

IMPACT ASSESSMENT REPORT

MISSION MILLION TREES PROGRAM

Implementing Partner: SankalpTaru Foundation



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01. ABBREVIATIONS

NGO	Non-Governmental Organization
CSR	Corporate Social Responsibility
FRA	Forest Resources Assessment
SDGS	Sustainable Development Goals
STF	SankalpTaru Foundation
HDBFS	HDB Financial Services

02. EXECUTIVE SUMMARY

Project Background

Mission Million Trees, initiated in 2018 by HDB Financial Services (HDBFS), stands as a pioneering environmental endeavour aimed at combating deforestation, mitigating climate change, and fostering ecological sustainability across India. Partnered with the SankalpTaru Foundation in a joint effort under the Urban and Rural Livelihood Plantation model, HDBFS aims to plant 65,000 trees in various states and cities of India.

At its core, this initiative aims to meet the urgent needs of local farmers by providing them with support in the form of fruit-bearing saplings. Meanwhile, in urban areas, the initiative plays a pivotal role in safeguarding green spaces, mitigating pollution and promoting resilience in the face of urbanisation pressures. The project adopts a multi-stakeholder approach, engaging farmers, non-profit organisations, volunteers, and local communities.

This report enlists HDBFS' implementation efforts during the FY 2021-2023, notably facilitating modern agricultural practices to increase fruit yield, leveraging innovative practices and technology-driven solutions, such as online tree adoption and geo-tagging for monitoring and evaluation, community engagement and public awareness campaigns.

Project Activities



Implemented Rural Livelihood Plantation Model in Haryana, Odisha, Andra Pradesh, Uttar Pradesh, and Uttarakhand, engaging local voluntary farmers.



Implemented Tree Plantation Program in 17 cities with the associated cause of offsetting carbon footprint and education among city dwellers in areas of health and environment.



Identification and procurement of native species indigenous to each region was conducted in consultation with local environment experts and an in-house forestry team.



Identified suitable locations for plantation, various types of native trees were strategically planted, including flowering trees, non-flowering trees, solid timber varieties, and fruit-bearing trees/

Project Activities



Implementation Year

October 2021 - March 2023



Implementing Partner

SankalpTaru Foundation



Assessment Year

FY 2023-2024



Project location

Pan India



Budget

₹1,10,00,000/-



SDG Goals



ALIGNMENT WITH NATIONAL POLICIES AND PROGRAMS

- The program aligned with the following National initiatives:
- National Mission for Green India (GIM)
- National Afforestation Programme (NAP)
- Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)
- Smart Cities Mission, National Horticulture Mission (NHM)

Research Design Snapshot



Project Name

Plantation of 65,000 trees in rural and urban areas



Sampling Methodology

Purposive and Random stratified sampling



Research Design

Descriptive research design



Sample Size

50 farmers



Sapling distribution to farmers at cherlopalli, Andhra Pradesh

Key Findings

TREE PLANTATION PROGRAM



50,000

trees were planted under the Rural Livelihood Plantation Model, which engaged 92 farmers across 5 states.



15,000

High Carbon Sequestration Trees planted in 17 cities.



93.53

acres total area has been greened, with geo-tagging completed for 65,000 trees (City & Rural).



Groundwater levels have risen by 39.06 feet.



2,16,456

tons of oxygen have been produced by trees.

RURAL LIVELIHOOD PLANTATION MODEL



22,29,271

kilograms of total fruit produced per season, amounting to INR 45,133,005 of associated economic value.



Farmers adopted drip irrigation systems at their fruit gardens.

Key Impact



Increased green cover and biodiversity conservation.



Improved access to clean air and water.



Increased awareness about the importance of environmental conservation.



Increase in the state's agricultural economy.



Increased average income of farmers and livelihood enhancement in rural communities.



Promoted sustainable agricultural practices among farmers and increased knowledge on maximising fruit production and profitability.



82 % Saplings have survived

CHAPTER 3

INTRODUCTION



Sapling distribution to Venkat Ramanappa, Farmer, Nedigallu village, Andhra Pradesh

BACKGROUND AND NEED OF THE PROGRAM

The Urban and Rural Livelihood Plantation Activity is a part of the "Tree Plantation" initiative of HDBFS in collaboration with SankalpTaru Foundation. This strategic initiative addresses urgent environmental concerns while fostering public awareness of the pivotal role trees play in maintaining ecological balance.

By providing support to local farmers with fruit-bearing saplings, this program addresses critical needs in rural landscapes. In the rural areas, STF conducted a survey with the on-ground team wherein they visited the farmers to identify their problems, carried out land inspections and had a discussion with them regarding the species that they preferred to plant. The initiative aids farmers in adapting to challenging terrains, promotes agricultural diversity for sustainability and facilitates the adoption of modern practices to enhance fruit yield and economic viability. Meanwhile, in urban areas, the initiative tackles environmental challenges associated with rapid urbanisation and development, safeguarding green spaces and mitigating pollution.

The collaboration between HDBFS and STF is instrumental in executing this initiative effectively across diverse geographical regions. Volunteer participation forms a key component of the program, aiming to inspire community engagement and active involvement in initiatives promoting environmental sustainability. Through this combined effort, the Urban and Rural Livelihood Plantation Activity endeavours to make a meaningful and lasting impact, ensuring a greener and more sustainable future for both urban and rural communities alike.

OBJECTIVES OF THE PROGRAM



Raising awareness about the importance of tree plantation and addressing the challenges posed by climate change.



To promote afforestation, water conservation, offset carbon dioxide and mitigate climate change.



To address the critical needs of rural farmers by providing support to enhance fruit yield and economic viability.

ABOUT HDBFS

Established in 2007, HDB Financial Services (HDBFS) is a subsidiary of HDFC Bank, offering a wide range of financial products and services. Backed by a robust infrastructure, HDBFS plays a pivotal role in facilitating financial inclusion and ensuring accessibility for customers across urban and rural areas.

The company's CSR activities encompass a wide range of programs aimed at fostering sustainable development, promoting education, empowering communities, and conserving the environment. The company is dedicated to minimising its environmental footprint and contributing to conservation efforts through its "Tree Plantation" initiative. By partnering with local communities and NGOs, HDBFS aims to create awareness about the importance of tree plantation and environmental conservation. Through this initiative, HDBFS not only aims to mitigate the adverse effects of climate change but also strives to enhance biodiversity, improve air quality, and foster a greener ecosystem for present and future generations.

ABOUT IMPLEMENTING AGENCY

The SankalpTaru Foundation (STF) is an IT-enabled non-governmental voluntary organisation dedicated to environmental conservation and sustainable development in India. Founded in 2007, STF focuses on tree plantation initiatives aimed at combating deforestation, mitigating climate change, and promoting biodiversity.

In addition to tree plantation, STF also promotes rural livelihood, empowers women, and works towards making the planet cleaner and greener. The organisation collaborates with local communities, government bodies, and CSR initiatives to create awareness of the importance of environmental conservation and encourage sustainable practices.



SAPLING DISTRIBUTION TO FARMERS AT CHERLOPALLI, ANDHRA PRADESH

CHAPTER 4

RESEARCH METHODOLOGY



SoulAce team interacting with farmers on site at Sadholi, Uttar Pradesh

HDBFS commissioned SoulAce to assess the impact of its CSR initiative. The Urban and Rural Plantation Activity under the "Tree Plantation" initiative was implemented through the SankalpTaru Foundation during the FY 2021-2023.

MIXED METHODS APPROACH

This study utilised a mixed-methods approach, incorporating both qualitative and quantitative research methods. The qualitative component delved into subjective experiences and perspectives, providing a nuanced understanding of beneficiary views. Meanwhile, quantitative methods facilitated the collection and analysis of numerical data, yielding statistical insights and identifying trends. The study's research design was descriptive, aiming to present a detailed situational analysis and exploration of the various facets of the Health and Sanitation program. Descriptive research is apt for creating an overview, discerning patterns, and grasping the current state of affairs. By integrating both qualitative and quantitative research methodologies within a descriptive framework, the study aimed to deliver a thorough evaluation of the program, elucidating its impact, and suggesting avenues for enhancement. This methodological blend ensured a holistic examination of the subject, lending both depth and breadth to the findings and bolstering the study's credibility.

ENSURING TRIANGULATION

To enhance the reliability and validity of its findings, the study implemented various triangulation techniques. Data triangulation was achieved by gathering information from diverse sources, including survey methods among the beneficiaries and interviews with healthcare staff. This extensive data collection facilitated a comprehensive evaluation of the program's impact.

Methodological triangulation was also employed, utilising a variety of research methods such as surveys and interviews. This approach allowed for cross-verification of information and helped mitigate potential biases. Through these triangulation strategies, the study ensured a robust and dependable analysis, reinforcing the trustworthiness of its findings.

RESEARCH DESIGN



Research design used

Descriptive research design



Sampling Technique

Purposive random sampling



Sample Size

50 Farmers



Qualitative methods used

Focus Group Discussions, Key Informant Interview and Testimonials

OBJECTIVES OF THE STUDY

The primary objectives of the study were to:



Assess the effectiveness of the tree plantation program in improving agricultural practices among farmers.



Evaluate the economic impacts of the program on farmers' input costs, market access and profitability.



Evaluate the success of the plantation program in urban areas in terms of land usage and community engagement.

KEY STAKEHOLDERS



Farmers



Community Members



Implementing Agency

STUDY TOOLS

Primary data was collected using two types of questionnaires:



Questionnaire for Primary Beneficiaries:

Structured questionnaires were developed, the project details for each of the focus areas were reviewed, and indicators were pre-defined before conducting the surveys.



Questionnaire for Secondary Beneficiaries and Stakeholders:

A semi-structured questionnaire was developed for key stakeholders. Stakeholders were identified across the focus areas. One-on-one discussions were conducted with beneficiaries to prepare case studies.

ENSURING COMMITMENT TO RESEARCH ETHICS



Anonymity

Anonymity refers to not revealing the identity of the respondents. This research study strictly does not reveal the identity of respondents unless the same is warranted for the illustration of success stories or case studies.



Confidentiality

After the research was completed, the study did not reveal which individual respondents answered which question in what manner. The results were revealed only as an aggregate, so no one would be able to single out the identity of a particular respondent. This was required to not break the trust of the respondent by not revealing the individual identity. Research subjects participate in the process only based on the trust that confidentiality is maintained. Hence, the research would not reveal any data regarding the respondents for purposes other than the research study.

**Non-Maleficence**

Research would not lead to harm to the research subjects. This study ensured that the respondents were not harmed in any way.

**Justice**

Justice refers to being fair to all. This research study ensures equal treatment of all its research subjects and no biases or prejudices towards any group based on social stereotypes or stigma associated with being a member of a certain group or class.

“

"I am from Makudi village and we were cultivating the traditional crops and was earning minimal income. We didn't have the knowledge of horticulture farming. And then SankalpTaru came, the saplings they gave us has been transformative for my village. By encouraging us to shift from traditional farming to fruit cultivation, they've opened up new avenues for future prosperity. I attended their training on how to increase fruit productivity, their sessions have instilled confidence in all of us farmers, showing us the potential for significant benefits down the line. We're grateful to their initiative and for their unwavering support."

- Bishan Singh, Farmer, Makudi Village,
Uttarakhand

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**SOULACE TEAM MEMBER AT
APPLE TREE PLANTATION SITE,
UTTARKASHI, UTTARAKHAND**

CHAPTER 5

KEY FINDINGS AND IMPACTS

The chapter explores the partnership between HDBFS and its implementation partners, focusing on the environmental and socio-economic impact of the Urban and Rural Livelihood Plantation model.

The program's emphasis on a community approach to solving the problem of deforestation, land degradation and climate-related risks has not only increased the awareness of environmental conservation but also led to sustainable livelihood for rural communities.



GEOGRAPHICAL COVERAGE

- Villages in Haryana, Odisha, Andra Pradesh, Uttar Pradesh, and Uttarakhand.
- 17 cities (Pan India)



OUTREACH AND INCLUSIVITY

Marginalised Farmers



KEY PROGRAM INPUTS AND ACTIVITIES



PROGRAM IMPLEMENTATION

- HDBFS implemented the Rural Livelihood Plantation Model across 5 states - Haryana, Odisha, Andra Pradesh, Uttar Pradesh, and Uttarakhand.
- Implemented Tree Plantation Program across 17 cities of 11 states.



SPECIES SELECTION AND PROCUREMENT

- Native species indigenous to each region are identified and procured in consultation with local environment experts and an in-house forestry team.
- Regular monitoring of planted samplings for 1 year with geo-tagging technology.



COMMUNITY ENGAGEMENT

- Engaged 92 farmers in the rural livelihood plantation model.
- Engaged HDBFS employees and community people in the urban tree plantation program.

PRE-INTERVENTION

Deforestation is one of the most pressing environmental issues that the world is facing currently. It is the conversion of forested land to non-forested land by humans. According to the Global Forest Resources Assessment (FRA), 2015, the indiscriminate felling of trees has resulted in a reduction of 3.16% in the global forest cover from 1990 to 2015.

On a global scale, deforestation leads to warmer and drier weather that triggers desertification, loss in biodiversity and melting of polar ice caps, ultimately leading to food insecurity. According to the Global Forest Watch, India had 31.3 Mega hectares of natural forest in 2010, whereas in 2022, it lost 117 Kilo hectares of natural forest, equivalent to 62.7 Mt of CO₂ emissions. In brief, it is indicative of the correlation between climate change and reducing forest cover.

In the agricultural belts of India, people rely on the environment for their livelihood. Deforestation, overgrazing, pollution, and climate change all contribute to environmental degradation and can lead to decreased crop yields and water shortages. These factors can all contribute to poverty, as people are unable to produce enough food to feed their families.

CHART 3: SOCIAL CATEGORY

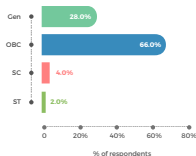


Fig 1 highlights a predominantly middle-aged respondent profile, with 48% of farmers falling within the 40-54 age group. The majority of the respondents are male farmers (92%). Socially, the majority belong to Other Backward Classes (OBC), comprising 66%, while the Scheduled Castes (SC) and Scheduled Tribes (ST) have the lowest representation (Fig 3).

DEMOGRAPHY OF BENEFICIARY POPULATION

CHART 1: AGE GROUP DISTRIBUTION

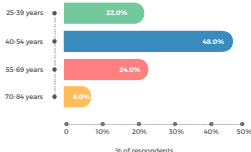
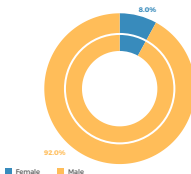


CHART 2: GENDER DISTRIBUTION



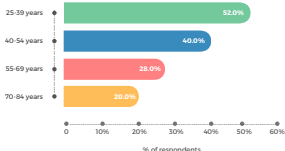
FOCUS GROUP DISCUSSION WITH FARMERS, UTTAR PRADESH

CHAPTER 7

KEY PROJECT IMPACT

ENHANCED AGRICULTURAL PRACTICES

CHART 4: WHAT CHALLENGES DID YOU FACE EARLIER ABOUT ACHIEVING ADEQUATE PRODUCTION IN FARMING



A significant number of farmers (52%) identified the lack of access to modern farming techniques as a primary challenge to achieve optimum levels of farm production. Additionally, most farmers also cited the use of chemicals and pesticides limiting their production. This highlights the importance of promoting alternative and eco-friendly pest management and soil fertility practices.

CHART 5: WHAT KIND OF SUPPORT DO YOU GET FROM THE PROGRAM

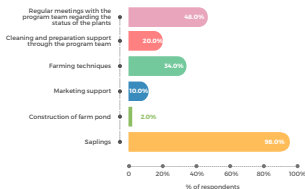


Fig 5 indicates that the rural livelihood plantation model has been successful in providing valuable support to farmers. An overwhelming majority of respondents reported receiving saplings as a major form of support. This indicates a strong alignment with the tree plantation's objectives, aiming to enhance green cover and biodiversity conservation.

Furthermore, the program focused on capacity building of the farmers and 48% of the respondents reported attending regular meetings with the STF team on farming techniques and status of the saplings. Saplings included apple, guava, sweet orange, lemon, and mango based on the agroclimatic zones. Additionally, all the saplings were geo-tagged to ensure adequate monitoring of the plants.

“

Currently, all 16 farmers in our group are involved in this plantation program, cultivating crops such as millets and groundnut. Typically, we cultivate once a year. Thanks to the support from SankalpTaru, we have received free saplings of sweet lime, which have been beneficial for our orchards. The monthly meetings have been crucial for us as we discuss our progress and challenges. We're hopeful that fruit farming will boost our income.”

Cherlopalli Farmers Group

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CHART 6: SURVIVAL RATE OF THE RECEIVED SAPLINGS

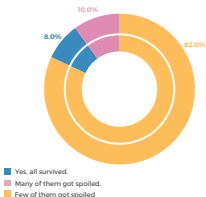
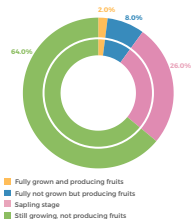


Figure 6 depicts that among the saplings received, 82% have successfully survived, while 8% have become spoiled and 10% have suffered extensive damage.

ECONOMIC IMPACTS

CHART 7: PRESENT STATUS OF THE PLANTS



In Figure 7, the data provides an insight into the developmental stages of the plants being observed. It indicates that a portion of the plants, constituting 10%, have reached a stage where they are producing fruits. Meanwhile, a larger portion, comprising 26% of the total, is still in the sapling stage, characterized by the early phases of growth and establishment. The majority of the plants, encompassing 64%, are in the growing stage, and have not yet reached a stage where they are capable of bearing fruits.

“

During the FGD conducted at Jatoniwali (UP), farmers highlighted the value of the high-quality hybrid plants distributed by the organisation, emphasising its positive impact on their agricultural practices. Majority of farmers, particularly those involved in the program for the past two years, expressed their eagerness to change cultivation of traditional crops like wheat, paddy, sugarcane to cash crops like fruit farming for better income.

-Abhishek Kumar, Senior Coordinator
SankalpTaru

”

CHART 8: ARE YOU SATISFIED WITH THE QUALITY AND QUANTITY OF THE PRODUCTION

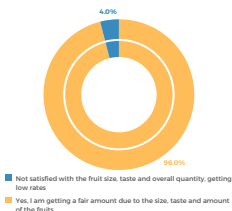


CHART 9: WOULD YOU LIKE TO EXPAND FRUIT CULTIVATION IN YOUR AGRICULTURAL LAND

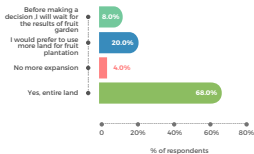


Fig 8 and 9 provide valuable insights into farmers' perceptions and intentions towards fruit cultivation. 96% of the respondents out of the 10% who are getting produce from their plants (Fig 7) expressed their satisfaction with the quality and abundance of their produce in terms of size, taste, and overall quantity of the produce. Furthermore, a significant proportion comprising 68%, expressed a desire to expand fruit cultivation to their entire agriculture land. This highlights the perceived benefits and profitability of fruit cultivation, prompting farmers to consider scaling up their agricultural activity to maximise their income potential.

KEY STAKEHOLDER SATISFACTION



Farmers
(Stakeholder satisfaction: Excellent)



Village Officials
(Stakeholder satisfaction: Very Good)



HDBFS Volunteers
(Stakeholder satisfaction: Excellent)



Government Officials
(Stakeholder satisfaction: Very Good)



Implementing Agency
(Stakeholder satisfaction: Excellent)

Key stakeholder satisfaction was evident through the feedback gathered from various stakeholders involved in the program. Farmers, Gram Pradhans (community leaders), volunteers and government officials all expressed satisfaction with the program's outcomes and impact.

Stakeholders reported that the program effectively addressed critical issues through the rural livelihood plantation model, such as procurement of high-yielding seeds, groundwater scarcity, irrigation issues, use of chemical fertilisers, etc. While irrigation facilities remain a concern, all the stakeholders stated that the initiatives of the program, such as supplying free saplings, transitioning towards drip irrigation and sprinklers, and holding monthly meetings for the progress of the plants, significantly contributed towards a positive shift in farming practices.

Similarly, by engaging their employees in this endeavour, HDBFS sought to inspire positive action and contribute towards greening the urban areas of India.



**VERIFICATION OF PLANTING SITE
AT UP LOCATION, TAHARPUR,
UTTAR PRADESH**

“

"In our Cram Panchayat, farming and animal husbandry are the primary occupations. Our villagers cultivate wheat, pulses, and other crops, but the lack of proper irrigation infrastructure poses a significant challenge. Being situated in a hilly area, water scarcity often leads to crop failure. This program emphasises water conservation, which is crucial for our region. By using water-efficient techniques, such as drip irrigation, farmers can mitigate losses and increase their income potential in the future. I firmly believe that this program has the potential to transform agriculture in our community and pave the way for a prosperous future for all."

**-Surendar Singh, Ward member, Makudi,
Uttarakhand**

”

“

"Through the tireless efforts of the farmers and the support of HDB Financial Services, we have witnessed a remarkable increase in green cover. This initiative has not only resulted in the beautification of our surroundings but has also provided economic opportunities in the villages. I am proud to be a part of such a meaningful endeavour that is making a tangible difference in our world."

**V. Lakshmai, Additional Director,
Horticulture Department of Anantapur**

”

IMPACT CREATED ACROSS MULTIPLE LEVELS

The impact of the program extended across multiple levels, from individual financial well-being to the National Mission for Green India, as mentioned below:



INDIVIDUAL LEVEL

- Improved livelihoods of farmers through opportunities for skill development and employment in tree planting and maintenance activities.
- Improved air quality and respiratory health for individuals living in areas with increased tree cover.



HOUSEHOLD LEVEL

- Families benefiting with additional sources of income through the sale of timber, fruits, nuts, or other tree products, supplementing household income and improve financial stability.
- Protection against soil erosion and natural disasters, safeguarding household assets and infrastructure.



COLLECTIVE LEVEL

- Enhanced resilience to climate change impacts such as heatwaves, floods, and storms through increased tree cover and ecosystem services.



COMMUNITY LEVEL

- Raised awareness about environmental conservation within the community.
- Improved microclimate enhances the overall quality of life in the community.
- Reduction of air pollution through increased tree canopy cover, contributing to a healthier environment for all residents.
- This intervention will play a crucial role in reducing CO2 levels and promoting oxygenation, thereby fostering a sustainable environment for present and future generations.



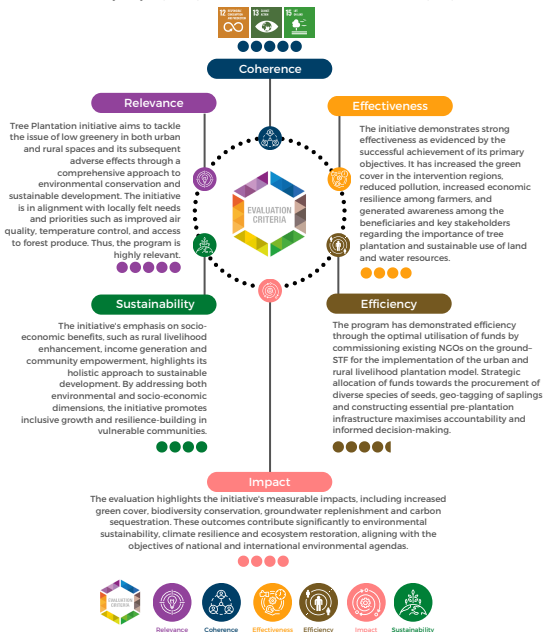
NATIONAL LEVEL

- Alignment with the National Mission for Green India (GIM) by sequestering carbon dioxide and mitigating the effects of deforestation.
- Contribution to national biodiversity conservation efforts by providing habitat for diverse flora and fauna species.

09. OECD FRAMEWORK

The program aligned with the following Sustainable Development Goals (SDGs):
SDG 12: Responsible Consumption and Production, SDG 13: Climate Action, SDG 15: Life on Land.

The program aligned with the following National initiatives:
National Mission for Green India (GIM), National Afforestation Programme (NAP), Pradhan Mantri Krishi Sinchayee Yojana (PMKSY), Smart Cities Mission, National Horticulture Mission (NHM)



CHAPTER 10

KEY CHALLENGES AND BARRIERS



BUREAUCRATIC PROCESSES

Obtaining necessary permits and approvals for tree planting in certain areas has slowed down the program's progress, and delays are often encountered due to bureaucratic processes.



WEATHER AND NATURAL DISASTERS

Ensuring the survival and growth of planted saplings amidst unpredictable weather conditions and natural disasters poses a significant challenge, with setbacks occurring due to adverse weather events such as droughts or heavy rainfall.



LIMITED AVAILABILITY OF SUITABLE LAND

Finding appropriate locations for planting trees and negotiating land-use agreements, especially in densely populated urban areas, presents a challenge.



VOLUNTEER AND COMMUNITY ENGAGEMENT

Retaining volunteers and community members over the long term has proven challenging, as sustaining interest and commitment to the cause requires ongoing effort and support.



SOULACE TEAM AT APPLE TREE PLANTATION SITE WITH FARMER, UTTARAKHAND

CHAPTER 11

RECOMMENDATIONS



Engage local communities in both urban and rural populations through workshops, mass awareness campaigns, and educational initiatives about the importance of environmental conservation.



Establish guidelines for obtaining permits and collaborate with local authorities to simplify administrative procedures, enabling smoother implementation of the program.



Collaborate with government agencies, NGOs, and private landowners to identify and secure suitable land for tree plantation activities. Prioritise land use planning efforts to designate areas for afforestation.



Integrate the Miyawaki method that creates pocket forests in a short period of time in densely populated urban areas.

CHAPTER 12

CONCLUSION

In conclusion, the Tree Plantation' urban and rural livelihood plantation program fosters environmental sustainability and community development. The planting of 65,000 High Carbon Sequestration plants under the Urban and Rural Livelihood Plantation Model significantly contributes to mitigating climate-related risks. These trees would act as carbon sinks, absorbing and storing large amounts of carbon dioxide from the atmosphere, thus reducing greenhouse gas emissions in both urban and rural areas. Furthermore, the rise in groundwater levels due to tree plantation would enhance water resource replenishment and sustainability, mitigating the impacts of drought and water scarcity, promoting public health, contributing to climate resilience. Overall, these initiatives demonstrate a holistic approach to climate mitigation and adaptation, addressing various environmental challenges while fostering sustainable development. While challenges such as natural disasters, sapling maintenance and resource constraints persist, the program has demonstrated resilience and adaptability in addressing them. Moving forward, it is imperative to heed the recommendations for improvement, including enhancing community involvement and strengthening environmental education. The program has demonstrated high efficiency through its phased approach to planting saplings by leveraging partnerships and embracing innovative approaches, hence the program has the potential to be replicated in a similar approach in more villages and cities in need of a tree plantation program. The tree plantation model demonstrates its value as a highly-scalable program towards its mission of planting a million trees while improving the lives of individuals and communities across urban and rural areas.