

Chapter-21

Addressing the Financial Burden of Cancer Patients in India

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Abstract

Cancer, a formidable adversary to human health, not only poses a physical and emotional challenge but also places an immense financial burden on patients and their families. This chapter delves into the specific context of India, where the prevalence of cancer is rising, and the economic implications for patients are profound. The objective is to explore the multifaceted aspects of the financial burden associated with cancer, including treatment costs, loss of income, and the socio-economic disparities that exacerbate the challenges faced by patients. Moreover, the chapter discusses existing initiatives, policies, and potential strategies to alleviate the financial strain on cancer patients in India, aiming to promote a more inclusive and sustainable healthcare system.

Keywords: Cancer, financial burden, families, India, socio-economic disparities

1. INTRODUCTION

India is facing a growing crisis in cancer incidence, with significant implications for public health and the well-being of its population. The burden of cancer in India has been steadily increasing, fueled by factors such as population growth, aging, urbanization, and lifestyle changes. This surge in cancer cases not only poses challenges for healthcare systems but also places immense financial strain on patients and their families. This essay explores the escalating cancer incidence in India and highlights the urgent need to address the financial challenges encountered by patients throughout their journey of diagnosis, treatment, and recovery.

1. Epidemiological Landscape

- Provide an overview of the current cancer incidence rates in India, highlighting the most prevalent types of cancer and regional variations.
- Discuss the demographic and lifestyle factors contributing to the rising burden of cancer, such as tobacco use, unhealthy diet, sedentary lifestyles, and environmental pollution.
- Emphasize the disproportionate impact of cancer on vulnerable populations, including the socioeconomically disadvantaged and those lacking access to quality healthcare.

2. Financial Challenges Faced by Patients

- Explore the financial burden of cancer care, encompassing costs associated with diagnosis, treatment (surgery, chemotherapy, radiation therapy), medication, supportive care, and follow-up.
- Discuss the indirect costs incurred by patients, such as loss of income due to inability to work, travel expenses for treatment, and out-of-pocket expenses for supportive services.
- Highlight the devastating impact of high healthcare costs on the economic stability and quality of life of cancer patients and their families, often pushing them into poverty or debt traps.

3. Barriers to Accessing Care

- Examine the barriers that hinder access to timely and appropriate cancer care, including inadequate healthcare infrastructure, shortages of oncology specialists and treatment facilities, and geographic disparities in healthcare services.
- Discuss the stigma associated with cancer in many Indian communities, which may deter individuals from seeking medical attention or adhering to treatment regimens.

4. Policy and Programmatic Interventions

- Evaluate existing government initiatives and policies aimed at addressing the cancer burden in India, such as the National Cancer Control Programme and the Ayushman Bharat scheme.
- Advocate for the implementation of comprehensive cancer control strategies that encompass prevention, early detection, diagnosis, treatment, palliative care, and survivorship support.
- Emphasize the importance of integrating financial protection mechanisms, such as health insurance schemes and financial assistance programs, to mitigate the financial hardships faced by cancer patients.

5. Community Engagement and Empowerment

- Stress the need for community-based approaches to raise awareness about cancer prevention, early detection, and treatment options, leveraging local networks, community health workers, and grassroots organizations.
- Promote initiatives that empower cancer patients and caregivers through psychosocial support, peer networks, education, and advocacy.

The escalating burden of cancer in India necessitates urgent action to address the financial challenges faced by patients and ensure equitable access to quality cancer care. By implementing comprehensive strategies that combine prevention, early detection, treatment, and support services with robust financial protection mechanisms, India can alleviate the burden of cancer and improve the well-being of its population. Concerted efforts from government, healthcare providers, civil society, and the private sector are essential to confront this growing public health crisis effectively.

2. THE FINANCIAL LANDSCAPE OF CANCER TREATMENT

Cancer treatment in India poses a significant economic burden on patients and their families, with the costs of surgeries, chemotherapy, and radiation therapy often reaching exorbitant levels. This section delves into the economic implications of cancer treatment in India, examining the factors contributing to the escalating expenses, including medication prices, hospitalization costs, and the need for supportive care [1].

Body

Cost of Cancer Treatment Modalities

- Detail the expenses associated with various cancer treatment modalities, including surgeries, chemotherapy, and radiation therapy.

- Discuss the high costs of surgical procedures, which may involve complex surgeries, specialized equipment, and skilled healthcare professionals.
- Highlight the expenses incurred during chemotherapy, such as the price of chemotherapy drugs, administration fees, and the need for supportive medications to manage side effects.
- Explore the financial implications of radiation therapy, including the cost of radiation machines, treatment planning, and radiation sessions.

Factors Contributing to High Treatment Costs

- Examine the reasons behind the escalating expenses of cancer treatment in India.
- Discuss the pricing dynamics of cancer medications, including the lack of generic alternatives, patent protection, and markups by pharmaceutical companies and distributors.
- Explore the impact of hospitalization costs, encompassing room charges, laboratory tests, imaging studies, operating room fees, and other ancillary services.
- Highlight the additional expenses associated with supportive care, such as consultations with specialists, diagnostic tests, medications for symptom management, and psychological support services.

Challenges Faced by Patients and Families

- Illustrate the financial strain experienced by cancer patients and their families due to high treatment costs.
- Discuss the consequences of financial hardship, including depletion of savings, borrowing money, selling assets, and foregoing essential needs.
- Highlight the psychological distress and emotional burden faced by patients and caregivers as they navigate the financial challenges of cancer treatment.

Policy and Systemic Interventions

- Evaluate existing policies and initiatives aimed at reducing the economic burden of cancer treatment in India.
- Advocate for measures to promote access to affordable cancer medications, such as price regulation, bulk procurement, and the promotion of generic alternatives.
- Propose strategies to reduce hospitalization costs, including standardized treatment protocols, efficient resource utilization, and reimbursement mechanisms.

- Emphasize the importance of comprehensive health insurance coverage for cancer patients, including coverage for treatment, medications, and supportive care services.

Community Support and Empowerment

- Highlight the role of community support networks, charitable organizations, and crowdfunding platforms in alleviating the financial burden of cancer treatment.
- Advocate for increased awareness and education about financial assistance programs, patient support services, and rights related to healthcare access and affordability.

The exorbitant costs associated with cancer treatment in India pose significant challenges for patients and their families, often leading to financial distress and hardship. Addressing these challenges requires a multi-faceted approach that involves policy reforms, systemic interventions, community support, and empowerment initiatives. By working collaboratively to mitigate the economic burden of cancer treatment, India can ensure equitable access to quality care and alleviate the financial strain on its population [2].

Socio-Economic Disparities and Cancer

Socio-economic factors wield a significant influence on the landscape of cancer care, shaping the financial burdens faced by individuals grappling with this disease. This chapter delves into the intricate relationship between socio-economic status and the economic impact of cancer, highlighting how variables such as education, income, and geographical location intersect to create disparities in healthcare access and exacerbate financial strain for vulnerable populations.

Understanding the Link between Socio-Economic Status and Cancer Financial Burden: At the heart of the discussion lies an exploration of how socio-economic status intertwines with the financial toll of cancer. Research underscores that individuals hailing from lower socio-economic strata encounter a disproportionate burden of cancer, facing elevated risks of incidence, late-stage diagnosis, and mortality rates. Moreover, these disparities extend beyond health outcomes to encompass the economic hardships borne by cancer patients and their families [3].

Education, Income, and Their Impact on Healthcare Access: Education emerges as a critical determinant of cancer outcomes, with lower educational attainment correlating with diminished awareness of preventive measures, delayed diagnoses, and suboptimal adherence to treatment regimens. Similarly,

income levels exert a profound influence on healthcare access, with individuals of lower socio-economic standing encountering barriers such as inadequate health insurance coverage, limited availability of healthcare facilities, and financial constraints hindering their ability to afford essential treatments.

Geographical Disparities Amplify Socio-Economic Challenges: Furthermore, geographical location compounds socio-economic disparities in cancer care. Rural communities, in particular, contend with a myriad of challenges including sparse healthcare infrastructure, prolonged travel distances to specialized treatment centers, and a dearth of oncology specialists. These geographical disparities contribute to delays in diagnosis and treatment initiation, further exacerbating the economic strain on individuals and families affected by cancer.

Addressing Socio-Economic Disparities: A Multi-Faceted Approach: Addressing socio-economic disparities in cancer care necessitates a comprehensive approach encompassing policy interventions, healthcare system reforms, and community-based initiatives. Policymakers must prioritize initiatives aimed at expanding access to affordable healthcare, implementing targeted screening programs in underserved communities, and bolstering healthcare infrastructure in rural areas. Additionally, comprehensive support services including financial assistance programs, transportation services, and psychosocial support are essential for alleviating the economic burden and enhancing the overall well-being of cancer patients from vulnerable socio-economic backgrounds.

3. LOSS OF INCOME AND PRODUCTIVITY

Cancer's toll extends far beyond the realm of health, profoundly impacting individuals' ability to work and their financial stability. This chapter delves into the workforce implications of cancer, examining how the disease disrupts employment, leads to loss of income, and diminishes productivity. We explore the socio-economic consequences of cancer-related unemployment and the ripple effects it creates for patients and their families.

Understanding the Socio-Economic Impact of Cancer-related Unemployment: Cancer diagnosis often precipitates a seismic shift in individuals' employment status, as treatment regimens, side effects, and recovery periods necessitate time away from work. The inability to maintain employment during cancer treatment results in a loss of income and benefits, plunging patients and their families into financial uncertainty. Moreover, the psychological toll of unemployment exacerbates the emotional distress experienced by individuals grappling with a cancer diagnosis.

Financial Strain on Patients and Families: The loss of income due to cancer-related unemployment amplifies the financial strain on patients and their families, compounding the already substantial costs associated with medical treatment, medications, and supportive care services. For many, the sudden depletion of financial resources jeopardizes their ability to meet basic needs such as housing, food, and transportation, further exacerbating stress and anxiety during an already challenging time.

Productivity Loss in the Workplace: Beyond the individual level, cancer-related unemployment also exacts a toll on workplace productivity and organizational efficiency. Employers must navigate the logistical challenges of accommodating employees undergoing cancer treatment, managing absenteeism, and addressing the emotional impact of a colleague's illness on team dynamics. The loss of experienced employees to cancer-related unemployment further disrupts workflow and strains organizational resources.

Mitigating the Socio-Economic Impact of Cancer-related Unemployment: Efforts to mitigate the socio-economic impact of cancer-related unemployment require a multi-pronged approach. Employers can implement supportive workplace policies such as flexible scheduling, remote work options, and access to employee assistance programs to facilitate the retention and support of employees undergoing cancer treatment. Government agencies and non-profit organizations play a crucial role in providing financial assistance, job retraining programs, and vocational rehabilitation services to individuals transitioning back into the workforce post-treatment.

4. COPING MECHANISMS AND SUPPORT SYSTEMS

Amidst the financial challenges wrought by cancer, the support of family and community emerges as a beacon of hope for many patients. This chapter delves into the crucial role of emotional and financial support networks in helping individuals navigate the daunting financial burdens associated with cancer treatment. We explore the coping mechanisms employed by patients and their families, as well as the invaluable support provided by their broader communities [4,5].

Harnessing the Power of Emotional Support: Emotional support serves as a cornerstone of resilience for individuals grappling with the financial strain of cancer treatment. Family members, friends, and support groups offer a nurturing environment where patients can freely express their fears, anxieties, and uncertainties. By fostering open communication and providing empathetic listening, these support networks bolster patients' mental and emotional well-being, offering solace and encouragement during challenging times.

Financial Support Networks: Alleviating the Burden: In addition to emotional support, financial assistance plays a pivotal role in mitigating the economic hardships faced by cancer patients. Charitable organizations, non-profit foundations, and community fundraisers provide crucial financial support to cover medical expenses, prescription medications, transportation costs, and other ancillary expenses associated with cancer treatment. Moreover, government-sponsored programs such as Medicaid, Medicare, and disability benefits offer vital safety nets for individuals facing cancer-related unemployment and loss of income.

The Role of Family: A Pillar of Strength: Family members often serve as the primary caregivers and financial pillars for individuals undergoing cancer treatment. Spouses, children, and extended family members rally together to provide practical assistance, emotional support, and financial resources to alleviate the burden on the patient. From assisting with household chores and childcare to contributing financially towards medical bills and living expenses, family support networks play an indispensable role in easing the financial strain and fostering resilience in the face of adversity.

Community Solidarity: A Source of Hope: Beyond the confines of the family unit, communities come together to rally behind their members facing cancer diagnoses. Fundraising events, community outreach programs, and grassroots initiatives mobilize resources and support networks to provide tangible assistance to those in need. Whether through organizing benefit concerts, charity auctions, or volunteer-driven initiatives, communities demonstrate their solidarity and compassion, offering a lifeline of hope and assistance to individuals navigating the financial challenges of cancer treatment.

5. GOVERNMENT INITIATIVES AND POLICIES

In the ongoing battle against the financial burden of cancer, government initiatives and policies play a crucial role in providing support and assistance to affected individuals. This chapter offers an in-depth analysis of the current landscape of government initiatives aimed at mitigating the economic hardships faced by cancer patients. We delve into the strengths and weaknesses of existing programs, exploring potential areas for improvement and innovation in policy formulation and implementation.

Examining Existing Government Initiatives: A comprehensive review of existing government initiatives reveals a diverse array of programs designed to address the financial challenges of cancer treatment. These initiatives encompass a range of strategies, including financial assistance programs, healthcare subsidies, tax benefits, and disability support services. From

Medicaid and Medicare to the Affordable Care Act (ACA) and Social Security Disability Insurance (SSDI), government-sponsored programs offer vital lifelines for individuals navigating the complex landscape of cancer care.

Strengths and Weaknesses of Current Programs: While government initiatives play a crucial role in supporting cancer patients, they are not without their limitations and shortcomings. Strengths of current programs include their wide-reaching scope, providing access to essential healthcare services and financial assistance for eligible individuals. However, challenges such as bureaucratic red tape, eligibility criteria, and gaps in coverage pose significant barriers to access for certain populations, particularly low-income and marginalized communities. Additionally, the complexity and fragmentation of the healthcare system contribute to confusion and inefficiencies in navigating available resources.

Potential Areas for Improvement: In light of the challenges and shortcomings of current government initiatives, there is a pressing need for innovation and reform in policy formulation and implementation. Potential areas for improvement include:

- 1. Streamlining Access to Services:** Simplifying eligibility criteria, reducing bureaucratic barriers, and improving coordination between government agencies and healthcare providers to streamline access to essential services and support programs.
- 2. Enhancing Financial Assistance:** Expanding coverage and increasing funding for financial assistance programs to ensure equitable access to cancer care for all individuals, regardless of socio-economic status or geographical location.
- 3. Promoting Health Equity:** Implementing policies and initiatives aimed at addressing disparities in access to cancer care and reducing health inequities among underserved and vulnerable populations.
- 4. Strengthening Patient Advocacy:** Empowering cancer patients and their advocates to actively participate in policy development and advocacy efforts, amplifying their voices and priorities in shaping healthcare policies and programs.

Non-Governmental Organizations (NGOs) and Their Role

Non-governmental organizations (NGOs) play a vital role in complementing government efforts and addressing the multifaceted challenges faced by cancer patients. This chapter sheds light on the invaluable contributions of NGOs in healthcare, particularly in mitigating the financial burdens encountered by individuals grappling with cancer diagnoses. Through the exploration of successful case studies and the assessment of NGO

interventions in the Indian healthcare landscape, we uncover the transformative impact of NGO initiatives on patient care and support services.

The Pivotal Role of NGOs in Healthcare

NGOs occupy a unique position in the healthcare ecosystem, leveraging their agility, expertise, and community networks to address gaps in healthcare delivery and support services. In the context of cancer care, NGOs play a pivotal role in providing a wide range of services, including financial assistance, psychosocial support, patient advocacy, and awareness campaigns. By working closely with patients, caregivers, healthcare providers, and government agencies, NGOs serve as catalysts for positive change, driving innovation and promoting holistic approaches to cancer care.

6. CASE STUDIES OF NGO INTERVENTIONS

A closer examination of successful NGO interventions offers insights into the diverse ways in which these organizations impact the lives of cancer patients and their families. Case studies highlight initiatives such as:

- 1. Financial Assistance Programs:** NGOs collaborate with corporate partners, philanthropic foundations, and individual donors to provide financial aid for medical expenses, treatment costs, transportation, and accommodation for patients undergoing cancer care.
- 2. Psychosocial Support Services:** Counseling sessions, support groups, and peer-to-peer networks offer emotional and psychological support to patients and caregivers, helping them cope with the challenges of cancer diagnosis and treatment.
- 3. Patient Advocacy and Rights Awareness:** NGOs advocate for the rights of cancer patients, raising awareness about access to healthcare services, insurance coverage, and patient rights, while also lobbying for policy reforms to improve cancer care delivery.
- 4. Community Outreach and Education:** Awareness campaigns, health screenings, and educational initiatives empower communities to adopt preventive measures, seek timely diagnosis, and access cancer care services, thus reducing stigma and improving health outcomes.

Assessing Impact and Effectiveness

The impact and effectiveness of NGO interventions in the Indian healthcare landscape are evident in the positive outcomes achieved for cancer patients and their families. Through their tireless efforts and unwavering commitment, NGOs have succeeded in alleviating the financial burden, enhancing access to care, and fostering a supportive environment for individuals

affected by cancer. By leveraging innovative approaches, forging strategic partnerships, and mobilizing community resources, NGOs continue to drive positive change and improve the quality of life for cancer patients across India.

Innovations in Healthcare Financing

Innovations in healthcare financing are essential for ensuring equitable access to cancer treatment and alleviating the financial burden on patients and their families. This chapter examines emerging trends in healthcare financing, with a particular focus on insurance schemes and alternative financial models aimed at making cancer treatment more affordable and accessible to a broader segment of the population [6].

The Role of Insurance Schemes

Insurance schemes play a critical role in healthcare financing by providing financial protection against the high costs of cancer treatment. Traditional health insurance plans offer coverage for medical expenses, hospitalization, and outpatient services, helping individuals mitigate the financial risks associated with cancer care. However, these plans often have limitations such as high deductibles, co-payments, and exclusions for pre-existing conditions, which can pose barriers to access for cancer patients.

To address these challenges, innovative insurance schemes tailored specifically for cancer care have emerged. These schemes offer comprehensive coverage for cancer-related expenses, including diagnostic tests, treatment modalities, supportive care services, and rehabilitation programs. By pooling risks and leveraging economies of scale, these specialized insurance products provide affordable and accessible coverage for cancer patients, reducing out-of-pocket expenses and improving financial security [7].

7. ALTERNATIVE FINANCIAL MODELS

In addition to traditional insurance schemes, alternative financial models are being explored to enhance healthcare financing for cancer treatment. These models include:

- 1. Health Savings Accounts (HSAs) and Flexible Spending Arrangements (FSAs):** These accounts allow individuals to set aside pre-tax funds for qualified medical expenses, including cancer treatment costs. HSAs and FSAs offer flexibility and control over healthcare spending; enabling patients to save for future medical needs and manage out-of-pocket expenses more effectively.

- 2. Patient Assistance Programs (PAPs):** Pharmaceutical companies, non-profit organizations, and government agencies offer patient assistance programs to provide financial support for cancer medications and treatments. These programs offer discounts, rebates, or free medications to eligible patients who cannot afford the full cost of their prescriptions, helping to improve medication adherence and treatment outcomes.
- 3. Crowdfunding and Social Lending Platforms:** Online crowdfunding platforms allow cancer patients to raise funds from friends, family, and the community to cover medical expenses, travel costs, and other related expenses. Social lending platforms also provide access to low-interest loans or peer-to-peer lending options for individuals in need of financial assistance for cancer treatment.
- 4. Value-Based Healthcare Models:** Value-based healthcare models focus on delivering high-quality, cost-effective care that prioritizes patient outcomes and satisfaction. These models incentivize healthcare providers to deliver efficient, coordinated care and optimize resource utilization, thereby reducing overall healthcare costs while improving patient outcomes and experiences [8].

8. FUTURE PROSPECTS AND RECOMMENDATIONS

Towards a Sustainable Future

As we look ahead, it is essential to consider the future prospects of healthcare financing in India, particularly concerning cancer care. This chapter explores potential strategies for creating a more sustainable and inclusive healthcare system that effectively addresses the financial burden of cancer on patients and their families. Recommendations encompass policy changes, increased public-private partnerships, and community-driven initiatives aimed at improving access to affordable and quality cancer care.

Policy Changes

One of the primary recommendations for advancing healthcare financing for cancer care is the implementation of policy changes at the national and state levels. This includes reforms to existing healthcare financing mechanisms, such as the expansion of government-funded insurance schemes to provide comprehensive coverage for cancer treatment. Additionally, policies that mandate coverage for essential cancer services, including early detection, diagnosis, treatment, and palliative care, can help reduce financial barriers and ensure equitable access to care for all individuals affected by cancer.

Public-Private Partnerships

Public-private partnerships (PPPs) play a crucial role in strengthening healthcare infrastructure, increasing access to specialized cancer services, and mobilizing resources for cancer prevention and control efforts. Collaborative initiatives between government agencies, healthcare providers, insurers, pharmaceutical companies, and non-profit organizations can leverage expertise, funding, and technology to improve cancer care delivery and outcomes. PPPs can facilitate the development of innovative healthcare financing models, including risk-sharing arrangements, performance-based contracts, and value-based reimbursement schemes, to optimize resource allocation and improve patient access to affordable cancer care.

Community-Driven Initiatives

Community-driven initiatives are essential for raising awareness about cancer prevention, early detection, and treatment options, as well as providing support services for patients and their families. Grassroots organizations, patient advocacy groups, and community health workers play a vital role in disseminating information, promoting healthy behaviors, and addressing the psychosocial needs of cancer patients. These initiatives can also mobilize local resources and volunteers to provide financial assistance, transportation support, and emotional support to individuals undergoing cancer treatment. By empowering communities to take an active role in cancer prevention and control efforts, we can foster resilience, solidarity, and collective action in the fight against cancer [9,10].

9. CONCLUSION

In conclusion, this chapter has highlighted the significant financial burden faced by cancer patients in India and the urgent need for comprehensive strategies to address this issue. Socio-economic disparities, loss of income and productivity, and inadequate healthcare financing options contribute to the financial challenges faced by cancer patients and their families. Despite these obstacles, coping mechanisms, government initiatives, and non-governmental organizations play crucial roles in supporting patients and mitigating the financial impact of cancer.

Looking ahead, it is clear that a holistic approach is necessary to alleviate the financial burden on cancer patients in India. This approach should involve policy changes to expand healthcare coverage, increase public-private partnerships to improve access to affordable treatment, and support community-driven initiatives to provide holistic support to patients and their families.

Ultimately, building a more equitable healthcare system for the future requires collective efforts from policymakers, healthcare providers, civil society organizations, and the community at large. By working together, we can ensure that every individual affected by cancer has access to timely, affordable, and high-quality care, thus reducing the financial strain and improving the overall well-being of patients and their families.

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