TITLE OF THE PAPER- "FARMERS AWARENESS AND ACCESSIBILITY OF PUBLIC PROGRAM- A CASE STUDY OF PRIME MINISTER FASAL BHIMA YOJANA IN KALABURAGI DISTRICT OF KARNATAKA STATE – INDIA"

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Abstract- This study has been conducted in Kalaburagi district of Karnataka State. The study showed the interesting results from survey of farmers which was organized to assess awareness level of farmers regarding government programs and accessibility of crop insurance, Prime Minister Bhīma phasal yojana and some other government schemes, and how the factors affecting the awareness level among farmers and the perception of farmers about crop insurance. Based on exploratory research work upon the responses of farmers, the average and standard deviation were calculated. The results revealed that most of the farmers were not aware about the scheme and accessibility ratio also low. Banks and E-media were found to be the two most important sources of the awareness for the respondent farmers. In the study area, the climatic risks were reported as the most severe risks faced by the farmers. The results also revealed the existence of negative perceptions of the farmers about crop insurance and they don't have idea about Kisan Credit card and some other Loan instruments which are provided by the government. Results obtained by applying probity model revealed that "education" and "previously availed agricultural credit" were the two most important factors which affected the awareness of the farmers regarding crop insurance and other schemes accessibly.

Key Words- Farmers, Programs, Awareness, PM Bhima phasal yojana etc