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Socioeconomic Impact of Women Entrepreneurship on Family Well-Being and Personal Empowerment: A Study in Selected Districts of Karnataka

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ABSTRACT

In India, entrepreneurship by women has become one of the most important ways that women contribute economically and socially. Entrepreneurship has helped improve the lives of both women themselves and their families. There is still little understanding about whether or how a woman's entrepreneurial activity will affect her family's socioeconomic status. Specifically, this study seeks to understand the socioeconomic effects of women's entrepreneurship on their families in the context of Karnataka; it also examines whether or how these entrepreneurial activities positively affect family wellness, quality of life, the empowerment of individuals, and personal development. The descriptive type of research design is adopted by the study for the purpose of assessing entrepreneurial income as it relates to the contributions made towards household expenses, children's education, saving money, and long term financial planning. Entrepreneurial income contributes moderately to highly to both household needs and family welfare. For this study, a total of 473 women who are owners/operators of small businesses (micro-entrepreneurs) from eight different districts in Karnataka were chosen through purposive sampling. An average rating of 3.531 indicates a relatively beneficial contribution toward social and economic development. Overall, the ratings found indicated that there was a strong positive relationship between business income and family well-being. Regression analysis revealed

a high degree of correlation ($R^2 = .630$) exists in terms of the impact of entrepreneurship on family well-being. Financial household management and work-life balance were identified as significant factors. The research findings indicate that improving women's financial literacy, providing women access to credit, capacity building, and market assistance will provide an opportunity for the growth of female entrepreneurship. Overall, this study finds that women's entrepreneurship is critical in enhancing both family well-being and personal empowerment and contributes to sustainable and equitable economic development in Karnataka.

Keywords: Women Entrepreneurship, Family Well-being, Personal Empowerment, Economic Impact, Quality of Life

1. BACKGROUND OF THE STUDY

Women's entrepreneurship has evolved into a game-changer for India's socio-economic landscape with an increasing contribution to household welfare, gender equity, and inclusive growth. Over the past few years, there have been changes in the discourse surrounding women-led businesses, from simply being involved in business to having a quantifiable impact on family well-being and individual empowerment. These shifts are very significant in areas like Karnataka, which have social-cultural differences, local inequalities, and shifting policy frameworks that affect women's ability to participate in entrepreneurial ventures (Senapati & Ojha, 2019; Sarathi & K., 2024). Therefore, this research seeks to assess how women's entrepreneurship impacts family results and individual empowerment within specified districts of Karnataka. Micro and small enterprises, particularly in rural or semi-urban locations, create jobs and steady income sources that allow families to invest in their children's education, health care, and nutrition (Muhammad et al., 2021; Ge et al., 2022), while empirical research shows that the income from these businesses supports better saving behavior and financial stability for families as a whole (Klimczuk-Kochańska et al., 2023)—thus supporting an overall greater level of family well-being. The lack of formal job opportunities for many women in India creates entrepreneurial opportunities as a method for women's economic inclusion and poverty elimination (Kumar et al., 2025);

therefore, this economic aspect forms a large part of understanding the social contribution that female entrepreneurs can make in terms of society as a whole.

Entrepreneurship for Women has an influence on many aspects of empowerment, such as financial independence, mobility, and confidence. Research studies demonstrate that women entrepreneurs have greater involvement in household decision-making processes and are involved with greater frequency in the management of finances. In addition to this, social interaction also increases among women who are engaged in entrepreneurial activity. This results in an improvement in their position in relation to the family and community. Furthermore, women's psychological empowerment through increased self-efficacy and autonomy enables them to be better able to address social and economic issues (Pandhare et al., 2024). The multidimensional nature of these results indicates the significant role that entrepreneurship plays in fostering both personal development and recognition by society. Research has also suggested that women entrepreneurs can provide enhanced family communication, shared decision-making, and longer term financial planning for their families. While some studies have found that women's entrepreneurship provides the same level of empowerment across different types of economic contexts, there is still an impact from social/cultural norms and gender roles on the extent of empowerment. Women working as entrepreneurs in many rural areas face similar limitations as those who work outside the home due to traditional domestic responsibility expectations and lack of mobility. Self-help groups, microfinance initiatives, etc. have provided support to women entrepreneurs throughout India. These platforms enable women's businesses by providing them with financing, training, and peer support that will help women start and maintain a business (Alrefaei et al., 2022). The involvement in these groups also builds social capital for each woman involved as well as promotes participation in the local community, both of which contribute to increased self-empowerment and an increase in her ability to be economically independent (Pandhare et al., 2024).

Beginning with recent policy changes and growing public conversation around this issue,

the importance of women's entrepreneurial endeavors is now even greater than it was before in India. Women's involvement in the economy has greatly expanded due to programs aimed at increasing financial inclusion through the extension of self-help groups and via targeted lending for women. As The Times of India reports on discussions regarding women entrepreneurs' contributions to the nation's overall economic output and their challenges to societal norms based on gender roles, these developments show an increase in how women are viewed structurally in terms of their economic role within society. Women's entrepreneurship in Karnataka and India is influenced by many factors; specifically, a woman entrepreneur's ability to start her own business is dependent on the level of education she has received, how much money she can borrow from banks or other institutions, and what kind of social network she has available to help with entrepreneurial tasks. Women entrepreneurs in urban areas have an advantage over those who live in rural areas. The main reasons for this are better infrastructure, greater access to markets, and fewer socio-cultural restrictions. As Sarathi & K (2024) pointed out, there are many similar studies conducted throughout the different regions of India that point to the same conclusions regarding the importance of family support, training availability, and community networking on the success and impact of women-owned businesses. Therefore, it is important to do region-specific research because all of these components vary widely depending on where you live in India.

The impact, however, varies greatly from one region or group of people to another; as such, there are many persistent cultural and structural barriers that continue to be obstacles for women's entrepreneurship. Thus, a district-level analysis of some of the selected districts of Karnataka will provide an opportunity to better understand how various socio-economic factors contribute to both the positive impacts of women's entrepreneurship on families' welfare and empowerment for women. This research will address this gap through an examination of the relationships among the entrepreneurial behaviors of women, the positive changes experienced within their families, and the increase in women's empowerment based on empirical data collected in Karnataka.

2. STATEMENT OF THE PROBLEM

Women's entrepreneurship in India is gaining increasing attention as a method to increase economic opportunities for women and their families. More and more women in states such as Karnataka are becoming involved in entrepreneurial activities using micro and small enterprises, self-help groups (SHGs), and other types of informal business initiatives. Although this trend represents significant growth and improvement in terms of women's involvement in the economy, little research exists that demonstrates how the economic impacts of these entrepreneurial engagements can be quantified at the family level. Most existing research focuses primarily on the income-generating and job-creating aspects of entrepreneurial activities; however, they do not demonstrate sufficient data regarding the impact of these economic benefits on family well-being, ¹ standard of living, or overall quality of life within a defined geographic region. At the same time, women's involvement as entrepreneurs is also connected with broader concepts of empowerment and development (such as making decisions, developing self-confidence, and being recognized by society). Social, cultural, and financial resources and the level of institutional support can all affect how much each of these aspects of empowerment is realized. The benefits of entrepreneurship do not always appear in the same way in different families within the same household due to factors such as level of education, amount of support from family members, and local economic situation. Therefore, an empirically focused study examining the relationship among female entrepreneurships, family well-being, and individual empowerment in certain districts of Karnataka will provide a better understanding of the socioeconomic processes involved.

3. OBJECTIVES OF THE STUDY

1. To assess the socioeconomic impact of women entrepreneurship on families in selected districts of Karnataka.
2. To evaluate the influence of women entrepreneurship on family well-being, quality of life, empowerment, and personal growth.

4. RESEARCH METHODOLOGY

This study employed a descriptive research methodology to examine the socio-economic impacts of women entrepreneurs and how they affect the well-being and self-empowerment of their families within a number of districts in Karnataka. A total of 473 women operating small-scale businesses (micro-enterprises) completed a survey using a structured questionnaire. The participants were selected through a methodological approach called "purposeful" that occurred over a period of time in 8 districts (i.e., Bengaluru, Mandya, Mysore, Ramanagara, Kolar, Tumakuru, Chikballapur, and Chamrajnagar). Sample sizes were determined by use of Cochran's formula for samples drawn from unknown populations at a 95% confidence level and a margin of error of 5%. The demographic profile indicated that 33.2 percent of participants fell into the 36-45 age category, 80.5 percent of the sample population was currently married, and 31.3 percent of participants had completed their undergraduate degree. A content validity process in the form of Lawshe's method was utilized. This involved seeking validation from seven experts. Statistical analysis included descriptive statistics, one-way analysis of variance (ANOVA), factor analysis, correlation analysis, and multiple linear regression.

5. ANALYSIS AND INTERPRETATION

Table No.1: Socioeconomic Contributions of Women Entrepreneurship on Families

Factors

Mean

Std. Deviation

Entrepreneurial earnings serve as the primary income for fulfilling my family's everyday needs

3.692

1.285

Business revenue enables funding of my children's schooling and academic development

3.587

1.298

Profits from my enterprise contribute to building household savings and managing emergencies

3.564

1.282

Business earnings enhance my participation in household financial planning and budgeting

3.552

1.292

I autonomously allocate enterprise income to meet both family and business requirements

3.541

1.294

My business accomplishments motivate other women to start their own ventures

3.513

1.271

Entrepreneurial activities have elevated my family's social prestige and community recognition

3.502

1.279

Diversified business income reduces my family's dependency on a single earning source

3.498

1.276

Active involvement of family members in business operations strengthens collective financial capacity

3.491

1.286

Work flexibility from my enterprise allows me to manage family responsibilities effectively

3.486

1.283

My venture generates livelihood opportunities for community members

3.481

1.284

Business operations improve the availability of products and services in the local area

3.468

1.278

Average Score

3.531

1.284

Source: Computed from primary data

The data from table 1 show that of the socio-economic impacts of women's entrepreneurial activities on families, 'Entrepreneurial earnings as the primary income to meet the family's regular household expenses' had the highest average (mean) score of 3.692, and therefore it is apparent that the money generated through business is an important source of funds for day-to-day household necessities. The next was 'Financial support for children's education and personal development' (Mean = 3.587); thirdly, 'Building up savings in the home and managing crises or emergencies' (Mean = 3.564); and lastly, 'Increased participation in decisions about the household budget and finances' (Mean = 3.552). These four items emphasize the ways in which women entrepreneurs are financially supporting their families. The financial independence of women entrepreneurs is demonstrated by 'The increasing ability to independently manage their own earnings from an entrepreneurial venture' (Mean = 3.541) and 'Increasing the number of women who will begin to establish entrepreneurial ventures' (Mean = 3.513). Women also are becoming increasingly influential in society, as shown by 'an elevated sense of prestige in families' (mean = 3.502), 'increased ability to diversify the sources of their business income, thereby reducing dependence on one source' (mean = 3.498), 'the involvement of family members in developing the financial capacity of the entrepreneur' (mean = 3.491), 'more flexibility at work, which can be used for managing family affairs' (mean = 3.486), 'creating opportunities for livelihoods' (mean = 3.481), and 'increasing the local availability of

products and services' (mean = 3.468). These six items were rated relatively low when compared with the previous two items; however, they all had a moderate rating. Overall, the total mean of 3.531 indicated that respondents moderately agreed about the socioeconomic impact of entrepreneurship.

Table No.2: Effects of Women Entrepreneurship on Family Well-Being and Quality of Life Factors

Mean

Std. Deviation

My enterprise has strengthened the overall financial stability of my household

3.602

1.281

Business earnings have elevated my family's standard of living and comfort

3.578

1.276

Income from my venture has improved healthcare accessibility for family members

3.566

1.283

My business supports my family's educational aspirations and learning needs

3.558

1.285

Children have gained better access to quality education through my entrepreneurial income

3.542

1.279

Business profits have enhanced the dietary habits and lifestyle of my family

3.538

1.281

Entrepreneurship has reinforced my family's long-term financial security

3.534

1.277

My earnings enable regular savings and future financial planning for the family

3.516

1.275

My venture has improved housing conditions and the overall living environment

3.512

1.282

Business success has boosted my family's social standing and recognition

3.508

1.274

Enterprise income facilitates participation in community and cultural activities

3.497

1.271

Entrepreneurship has contributed to improved emotional and mental well-being of my family

3.489

1.268

Average Score

3.537

1.278

Source: Computed from primary data

Table 2 shows how women's entrepreneurial activities affect the well-being of their families.

'Strengthened general financial stability' had the largest average value of 3.602, showing how business income directly affects the household financially. Both 'Increased level of quality of life and comfortable lifestyle' (Average = 3.578) and 'Increased health care access for families' (Average = 3.566) indicate a focus on fundamental needs by these women entrepreneurs. 'Supporting educational aspirations' (Mean = 3.558) and 'Better

access to quality education for children' (Mean = 3.542) demonstrate the emphasis on educational investment. 'Enhanced dietary habits and lifestyle' (Mean = 3.538), 'Reinforced long-term financial security' (Mean = 3.534), and 'Regular savings and future planning' (Mean = 3.516) show the empowering nature of entrepreneurship. 'Improved housing conditions' (Mean = 3.512), 'Boosted social standing' (Mean = 3.508), 'Community and cultural participation' (Mean = 3.497), and 'Improved emotional and mental well-being' (Mean = 3.489) recorded comparatively moderate scores. The overall average of 3.537 indicates a moderate to high level of entrepreneurship's impact on the well-being of families.

Hypothesis H01: There is no significant linear relationship between the components of socioeconomic contributions through entrepreneurship and the impact of entrepreneurship on family well-being and quality of Life.

Table No.3: Model Summary and ANOVA for Family Well-Being and Quality of Life

R
R ²
Adjusted R ²
Std. Error
F
Sig.
Durbin-Watson
Model 1
.794
.630
.628
5.004
266.216
.000

1.482

a. Predictors: (Constant), Social Recognition and Family Involvement, Community Empowerment and Financial Independence, Household Financial Management and Work-Life Balance

b. Dependent Variable: Impact of Entrepreneurship on Family Well-Being and Quality of Life

Source: Computed from primary data

Table 3 indicates that the three factor components of socioeconomic contributions are significant predictors of family well-being and quality of life. The model produces a strong correlation coefficient of $R = 0.794$ and $R^2 = 0.630$, meaning that 63.0 percent of the variance in family well-being is explained by the three predictor components. The adjusted R^2 of 0.628 confirms model stability. The Durbin-Watson value of 1.482 indicates no serious autocorrelation. The ANOVA results confirm the model is statistically significant ($F = 266.216$, $p = 0.000$). Thus, the null hypothesis is rejected.

Table No.4: Regression Coefficients for Family Well-Being and Quality of Life

Model

B

Std. Error

Beta (β)

t

Sig.

(Constant)

42.444

.230

184.540

.000

Household Financial Management

and Work-Life Balance

4.658

.230

.568

20.252

.000

Community Empowerment and

Financial Independence

3.477

.230

.424

15.117

.000

Social Recognition and

Family Involvement

2.886

.230

.352

12.548

.000

a. Dependent Variable: Impact of Entrepreneurship on Family Well-Being and Quality of Life

Source: Computed from primary data

Table 4 presents the regression coefficients. Household Financial Management and Work-Life Balance emerges as the strongest predictor ($\beta = 0.568$, $t = 20.252$, $p = 0.000$), followed by Community Empowerment and Financial Independence ($\beta = 0.424$, $t = 15.117$, $p = 0.000$) and Social Recognition and Family Involvement ($\beta = 0.352$, $t = 12.548$, $p = 0.000$). All three components are statistically significant predictors of family well-being.

6. FINDINGS

The analysis of socioeconomic contributions of women's entrepreneurship indicates that entrepreneurial income plays a central role in sustaining family life. The highest mean score is recorded for entrepreneurial earnings meeting everyday household needs (Mean = 3.692), followed by funding children's schooling and academic development (Mean = 3.587), building household savings and managing emergencies (Mean = 3.564), and enhanced participation in household financial planning (Mean = 3.552). Other factors such as autonomous allocation of enterprise income (Mean = 3.541) and motivating other women to start ventures (Mean = 3.513) reflect growing financial independence and social influence. Moderate scores are observed for elevated family social prestige (Mean = 3.502), diversified income reducing dependency (Mean = 3.498), family involvement (Mean = 3.491), work flexibility (Mean = 3.486), livelihood generation (Mean = 3.481), and improved local availability of goods and services (Mean = 3.468). The overall mean value of 3.531 indicates a moderate to high level of agreement on the socioeconomic contributions of women's entrepreneurship.

The impact of women entrepreneurship on family well-being and quality of life also shows a similar trend. Strengthened financial stability records the highest mean (Mean = 3.602), followed by improved standard of living (Mean = 3.578), healthcare accessibility (Mean = 3.566), support for educational aspirations (Mean = 3.558), and access to quality education (Mean = 3.542). Additional outcomes include improved dietary habits (Mean = 3.538), long term financial security (Mean = 3.534), and regular savings (Mean = 3.516), while housing conditions (Mean = 3.512), social standing (Mean = 3.508), community participation (Mean = 3.497), and emotional well-being (Mean = 3.489) show moderate influence. The overall mean of 3.537 confirms a moderate to high impact on family well-being. Regression analysis also shows a very high correlation ($R=.794$) to be statistically highly significant ($R^2=.630$). Therefore, it can be inferred that approximately 63% of all the variations in family well-being are due to the factors being tested. Since there was no difference found at an F-statistic value of 266.216 ($p = 0.000$), we reject our null hypothesis. Of the four

predictor variables used in this study, Work-Life Balance (beta = .568; T-value = 20.252; p = .00), Community Empowerment and Financial Independence (beta = .424; T-value = 15.117; p = .00), and Social Recognition and Family Involvement (beta = .352; T-value = 12.548; p = .00) were found to have the most impact on the dependent variable of family well-being as a result of women's entrepreneurship.

7. SUGGESTIONS

Women entrepreneurs should receive structured financial education as well as structured business development education in order to assist them in managing income, savings, and long-term investments. Access to affordable capital for women entrepreneurs will help increase their capacity to independently manage and sustain their businesses. In addition, increased exposure to local markets and global digital platforms, along with an awareness of the value-added opportunity for entrepreneurship, will provide women with multiple avenues to generate income, thus reducing reliance upon single business ventures. The involvement and support from family members will assist women in achieving a better balance of work and personal life, which is crucial for their overall well-being and can enhance their entrepreneurial success. In addition, there are other capacity-building strategies for promoting women's entrepreneurial success, including developing leadership capabilities and improving decision-making skills as a means of increasing the self-confidence and personal empowerment of women entrepreneurs. At the community level, efforts to identify and celebrate successful women entrepreneurs can lead to increased levels of social recognition, greater societal acceptance, and encouragement of entrepreneurial behaviors by other women. In turn, improvements to physical (infrastructure), market (access), and service delivery (support services) systems in rural areas will reduce regional disparities and allow for better opportunities for all. Additionally, the establishment of ongoing mentorship and networking relationships is important to sustaining entrepreneurial growth and ultimately enhancing the positive impact of entrepreneurship on family quality of life.

8. CONCLUSION

Women's entrepreneurship has a very large influence on the socio-economic conditions of the families residing in the selected districts of Karnataka. Entrepreneurial income from the women is directly responsible for assisting with the fulfillment of family needs, education expenses for children, and developing savings & financial planning. Additionally, women entrepreneurs are demonstrating an increase in decision-making participation, further illustrating their increasing economic and social contributions to the families' structure. Overall, the conclusions show that entrepreneurship can be a major driving force behind achieving financial stability and enhanced living standards. Additionally, this research reveals a strong positive correlation between women's entrepreneurial activity and family well-being and quality of life. The regression estimates indicate that various characteristics of households, including financial management at home, work-life balance, financial independence from family, and social recognition for their contributions to society, are important in explaining how entrepreneurial activity impacts families. Thus, this research demonstrates that while entrepreneurship can contribute to improved economic conditions, it also fosters individual empowerment and community development.

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