

# Financial Independence and Spending Behavior: A Comparative Study of Working and Non-Working Women

**Miss. Hemangi V. Patil**

Assistant Professor, Management,  
Godavari Institute of Management & Research, Jalgaon  
[Hemangipatil1711@gmail.com](mailto:Hemangipatil1711@gmail.com)

**Abstract:** *This research paper explores how financial independence, especially through income generation, affects the spending, saving, and budgeting behaviour of women. It focuses on a comparative study of working and non-working women. Financial independence gives women more control over their money and influences their financial decisions. Non-working women, who may rely on spouses or family for money, have limited control over financial choices. Using secondary data collected from reports, surveys, articles, and existing research, this study highlights the differences in money management between these two groups. It also discusses the role of financial literacy, social norms, and economic empowerment. The goal is to provide insights into how financial independence changes women's approach to money and how better financial education can support both working and non-working women in making informed decisions.*

**Keywords:** Financial Independence, Spending Behaviour, Working Women, Non-Working Women

