencing state-level environmental governance.



NATIONAL LEVEL

- Contributed to achieving Sustainable Development Goals (SDGs) related to
 environmental sustainability and poverty alleviation.
- Elevated national awareness and commitment to environmental conservation

SUSTAINABILITY

The long-term success and effectiveness of the program were ensured through several key strategies:



ENGAGEMENT

Active involvement of community members in the project ensured a sense of ownership and responsibility towards the sustainable management of resources.



CAPACITY BUILDING

Providing training and awareness programs to community members enhanced their knowledge and skills in environmental conservation and sustainable practices.



INSTITUTIONAL

Collaboration with local institutions, such as panchayats and community committees facilitated ongoing monitoring, management and maintenance of the project sites.



ECOSYSTEM DESILIENCE

Planting diverse species of trees and vegetation contributed to the resilience of the ecosystem and it provided benefits such as soil conservation, water retention, and habitat restoration.



LONG-TERM PLANNING

Implementation of measures such as fencing around community lands and regular monitoring ensured the protection and growth of planted trees over the long term.



ECONOMIC VIABILITY

Integrating income-generating activities such as nursery management and plantation maintenance provided sustainable livelihood opportunities for community members, contributing to the economic sustainability of the project.

FENCING AROUND COMMUNITY COMMON LAND TO PROTECT SAPLINGS



HDB Financial Services Mission Million Trees Program

06. OECD FRAMEWORK





Relevance

The program addressed pertinent environmental and socio-economic issues prevalent in the target areas. It focused on mitigating deforestation, enhancing biodiversity, and improving livelihoods in alignment with local community needs. This demonstrates its relevance to addressing key challenges faced by rural communities and promoting sustainable development.

....



Coherence

The program demonstrated coherence by integrating environmental conservation efforts with community livelihood enhancement activities. The program aligned with SDC 12 (Responsible Consumption and Production), SDC 13 (Climate action), SDC 15 (Life on Land) and as well as national policies such as the National Afforestation Program. Green India Mission and MCNRECA aimed at promoting rural livelihoods and environmental conservation.

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Effectiveness

The program proved effective in achieving its intended goals and objectives. The survival rate of plants was regularly checked, and timely steps were taken to protect them which demonstrated effectiveness of the program. Furthermore, the committee formed at the village level and the involvement of the local institution ensured proper monitoring and follow-up which indicated that the program is monitored and evaluated on regular basis.

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Efficiency

The efficiency of the program was evident as it consistently met its objectives promptly. The targeted number of trees were successfully planted across the designated project locations which ensured progress towards afforestation goals. Additionally, the program developed mechanisms to regularly monitor the survival rates of plants and promptly implemented appropriate measures as needed. Collaboration with local panchayats played a pivotal role in project execution and that led to efficient utilization of resources, cost savings, and generation of livelihood opportunities for local villagers. These efficient practices ensured that the project operated smoothly and effectively which maximized its impact within the allocated resources.

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The impact of the program spanned various dimensions and promoted environmental resilience and socio-economic development. Tree plantation contributed to ecosystem stability, mitigating floods, droughts, and pollution. By enhancing soil integrity and water retention, it supported agriculture and groundwater replenishment in the targeted locations. Improved water quality benefited local communities. Additionally, the project created rural employment opportunities particularly among marginalized groups and fostered inclusive arowth.

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The sustainability of the project was ensured through various measures and collaborative efforts. Constructing fences around the community land, in coordination with local panchavats, provided essential protection for the planted trees. Additionally, the formation of committees at the local level facilitated effective monitoring and management of the project. Regular visits by community members who took ownership of safeguarding the land ensured that no wild animals encroached upon the area, which protected the trees from destruction. These collective actions underscored the commitment to long-term sustainability and the preservation of environmental assets within the community.

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CHAPTER 7 RECOMMENDATIONS



Implement efficient water management strategies to ensure timely water supply to community lands in Bhilwara region such as rainwater harvesting structures.



The project team can initiate dialogue with the Panchayat to build fencing around the community lands where plantations have been done.



Assessment on the survival of plantations can be undertaken in 2-3 years and the saplings which did not survive can be replaced with new ones



Offer small monetary rewards per plant per year for maintenance and achieving the best survival results in the Khandwa and Harda districts of Madhya Pradesh.



CHAPTER 8 CONCLUSION

The program addressed crucial environmental challenges by planting and nurturing 100.000 tree species across Khandwa and Harad districts in Madhya Pradesh, Bhilwara in Bajasthan, and Kanyakumari in Tamil Nadu. Through afforestation efforts, the initiative sought to promote biodiversity, and water conservation, offset carbon dioxide emissions, and mitigate climate change. Additionally, the program aimed to create sustainable earning potential for farmers in rural communities at project locations. The HDB Financial Services initiative represented a significant step towards environmental conservation and rural livelihood enhancement.