**Healthcare and Wellbeing Schemes in Himachal Pradesh: A Detailed Analysis**

**1. Introduction: Overview of Healthcare and Wellbeing Initiatives in Himachal Pradesh**

Himachal Pradesh, a state characterized by its mountainous terrain and dispersed population, places significant emphasis on ensuring the health and wellbeing of its citizens. Recognizing the unique challenges posed by its geography and the diverse socio-economic conditions of its residents, the state government, in conjunction with national initiatives, implements a range of healthcare and social security schemes. This report aims to provide a detailed analysis of the existing healthcare and wellbeing schemes in Himachal Pradesh, categorizing them based on the primary beneficiaries: the general population, pregnant women, children and infants, and disabled individuals. By examining the eligibility criteria and benefits of each scheme, this analysis seeks to offer a comprehensive understanding of the social welfare framework in the health sector of Himachal Pradesh. The subsequent sections of this report will delve into the specifics of each beneficiary category, followed by a comparative analysis of the schemes and evidence-based recommendations for potential enhancements.

**2. Healthcare and Wellbeing Schemes for the General Population**

* **2.1 Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) / HIMCARE**

The healthcare landscape for the general population in Himachal Pradesh is significantly shaped by the Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) and its state-specific counterpart, HIMCARE. AB-PMJAY, a flagship national health insurance scheme, aims to provide financial protection for healthcare to a large section of the population, particularly those from economically weaker backgrounds [1, 2]. Eligibility for AB-PMJAY is primarily determined based on the Socio-Economic Caste Census (SECC) 2011 data, encompassing households meeting specific deprivation criteria in rural areas, such as those living in dwellings with only one room with kucha walls and roof, households with no adult member between the ages of 16 and 59, female-headed households with no adult male member in the same age group, households with a disabled member and no able-bodied adult, SC/ST households, and landless households deriving a major part of their income from manual casual labor [3, 4]. Additionally, certain occupational categories in urban areas, including ragpickers, beggars, domestic workers, street vendors, construction laborers, and transport workers, are also eligible [2, 3]. The scheme offers a health cover of ₹5 lakh per family per year for secondary and tertiary care hospitalization, providing cashless treatment at empanelled public and private hospitals across the country [1]. This substantial coverage aims to reduce out-of-pocket expenditure and prevent families from facing financial hardship due to medical emergencies [1, 5].

Recognizing that the eligibility criteria of AB-PMJAY might leave out some vulnerable residents, the Government of Himachal Pradesh implemented the Mukhya Mantri Himachal Health Care Scheme (HIMCARE) [6]. HIMCARE serves as a supplementary scheme, providing similar cashless treatment coverage of up to ₹5 lakh per year per family in empanelled hospitals to those who are residents of Himachal Pradesh but not covered under AB-PMJAY [6]. HIMCARE operates on a co-payment basis, with differential premium rates based on various categories of residents [6]. Certain vulnerable groups, such as BPL families not covered under AB-PMJAY, registered street vendors, MNREGA workers who have worked a minimum number of days, and children living in orphanages, are eligible for free enrollment under HIMCARE [6]. Other categories, including single women, persons with more than 40% disability, mid-day meal workers, daily wage workers, part-time workers, contractual employees, and outsourced employees, pay a nominal annual premium of ₹365 [6]. The remaining residents of Himachal Pradesh are required to pay an annual premium of ₹1000 to avail the benefits of the scheme [6]. This two-tiered system, combining a national scheme with a state-specific initiative, demonstrates a proactive approach by Himachal Pradesh towards achieving broader health coverage for its population [6, 7].

* **2.2 Mukhya Mantri Himachal Health Care Scheme (HIMCARE)**

As elaborated above, the Mukhya Mantri Himachal Health Care Scheme (HIMCARE) is specifically designed for residents of Himachal Pradesh who do not qualify for AB-PMJAY [6]. The primary requirement for eligibility is being a resident of the state, coupled with a category-based premium payment for most beneficiaries [6]. The scheme provides cashless treatment up to ₹5 lakh per year per family in hospitals empanelled under HIMCARE, which also includes hospitals empanelled under Ayushman Bharat within the state, as well as PGIMER Chandigarh and GMCH Sector 32 Chandigarh [6]. The premium structure is designed to be inclusive, with exemptions for the most vulnerable and subsidized rates for other specific categories, while the remaining population contributes a higher premium [6]. Beneficiaries can enroll in HIMCARE through an online system or by visiting Lok Mitra Kendras or Common Service Centers, highlighting efforts to enhance accessibility [6]. The alignment of the benefit amount with AB-PMJAY ensures a consistent level of financial protection for a wider range of the state's population, strengthening the overall healthcare safety net in Himachal Pradesh [6].

* **2.3 Sahara Yojana**

The Sahara Yojana in Himachal Pradesh targets individuals suffering from specified chronic illnesses who are domiciles of the state and whose family income is less than ₹4 lakh per year [User Query]. The specified chronic illnesses include conditions such as Parkinson's disease and paralysis, indicating a focus on debilitating and potentially long-term ailments [User Query]. Eligible beneficiaries under this scheme receive financial aid of ₹3,000 per month to support their treatment expenses [User Query]. This direct financial assistance aims to alleviate the economic burden associated with managing these chronic conditions, providing a regular supplement to help cover medication costs, regular check-ups, and other necessary medical expenditures [User Query]. The income eligibility criterion suggests that the scheme is intended to support lower to middle-income families who might face significant financial strain due to the prolonged and often expensive treatment required for these illnesses [User Query]. By focusing on domicile and specific chronic conditions, Sahara Yojana provides targeted support to a segment of the population facing unique healthcare challenges [User Query].

**3. Healthcare and Wellbeing Schemes for Pregnant Women**

* **3.1 Janani Suraksha Yojana (JSY)**

The Janani Suraksha Yojana (JSY) is a centrally sponsored scheme implemented in Himachal Pradesh to reduce maternal and infant mortality by promoting institutional deliveries [8, 9]. Eligibility for JSY in Himachal Pradesh, consistent with the national guidelines, is primarily for pregnant women belonging to Below Poverty Line (BPL) families or those who are from Scheduled Castes (SC) or Scheduled Tribes (ST) [User Query]. A key requirement is that the delivery must take place in a government health facility or a private health facility accredited under the scheme [User Query]. The primary benefit provided under JSY is cash assistance to the eligible pregnant woman to help with expenses related to the delivery and immediate post-natal period [10]. The amount of cash assistance can vary depending on whether the beneficiary resides in a rural or urban area and the specific category they belong to, as observed in the implementation of JSY in other states [10]. In Himachal Pradesh, this cash incentive aims to encourage women from vulnerable socio-economic backgrounds to opt for safer institutional deliveries over home births, thereby reducing the risk of complications and improving maternal and child health outcomes [11, 12]. JSY is often linked with the Janani Shishu Suraksha Karyakram (JSSK), which ensures free and cashless delivery and other related services at public health facilities [13, 14].

* **3.2 Pradhan Mantri Matru Vandana Yojana (PMMVY)**

The Pradhan Mantri Matru Vandana Yojana (PMMVY) is another significant scheme in Himachal Pradesh focused on the health and wellbeing of pregnant and lactating mothers [15, 16]. The scheme specifically targets women who are pregnant or lactating for their first child [User Query]. A crucial requirement for availing benefits under PMMVY is the registration of pregnancy at an early stage [User Query]. Eligible beneficiaries receive a cash benefit of ₹5,000, which is typically disbursed in three installments upon fulfilling certain conditions, such as early registration of pregnancy, completion of six months of pregnancy with at least one antenatal check-up, and registration of the child's birth and completion of the first cycle of immunization [10]. The primary objective of PMMVY is to provide partial compensation for wage loss during pregnancy and to ensure adequate nutrition and healthcare for the mother and her first child [10, 17]. Recent guidelines under 'Mission Shakti' have also extended the maternity benefit under PMMVY for the second child, provided the second child is a girl [9, 16]. This initiative aims to encourage positive behavioral change towards the girl child [16]. The implementation of PMMVY in Himachal Pradesh contributes to the national efforts in improving maternal and child health indicators [15].

* **3.3 Janani Shishu Suraksha Karyakram (JSSK)**

The Janani Shishu Suraksha Karyakram (JSSK) plays a vital role in providing comprehensive and free healthcare services to pregnant women and sick newborns in Himachal Pradesh when they utilize government health facilities [12]. The scheme ensures that pregnant women are entitled to free delivery, including Caesarean section if required, without any out-of-pocket expenditure [14]. Additionally, JSSK covers the cost of treatment for sick newborns up to 30 days after birth, which has been further expanded to include sick infants up to one year of age in some contexts [11, 13]. The benefits under JSSK are extensive, encompassing free medicines and consumables, free diagnostic tests, free provision of blood, free diet during the mother's stay in the health institution (for three days in case of normal delivery and seven days for a Caesarean section), and free transport from home to the health institution, between facilities in case of referral, and a free drop back home after 48 hours of stay [14]. This scheme aims to eliminate financial barriers to accessing essential maternal and neonatal healthcare services at public health facilities in Himachal Pradesh, thereby contributing to the reduction of maternal and infant mortality rates [12, 18].

**4. Healthcare and Wellbeing Schemes for Children and Infants**

* **4.1 Rashtriya Bal Swasthya Karyakram (RBSK)**

The Rashtriya Bal Swasthya Karyakram (RBSK) is a significant initiative in Himachal Pradesh aimed at early identification and intervention for a wide range of health conditions in children from birth to 18 years of age [19]. The program focuses on screening children for the "4 Ds": Defects at birth, Diseases, Deficiencies, and Development delays, including disability [20]. These screenings are conducted at various points, including health facilities at the time of birth, at home by ASHAs as part of the Home Based Newborn Care (HBNC) package, at Anganwadi centers for children aged 6 weeks to 6 years, and in government and government-aided schools for children enrolled in classes 1st to 12th [20, 21]. Mobile health teams play a crucial role in conducting outreach screenings [20]. For children identified with any of the 32 prevalent health conditions covered under RBSK, the program ensures free treatment and management, which includes surgeries at the tertiary level if required [21]. This comprehensive approach aims to improve the overall quality of life for children by facilitating early detection and providing access to necessary medical interventions, thereby reducing the financial burden on families [20, 22].

* **4.2 Universal Immunisation Programme (UIP)**

The Universal Immunisation Programme (UIP) is a cornerstone of public health in Himachal Pradesh, providing free vaccination to children of specific ages against a range of preventable diseases [3]. This program aims to protect children from potentially life-threatening infections, contributing significantly to the reduction of childhood morbidity and mortality [18]. The vaccines are administered according to a nationally recommended schedule, ensuring that children receive timely protection at critical stages of their development [23]. By making vaccines freely available, the UIP ensures equitable access for all children in Himachal Pradesh, regardless of their socio-economic background, thereby helping to achieve high immunization coverage rates and protect the community through herd immunity [3, 24]. The UIP is a vital component of the state's efforts to safeguard child health and prevent outbreaks of infectious diseases [25].

* **4.3 Integrated Child Development Services (ICDS)**

The Integrated Child Development Services (ICDS) scheme has a widespread presence in Himachal Pradesh, catering to the holistic needs of children aged 0-6 years and pregnant and lactating mothers [26]. Delivered through a network of Anganwadi centers, ICDS provides a package of essential services aimed at improving the nutritional and health status of young children and mothers, laying the foundation for proper psychological, physical, and social development of the child, reducing the incidence of mortality, morbidity, malnutrition, and school dropouts, and enhancing the capabilities of mothers to look after the health and nutrition needs of their children [27, 28]. The benefits offered under ICDS include supplementary nutrition to address malnutrition, immunization (often provided in coordination with the UIP), regular health check-ups, referral services for children needing specialized medical attention, non-formal pre-school education to promote early learning, and nutrition and health education for women [29]. This integrated approach recognizes the interconnectedness of various factors influencing child development and aims to provide comprehensive support at the community level [28, 30].

* **4.4 Mukhya Mantri Madhu Care Yojana**

The Mukhya Mantri Madhu Care Yojana is a specific healthcare scheme in Himachal Pradesh designed to support children under the age of 18 years who are diagnosed with Type 1 Diabetes and whose family income is less than ₹2.5 lakh per year [User Query]. Recognizing the lifelong and often expensive management required for Type 1 Diabetes, this scheme provides crucial support by offering free insulin, glucometers, and testing strips to eligible children [User Query]. This initiative aims to ensure that children with this chronic condition from economically weaker families have access to the essential medical supplies needed to manage their diabetes effectively, thereby improving their health outcomes and quality of life [User Query]. By directly addressing the financial burden of these necessary medical provisions, the Mukhya Mantri Madhu Care Yojana plays a vital role in supporting the wellbeing of children with Type 1 Diabetes in Himachal Pradesh.

**5. Social Security and Assistance Schemes for Disabled Individuals**

* **5.1 Social Security Pension Scheme for Persons with Disabilities**

Himachal Pradesh implements a Social Security Pension Scheme for Persons with Disabilities to provide financial support to residents with disabilities [User Query]. Eligibility for this scheme requires the applicant to be a resident of Himachal Pradesh and have a disability of 40% or more [User Query]. Additionally, there are specific age and income criteria that need to be met to qualify for the monthly pension [User Query]. While the user query does not specify the exact pension amount, similar schemes in other states like Ladakh offer ₹1,000 per month [31], and Delhi provides ₹2,500 per month [32], indicating that the benefit amount can vary. The primary aim of this pension scheme is to provide a regular source of income to persons with disabilities who may face challenges in securing employment or have limited means of financial support, thereby enhancing their social security and overall wellbeing [33, 34].

* **5.2 Assistance to Disabled Persons for Purchase/Fitting of Aids and Appliances (ADIP) Scheme**

The Assistance to Disabled Persons for Purchase/Fitting of Aids and Appliances (ADIP) Scheme is a national scheme that is also implemented in Himachal Pradesh to provide financial aid to eligible disabled individuals for procuring necessary assistive devices [35]. To be eligible for assistance under the ADIP scheme, the applicant must be an Indian citizen with a disability of 40% or more [36]. The scheme also has income criteria, with the level of assistance often varying based on the applicant's monthly income [37, 38]. For instance, individuals with a monthly income up to a certain limit [36] may receive the full cost of the aid or appliance, while those with a higher income might receive a partial cost [36, 38]. The ADIP scheme covers a wide range of aids and appliances that are scientifically manufactured and can promote the physical, social, and psychological rehabilitation of persons with disabilities, including mobility aids like tricycles and wheelchairs, hearing aids, prosthetics, and other devices that enhance independent functioning [38, 39]. In some cases, the scheme also covers essential medical or surgical corrections required before the fitting of these aids [37].

* **5.3 Deendayal Disabled Rehabilitation Scheme (DDRS)**

The Deendayal Disabled Rehabilitation Scheme (DDRS) is a central sector scheme that supports Non-Governmental Organizations (NGOs) in Himachal Pradesh and across the country that are working for the education and rehabilitation of persons with disabilities [40]. The primary objective of DDRS is to create an enabling environment to ensure equal opportunities, equity, social justice, and empowerment of persons with disabilities, and to encourage voluntary action in this field [40, 41]. The scheme provides financial assistance to NGOs to run various projects focused on early intervention, special education, vocational training, skill development oriented towards employability, community-based rehabilitation, and the provision of infrastructure facilities for persons with disabilities [40, 42]. To be eligible for funding under DDRS, NGOs typically need to be registered under relevant acts and have been in existence for a specified period, often at least two years [40, 42]. The application process usually involves online registration on the NGO Darpan portal and submission of project proposals through the E-Anudaan portal [40, 42]. Through DDRS, the government supports the efforts of voluntary organizations in Himachal Pradesh to provide a wide array of services aimed at the holistic rehabilitation and empowerment of individuals with disabilities [43].

* **5.4 Mukhya Mantri Madhu Care Yojana:** As detailed in section 4.4, this scheme provides crucial healthcare support to children with Type 1 Diabetes, a condition that often falls under the category of disability.

**6. Analysis and Comparative Insights**

The healthcare and wellbeing schemes in Himachal Pradesh present a multi-faceted approach to addressing the needs of various segments of the population. A comparative analysis reveals both strengths and potential areas for improvement.

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| **Scheme Name** | **Target Beneficiary** | **Key Eligibility Criteria** | **Primary Benefits** |
| AB-PMJAY | General Population (Economically weaker sections) | SECC 2011 data based on deprivation and occupational criteria | ₹5 lakh health cover per family per year for secondary and tertiary care hospitalization |
| HIMCARE | Residents of Himachal Pradesh (not covered under AB-PMJAY) | Resident of Himachal Pradesh; Category-based premium payment | ₹5 lakh health cover per year per family for hospitalization in empanelled hospitals |
| Sahara Yojana | Individuals with specified chronic illnesses | Resident of Himachal Pradesh; Family income < ₹4 lakh/year; Suffering from specified chronic illnesses | ₹3,000 per month financial assistance for treatment |
| JSY | Pregnant Women | BPL/SC/ST; Delivery in government or accredited private facility | Cash assistance for delivery and post-natal expenses |
| PMMVY | First-time Pregnant and Lactating Mothers | Pregnant or lactating for the first child; Early registration of pregnancy | ₹5,000 cash benefit in three installments upon meeting conditions |
| JSSK | Pregnant Women and Sick Newborns/Infants | Utilizing government health facilities | Free delivery (including C-section), treatment for sick newborns/infants, medicines, diagnostics, blood, diet, and transport |
| RBSK | Children (0-18 years) | All children in the specified age group | Screening for 4 Ds; Free treatment and management, including surgeries for identified conditions |
| UIP | Children | Specific age groups as per national immunization schedule | Free vaccination against preventable diseases |
| ICDS | Children (0-6 years) and Pregnant/Lactating Mothers | Children in the specified age group and pregnant/lactating mothers | Supplementary nutrition, immunization, health check-ups, referral services, pre-school education, nutrition and health education |
| Mukhya Mantri Madhu Care Yojana | Children (< 18 years) with Type 1 Diabetes | Diagnosed with Type 1 Diabetes; Family income < ₹2.5 lakh/year | Free insulin, glucometers, and testing strips |
| Social Security Pension Scheme for Persons with Disabilities | Persons with Disabilities | Resident of Himachal Pradesh; Disability ≥ 40%; Meeting specific age and income criteria | Monthly pension amount (unspecified in query) |
| ADIP Scheme | Persons with Disabilities | Indian citizen; Disability ≥ 40%; Meeting specific income criteria | Financial assistance for purchase/fitting of aids and appliances (full or partial cost) |
| DDRS | Persons with Disabilities (through NGOs) | Not directly applicable to individuals; NGOs must be registered and meet scheme guidelines | Financial assistance to NGOs for running projects focused on education and rehabilitation |

**Strengths:**

* **Comprehensive Coverage:** Himachal Pradesh has a mix of national and state-specific schemes that aim to provide a wide safety net, covering general health, maternal and child health, and disability.
* **Financial Protection:** Schemes like AB-PMJAY and HIMCARE offer significant financial protection against high medical expenditures.
* **Targeted Support:** Schemes like Sahara Yojana and Mukhya Mantri Madhu Care Yojana address the specific needs of individuals with chronic illnesses and disabilities.
* **Focus on Vulnerable Groups:** There is a clear emphasis on supporting vulnerable populations such as those below the poverty line, pregnant women, children, and persons with disabilities.
* **Integration of Services:** Schemes like ICDS demonstrate an integrated approach to child development, combining health, nutrition, and education.

**Areas for Potential Improvement:**

* **Awareness and Accessibility:** While a range of schemes exists, ensuring that all eligible individuals are aware of these schemes and can easily access them, especially in remote and underserved areas, remains a challenge. Enhanced outreach and awareness campaigns, along with streamlined application processes, could improve uptake.
* **Scheme Overlap and Duplication:** It might be beneficial to conduct a review of the schemes to identify any potential overlaps or duplications and streamline them for better efficiency and resource utilization.
* **Benefit Adequacy:** The adequacy of the financial benefits provided under some schemes, such as the Social Security Pension for Persons with Disabilities and the monthly assistance under Sahara Yojana, could be reviewed in light of the rising cost of living and healthcare.
* **Monitoring and Evaluation:** Strengthening the monitoring and evaluation mechanisms for all schemes would help in assessing their impact and making necessary adjustments to improve their effectiveness.
* **Addressing Gaps:** While the current schemes are comprehensive, there might be specific health needs or population groups that are not adequately covered. Further research could help identify these gaps.

**7. Conclusion and Recommendations**

Himachal Pradesh has established a commendable framework of healthcare and wellbeing schemes aimed at ensuring the health and security of its diverse population. The combination of national initiatives with state-specific programs like HIMCARE and Sahara Yojana reflects a commitment to addressing the unique challenges of the state. Schemes like JSY, PMMVY, and RBSK underscore the focus on maternal and child health, while initiatives like the Social Security Pension Scheme and ADIP demonstrate support for persons with disabilities.

To further strengthen this framework, the following recommendations are proposed:

1. **Enhance Awareness and Access:** Conduct targeted awareness campaigns, especially in rural and remote areas, to ensure that eligible beneficiaries are well-informed about the available schemes, their eligibility criteria, and the application process. Utilize local community health workers and Anganwadi centers for dissemination of information. Simplify the application processes and make them more accessible through online portals and local administrative offices.
2. **Regular Review and Streamlining:** Establish a mechanism for regular review of all healthcare and wellbeing schemes to identify any overlaps, redundancies, or gaps. Streamline the schemes where necessary to improve efficiency and reduce administrative burden.
3. **Benefit Adequacy Assessment:** Periodically assess the adequacy of the financial benefits provided under various schemes, taking into account inflation and the actual cost of healthcare and living. Consider increasing the pension amounts and financial assistance where needed to ensure they effectively meet the needs of the beneficiaries.
4. **Strengthen Monitoring and Evaluation:** Implement robust monitoring and evaluation systems for all schemes to track their performance, identify challenges, and measure their impact on the health and wellbeing outcomes of the beneficiaries. Use the findings to make evidence-based improvements to the schemes.
5. **Identify and Address Unmet Needs:** Conduct research to identify any specific health needs or population groups that are not currently adequately covered by the existing schemes. Based on the findings, consider developing new targeted interventions or expanding the scope of existing schemes.
6. **Leverage Technology:** Explore the use of technology to improve the delivery and monitoring of healthcare schemes, such as using mobile applications for registration, information dissemination, and follow-up care.

By focusing on these areas, Himachal Pradesh can further enhance its healthcare and wellbeing framework, ensuring that all its citizens have access to the necessary support for a healthy and secure life. The state's commitment to social welfare, as evidenced by its existing schemes, provides a strong foundation for continued progress in this crucial sector.

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**(Note: Please replace the bracketed information and placeholders with actual links and specific details from official sources to make the report comprehensive and verifiable.)**