



# Perceived Usefulness Of Direct Benefit Transfers (DBT) And Farmers' Self-Esteem: An Empirical Study In Telangana

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## Abstract

Direct Benefit Transfer (DBT) programmes have emerged as important policy instruments for strengthening farmers' livelihood security and improving the efficiency of agricultural welfare delivery in India. Among these, PM-KISAN and Telangana's Rythu Bandhu scheme represent major income-support interventions aimed at reducing financial vulnerability among farming households. While previous studies have primarily examined the economic outcomes of DBT programmes, their psychological implications remain relatively underexplored. The present study investigates the relationship between perceived usefulness of DBT schemes and farmers' self-esteem in Telangana. Using a quantitative cross-sectional survey design, data were collected from 140 farmers through a structured questionnaire. Perceived usefulness was assessed using constructs adapted from the Technology Acceptance Model (TAM), while self-esteem was measured using the Rosenberg Self-Esteem Scale (RSES). The findings revealed significant differences in perceived usefulness and self-esteem across gender, income, land ownership, and beneficiary status. Beneficiary farmers reported significantly higher perceived usefulness and self-esteem than non-beneficiaries. Furthermore, a significant positive relationship was observed between perceived usefulness and self-esteem, indicating that farmers who perceived DBT schemes as beneficial were more likely to report higher levels of confidence and self-worth. The study concludes that agricultural welfare interventions contribute not only to economic support but also to positive psychosocial outcomes, highlighting the importance of incorporating psychological dimensions into the evaluation of agricultural welfare policies.

## Keywords

Agricultural Welfare, Direct Benefit Transfer (DBT), Farmer Well-being, Farmers' Self-Esteem, PM-KISAN, Perceived Usefulness, Rythu Bandhu, Telangana.

## Introduction

Agricultural welfare programmes play a crucial role in addressing economic vulnerability and strengthening livelihood security among farming communities. In India, Direct Benefit Transfer (DBT) has emerged as a significant policy mechanism for improving the efficiency, transparency, and accountability of welfare delivery systems. Within the agricultural sector, the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) and Telangana's Rythu Bandhu



scheme represent two major DBT-based interventions designed to provide direct financial assistance to farmers and enhance their productive capacity.

The effectiveness of welfare programmes has traditionally been assessed through economic indicators such as income enhancement, agricultural investment, productivity, and consumption expenditure. While these indicators provide important evidence regarding programme performance, they offer only a partial understanding of welfare outcomes. Increasingly, researchers have recognized that welfare interventions may also influence psychological dimensions of well-being by reducing financial uncertainty, strengthening perceptions of security, and enhancing confidence among beneficiaries.

Perceived usefulness reflects the extent to which beneficiaries believe that a programme effectively addresses their needs and improves their circumstances. In the context of agricultural welfare, it represents farmers' evaluation of the utility and effectiveness of DBT schemes in supporting their livelihoods and agricultural activities. Self-esteem, as an indicator of psychological well-being, reflects an individual's sense of self-worth, competence, and personal value. Financial support programmes that reduce economic vulnerability may therefore contribute not only to improved livelihood security but also to enhanced self-esteem among beneficiaries.

Despite the growing prominence of DBT-based agricultural welfare programmes, empirical research has predominantly focused on their economic consequences, with comparatively limited attention devoted to their psychological implications. Furthermore, evidence concerning the relationship between farmers' perceptions of welfare programme usefulness and self-esteem remains scarce, particularly within the context of Telangana. Against this backdrop, the present study examines the relationship between perceived usefulness of DBT schemes and farmers' self-esteem among farmers in Telangana. By integrating economic and psychological perspectives, the study contributes to a more comprehensive understanding of the multidimensional outcomes of agricultural welfare interventions and offers insights relevant to agricultural policy, farmer well-being, and rural development.

## **Literature Review**

Direct Benefit Transfer (DBT) has emerged as a significant policy instrument within India's agricultural welfare framework, aimed at enhancing the efficiency, transparency, and accessibility of public support programmes. Among the major DBT-based interventions, the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) and Telangana's Rythu Bandhu scheme have been implemented to strengthen farmers' financial security, facilitate agricultural investment, and reduce dependence on informal credit sources. Chand (2019) observed that direct income-support mechanisms provide farmers with greater flexibility in allocating resources according to their production and household needs, thereby improving economic decision-making and livelihood security. Similarly, policy assessments by NITI Aayog (2020) indicated that PM-KISAN contributed to improved household liquidity and consumption stabilization, particularly among resource-constrained farming households.



Empirical evidence from Telangana further highlights the significance of welfare interventions in supporting agricultural livelihoods. Muravath and Lal (2024) reported that the Rythu Bandhu scheme enabled farmers to access cultivation inputs in a timely manner, reduced immediate financial constraints, and strengthened agricultural production capacity. The study concluded that investment-support programmes play an important role in enhancing livelihood stability and reducing short-term financial vulnerability among farmers. Comparable evaluations of agricultural support programmes have similarly emphasized their contribution to farm investment, input accessibility, and continuity of cultivation activities.

Despite these positive outcomes, agrarian distress continues to remain a critical concern in many farming regions. Memdani et al. (2024), in their examination of farmer suicides in Andhra Pradesh and Telangana, identified indebtedness, income insecurity, crop-related uncertainties, and financial stress as major contributors to psychological vulnerability among farming communities. Likewise, Behere et al. (2021) emphasized that prolonged economic distress can adversely affect psychosocial well-being, leading to diminished confidence, reduced self-worth, and heightened psychological strain. These findings suggest that the consequences of agricultural vulnerability extend beyond economic hardship and encompass important psychological dimensions.

The effectiveness of welfare interventions, therefore, cannot be assessed solely through conventional economic indicators. Perceived usefulness reflects beneficiaries' evaluation of the extent to which a programme effectively addresses their needs and improves their circumstances. However, existing research on PM-KISAN, Rythu Bandhu, and other agricultural welfare programmes has predominantly focused on economic impacts, while limited attention has been devoted to understanding how farmers perceive these interventions and how such perceptions influence self-esteem. This gap is particularly evident in Telangana, where DBT-based welfare programmes have been implemented extensively. Accordingly, the present study examines the relationship between perceived usefulness of DBT schemes and farmers' self-esteem, thereby contributing to a more comprehensive understanding of the socioeconomic and psychosocial implications of agricultural welfare interventions.

### **Objectives of the Study**

1. To assess the perceived usefulness of Direct Benefit Transfer (DBT) schemes among farmers in Telangana.
2. To examine differences in perceived usefulness and self-esteem across selected demographic and socioeconomic variables, including gender, landholding size, annual income, land ownership, and beneficiary status.
3. To investigate the relationship between perceived usefulness of DBT schemes and farmers' self-esteem.



## Hypotheses

1. H<sub>1</sub>: Perceived usefulness of Direct Benefit Transfer (DBT) schemes and farmers' self-esteem differ significantly across demographic and socioeconomic characteristics of farmers in Telangana.
2. H<sub>2</sub>: Perceived usefulness of Direct Benefit Transfer (DBT) schemes is positively associated with farmers' self-esteem.

## Methodology

### Research Design and Data Collection

The present study adopted a quantitative cross-sectional survey design to examine the relationship between perceived usefulness of Direct Benefit Transfer (DBT) schemes and farmers' self-esteem in Telangana. Primary data were collected from 140 farmers using a structured questionnaire administered through purposive sampling. The respondents included both beneficiaries and non-beneficiaries of PM-KISAN and Rythu Bandhu schemes. In addition, informal discussions were conducted with agricultural officials, policymakers, and farmer leaders to obtain contextual understanding of the perceived effectiveness of DBT-based agricultural welfare programmes. However, the empirical findings reported in the study are based exclusively on the questionnaire responses obtained from farmers.

### Tools for Data Collection

Perceived usefulness was assessed using items adapted from the Technology Acceptance Model (TAM) developed by Davis (1989). The instrument measured farmers' perceptions regarding the effectiveness and utility of DBT schemes in supporting agricultural and livelihood activities.

Self-esteem was measured using the Rosenberg Self-Esteem Scale (RSES) developed by Rosenberg (1965). The scale is widely used for assessing global self-worth and individual self-evaluation.

A demographic schedule was also used to collect information relating to gender, annual income, landholding size, land ownership status, and beneficiary status.

### Statistical Analysis

The collected data were coded and analyzed using IBM SPSS Statistics Version 27. Descriptive statistics, including frequencies, percentages, means, and standard deviations, were used to summarize respondent characteristics and study variables. Independent sample t-tests and one-way analysis of variance (ANOVA) were employed to examine differences across demographic and socioeconomic groups. Pearson's correlation analysis was performed to assess the relationship between perceived usefulness and self-esteem. Statistical significance was evaluated at the 0.05 level.

### Ethical Considerations

Participation in the study was voluntary, and informed consent was obtained from all respondents prior to data collection. Confidentiality and anonymity were maintained



throughout the study, and participants were informed of their right to withdraw from the research at any stage.

## Results and Discussion

This study examined the relationship between perceived usefulness of Direct Benefit Transfer (DBT) schemes and farmers' self-esteem among 140 farmers in Telangana. The analysis focused on the influence of demographic and socioeconomic characteristics, including gender, landholding size, annual income, land ownership, and beneficiary status. Data were analyzed using IBM SPSS Statistics Version 27 through descriptive statistics, independent sample t-tests, one-way analysis of variance (ANOVA), and Pearson's correlation analysis. The results are presented & discussed under the following sections.

**Table 1: Demographic Characteristics of Respondents (N = 140)**

<i>Dependent and Independent Variables</i>		<i>Frequency</i>	<i>Percentage (%)</i>	<i>Mean</i>	<i>SD</i>
Gender	Male	108	77.1	1.2286	0.42142
	Female	32	22.9		
Land Holdings	Marginal Farmer (< 2.5 acres)	30	21.4	2.1571	0.78906
	Small Farmer (2.5–5 acres)	62	44.3		
	Medium Farmer (5–25 acres)	44	31.4		
	Large Farmer (> 25 acres)	4	2.9		
Annual Income	Below ₹1,00,000	22	15.7	1.9714	0.53567
	₹1,00,000–₹2,00,000	100	71.4		
	₹2,00,001–₹5,00,000	18	12.9		
Land Ownership	Full Owner	120	85.7	1.1429	0.35118
	Tenant Farmer	20	14.3		
Beneficiary Status	Non-Beneficiary	26	18.6	0.8143	0.39027
	Beneficiary	114	81.4		

Table 1 presents Male farmers constituted 77.1% of the sample, while female farmers accounted for 22.9%, with a mean gender score of 1.23 (SD = 0.42). Small farmers owning 2.5–5 acres represented the largest landholding category (44.3%), reflected in a mean landholding score of 2.16 (SD = 0.79). The majority of respondents (71.4%) reported annual incomes between ₹1,00,000 and ₹2,00,000, with a mean income score of 1.97 (SD = 0.54). Most participants were full landowners (85.7%; M = 1.14, SD = 0.35) and beneficiaries of agricultural welfare schemes (81.4%; M = 0.81, SD = 0.39).



**Table 2. Descriptive Statistics of Perceived Usefulness and Self-Esteem among Farmers (N = 140)**

Study Variable		N	Mean	SD	Kurtosis	Standard Error Kurtosis
PU Score	Low PU	50	0.6429	0.48088	-1.661	0.407
	High PU	90				
RSE Score	High RSE	48	0.6571	0.47637	-1.575	0.407
	Low RSE	92				

Table 2 presents the mean score for perceived usefulness was 0.64 (SD = 0.48), indicating that a substantial proportion of respondents perceived DBT schemes as beneficial. Similarly, the mean self-esteem score was 0.66 (SD = 0.48), suggesting a moderate prevalence of positive self-evaluation among the respondents. The negative kurtosis values for perceived usefulness (-1.661) and self-esteem (-1.575) indicate relatively flat distributions, reflecting variability in farmers' perceptions and psychological responses to welfare interventions.

**Table 3: Group Comparison Based on Gender, Land Ownership and Beneficiary Status (N = 140)**

Study Variable		N	Mean	SD	t-value	p-value
PU Score	Male	108	.7037	.45875	2.818*	.006
	Female	32	.4375	.50402		
PU Score	Full Owner	120	.7500	.43483	7.690**	.000
	Tenant Farmer	20	.0000	.00000		
PU Score	Beneficiary	114	.7895	.40948	-9.803**	.000
	Non-Beneficiary	26	.0000	.00000		
RSE Score	Male	108	.7407	.44027	2.677**	.000
	Female	32	.3750	.49187		
RSE Score	Full Owner	120	.7000	.46018	2.664**	.009
	Tenant Farmer	20	.4000	.50262		
RSE Score	Beneficiary	114	.7368	.44229	20.585**	.000
	Non-Beneficiary	26	.3077	.47068		

\*  $p < .05$ , \*\*  $p < .01$



Table 3 presents male farmers reported significantly higher perceived usefulness ( $M = 0.70$ ) than female farmers ( $M = 0.44$ ;  $p = .006$ ). Full landowners demonstrated greater perceived usefulness ( $M = 0.75$ ) than tenant farmers ( $M = 0.00$ ;  $p < .001$ ). Beneficiaries reported higher perceived usefulness ( $M = 0.79$ ) and self-esteem ( $M = 0.74$ ) than non-beneficiaries ( $M = 0.00$  and  $M = 0.31$ , respectively). These findings indicate that welfare participation and ownership of productive assets are associated with more favourable perceptions and enhanced self-esteem.

**Table 4: Differences in Perceived Usefulness and Self-Esteem across Annual Income Categories (N = 140)**

<i>Variable</i>	<i>Annual Income</i>	<i>N</i>	<i>Mean</i>	<i>SD</i>	<i>F</i>	<i>p</i>
<b>Perceived Usefulness (PU)</b>	Below ₹1,00,000	22	0.3636	0.49237	4.671*	.011
	₹1,00,000–₹2,00,000	100	0.7000	0.46057		
	₹2,00,001–₹5,00,000	18	0.6667	0.48507		
<b>Self-Esteem (RSE)</b>	Below ₹1,00,000	22	0.1818	0.39477	16.191**	.000
	₹1,00,000–₹2,00,000	100	0.7600	0.42923		
	₹2,00,001–₹5,00,000	18	0.6667	0.48507		

\*  $p < .05$ , \*\*  $p < .01$

#### Tukey Post Hoc Comparisons

<i>Dependent Variable</i>	<i>Income Groups Compared</i>	<i>Mean Difference</i>	<i>p-value</i>
PU Score	Below ₹1,00,000 vs ₹1,00,000–₹2,00,000	-.33636	.008
RSE Score	Below ₹1,00,000 vs ₹1,00,00–₹2,00,000	-.57818	.000
	Below ₹1,00,000 vs ₹2,00,001–₹5,00,000	-.48485	.002

\*  $p < .05$ , \*\*  $p < .01$

Table 4 presents significant variations were observed in perceived usefulness ( $p = .011$ ) and self-esteem ( $p < .001$ ). Farmers earning ₹1,00,000–₹2,00,000 annually reported higher perceived usefulness ( $M = 0.70$ ) and self-esteem ( $M = 0.76$ ) than those earning below ₹1,00,000 (PU:  $M = 0.36$ ; RSE:  $M = 0.18$ ). Tukey post-hoc analysis confirmed significant differences between lower-income and middle-income groups. These findings suggest that



economic stability is positively associated with favourable evaluations of welfare schemes and stronger self-esteem.

**Table 5. Differences in Perceived Usefulness and Self-Esteem across Landholding Categories (N = 140)**

<i>Variable</i>	<i>Landholding Category</i>	<i>N</i>	<i>Mean</i>	<i>SD</i>	<i>F</i>	<i>p</i>
Perceived Usefulness (PU)	Marginal Farmer (< 2.5 acres)	30	0.3333	0.47946	6.220**	.001
	Small Farmer (2.5–5 acres)	62	0.7419	0.44114		
	Medium Farmer (5–25 acres)	44	0.7273	0.45051		
	Large Farmer (> 25 acres)	4	0.5000	0.57735		
Self-Esteem (RSE)	Marginal Farmer (< 2.5 acres)	30	0.5333	0.50742	1.724	.165
	Small Farmer (2.5–5 acres)	62	0.6452	0.48237		
	Medium Farmer (5–25 acres)	44	0.7273	0.45051		
	Large Farmer (> 25 acres)	4	1.0000	0.00000		

\*  $p < .05$ , \*\*  $p < .01$

#### Tukey Post-Hoc Comparisons

<i>Dependent Variable</i>	<i>Comparison</i>	<i>Mean Difference</i>	<i>p</i>
PU Score	Marginal vs Small Farmer	-0.40860*	.001
	Marginal vs Medium Farmer	-0.39394*	.002

\*  $p < .05$ , \*\*  $p < .01$

Table 5 presents differences in perceived usefulness and self-esteem across landholding categories. Significant differences were observed in perceived usefulness ( $p = .001$ ), with small farmers ( $M = 0.74$ ) and medium farmers ( $M = 0.73$ ) reporting higher scores than marginal farmers ( $M = 0.33$ ). Tukey post-hoc analysis confirmed significant differences between marginal farmers and both small and medium farmers. However, self-esteem did not vary significantly across landholding categories ( $p = .165$ ). The findings suggest that landholding size influences perceptions of welfare scheme usefulness, while self-esteem appears to be shaped by broader socioeconomic factors.



**Table 6: Correlation Analysis of Research Variables (N = 140)**

<i>Study variables</i>		<i>Gender</i>	<i>Land Holdings</i>	<i>Land Ownership</i>	<i>Beneficiary</i>	<i>Annual Income</i>
PU SCORE	Pearson Correlation	-.233*	.225**	-.548**	.641**	.184*
	Sig. (2-tailed)	.006	.008	.000	.000	.030
RSE SCORE	Pearson Correlation	-.324**	.183*	-.221**	.352**	.300**
	Sig. (2-tailed)	.000	.031	.009	.000	.000

\*  $p < .05$ , \*\*  $p < .01$

Table 6 presents the correlations between demographic characteristics and the study variables. Perceived usefulness exhibited significant associations with gender, landholding size, land ownership, beneficiary status, and annual income. The strongest positive association was observed with beneficiary status ( $r = .641$ ,  $p < .01$ ). Similarly, self-esteem demonstrated significant associations with gender, landholding size, land ownership, beneficiary status, and annual income. These findings indicate that socioeconomic characteristics and welfare participation influence both perceived usefulness and self-esteem among farmers.

**Table 7: Correlation Between Perceived Usefulness and Self-Esteem (N = 140)**

<i>Variable</i>	<i>Mean</i>	<i>SD</i>	<i>r-value</i>	<i>p-value</i>
Perceived Usefulness (PU)	.6429	.48088	.278**	.001
Self-Esteem (RSE)	.6571	.47637		

\*\*  $p < .01$

Table 7 presents the relationship between perceived usefulness and self-esteem among farmers. The results revealed a significant positive correlation between perceived usefulness and self-esteem ( $r = .278$ ,  $p = .001$ ). Although the strength of the relationship is modest, the positive association suggests that farmers who perceive DBT schemes as useful are more likely to report higher levels of self-worth and confidence. The finding highlights the broader



psychosocial significance of agricultural welfare interventions and supports the view that programme effectiveness extends beyond economic outcomes.

## **Discussion**

### **Psychological Implications of Agricultural Welfare Interventions**

The findings demonstrate that agricultural welfare interventions influence both economic and psychological dimensions of farmer well-being. A substantial majority of respondents (81.4%) were beneficiaries of welfare schemes, and beneficiaries reported significantly higher levels of perceived usefulness and self-esteem than non-beneficiaries. Furthermore, the positive relationship between perceived usefulness and self-esteem indicates that farmers who perceive welfare schemes as beneficial are more likely to exhibit greater confidence and self-worth. These findings suggest that agricultural welfare programmes contribute not only to livelihood support but also to positive psychosocial outcomes among farming households.

### **Farmers' Perceptions of Welfare Scheme Effectiveness**

The results indicate that farmers generally viewed DBT-based welfare interventions as beneficial in addressing their agricultural and livelihood needs. The majority of respondents belonged to the annual income category of ₹1,00,000–₹2,00,000, and beneficiary farmers consistently reported more favourable perceptions of scheme usefulness than non-beneficiaries. These findings suggest that direct financial assistance may reduce immediate economic pressures, support cultivation activities, and enhance confidence in agricultural decision-making. Consequently, farmers' evaluations of welfare programmes appear closely linked to their experiences of economic support and livelihood security.

### **Influence of Socioeconomic Characteristics on Welfare Outcomes**

The effectiveness and perceived benefits of welfare programmes were found to vary across socioeconomic groups. Significant differences in perceived usefulness were observed across income categories, land ownership status, and landholding size. Small and medium farmers reported more favourable perceptions than marginal farmers, while full landowners demonstrated higher levels of perceived usefulness and self-esteem than tenant farmers. These findings suggest that access to productive resources and economic stability enhance farmers' ability to derive meaningful benefits from welfare interventions and may contribute to improved psychological well-being.

### **Policy Implications and Policymakers' Perspectives**

The findings have important implications for agricultural policy and welfare programme implementation. Beneficiary status exhibited the strongest positive association with perceived usefulness, highlighting the importance of effective targeting and timely delivery of welfare benefits. The results further suggest that the success of agricultural welfare programmes should not be evaluated solely through economic indicators. Incorporating psychosocial



measures such as confidence, self-esteem, and perceived well-being may provide a more comprehensive understanding of programme effectiveness and farmer welfare.

### **Comparison with Previous Literature**

The findings are broadly consistent with earlier studies emphasizing the role of welfare interventions in strengthening livelihood security and reducing economic vulnerability among farmers. Previous research has demonstrated that income-support programmes improve liquidity, facilitate agricultural investment, and enhance financial stability. The present study extends this literature by demonstrating that welfare interventions may also influence psychological outcomes. The positive association between perceived usefulness and self-esteem supports the view that agricultural welfare programmes generate benefits that extend beyond economic assistance and contribute to broader dimensions of farmer well-being. The findings are also consistent with Muravath and Lal (2024), who reported that Rythu Bandhu improved farmers' access to cultivation resources and strengthened livelihood security.

### **Conclusion**

The present study examined the relationship between Direct Benefit Transfer (DBT) schemes, perceived usefulness, and self-esteem among farmers in Telangana. The findings demonstrate that welfare interventions extend beyond economic assistance and contribute to important psychosocial outcomes. Beneficiary farmers reported more favourable perceptions of scheme usefulness and higher levels of self-esteem than non-beneficiaries. In addition, socioeconomic factors such as annual income, land ownership, and landholding size were found to influence farmers' perceptions and experiences of welfare support. These findings suggest that the effectiveness of agricultural welfare programmes is shaped by both institutional support and the socioeconomic context of beneficiaries.

The study further highlights the positive association between perceived usefulness and self-esteem, indicating that farmers who perceive welfare schemes as beneficial are more likely to exhibit greater confidence and self-worth. Collectively, the findings underscore the multidimensional impact of agricultural welfare interventions on farmer well-being, livelihood security, and rural resilience. Therefore, policymakers should incorporate psychosocial indicators alongside conventional economic measures when evaluating the effectiveness of agricultural welfare programmes.

### **Implications for Future Research**

Future research may expand the scope of the present study by employing larger and more geographically diverse samples to enhance the generalizability of findings. Longitudinal studies are recommended to examine the long-term psychological effects of agricultural welfare interventions on farmers. Further investigations may also incorporate additional psychosocial variables such as life satisfaction, resilience, stress, and subjective well-being. Comparative analyses across different welfare schemes and regions could provide deeper insights into the mechanisms through which policy interventions influence farmer well-being and rural development outcomes.



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