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Context to the nugget conversation

Manjari speaks about what it takes to raise an independent girl child. We specifically touch upon the notion of ensuring that the girl makes choices that make her financially independent which in turn gives her agency.

Transcription

Deepak Jayaraman (DJ): And back to the point about financial independence, you spoke about that. You know, I have a girl who's 12 and a son who's 8. What's young girls, you know, what are the two-three things that parents should bear in mind to set them up for the future? What would you say?

Manjari Jaruhar (MJ): For the girl child I feel that first of all we should not be very overprotective about her, and we should not mollycoddle her too much like these days you know we have a tendency to shelter them also, don't watch this, don't do this, do that? Yes, to an extent, you have to control but the child should be taught to be also independent and handle all kinds of situations which arise even in school; a fight with another child. If she's had a fight with the child, she should be made to also settle with that child. These days I find that parents will arrive in the school and fight with the teachers. Oh, my child was disturbed by this, the friend of hers and all, don't. I mean if these things are normal, let the child handle it. Then physical fitness in a girl in India we have to emphasise much more than we did earlier. Girls were not expected to play games and all. I think, that they should be, that gives them such a sense of independence and strength rather than being said that no, you must only dance or sing and do things like... culturally to be able to do all that is also very good. I think that when you are in a social setup, to know some good cultural activity is very enhancing for a girl. But at the same time, she must learn to be independent, take decisions in her life, stand on her own feet and education, of course, the sky is the limit, she should be encouraged and her education should be monitored by her parents. It is not always that she should be left to study whatever she wants. I think that in the initial years they do need guidance because so much is available.

DJ: The reason I was asking was very often everybody says follow your passion etc, etc. I was curious to get your opinion on financial independence. Sometimes, that is emphasised for the male child but not adequately for the female child.

MJ: No, no, maybe I missed that point, financial independence of the girl child is also very important. It gives her... it gives her strength... very strong sense of moving ahead in life and probably prepares her for a future. If anything happens, it can be, it need not be a broken marriage as I said, it could be any kind of a situation and she should be able to deal with it independent of her husband's income. He may not be in a position to support her, but yes, he will need to support her emotionally and in

any other ways. But financially, if the child, girl child can be independent, she may have to look after her in-laws, supported by her husband, her parents, her sibling anybody. So, that is important, I think.

Reflections from Deepak Jayaraman

DJ: The point around financial independence came up in my conversation with Anu Madgavkar (AM), who is a Partner at the McKinsey Global Institute, a think tank.

AM: *"I think I grew up in a system in those days for most of us I think Engineering and Medicine were the only two really respected career choices and if you didn't do those then you were considered not so smart or not so academically superior and for me that was a particularly kind of important issue because, my elder brother who was five years ahead of me on this academic track and when he was 17 he took this joint entrance exam to get into IIT and it so happened that he was ranked number 1 in the country so I grew up with that and I had a host of cousins who all went through the IIT and that was the norm, so you have to do that but my parents actually said you don't have to do that, you can do whatever you want and I ended up doing a B.A degree which was which was practically like you are a social outcast if you do it but that's what they encouraged me to do and I think that was where do you refreshing for me? Because through life this notion around, it doesn't really matter what other's think is the thing to do you have to really figure out what you want to do I think came at a very young age and then the third formative year experience, I am happy to say that with all this super idealistic upbringing I had there was also a voice of reason and then came from a very unexpected quarter, so after I graduated, I had a degree in economics and I was wondering what to do next? And I had gotten into the IIMs but I was also toing with this idea of maybe I should even go and do like a masters in economics or something completely different there was this slightly romantic idea of what else I would like to do and then there was this cousin of mine who was not particular influence in my life at that point but out of the blue he just said you are a girl and you should remember that it is very important for you to be financial independent because you don't know what your circumstances are going to be you should be able to earn your own living and live well and stand in your own field. So, whatever you do needs to be marketable and have value in an economic sense that was not the message I got from my parents at all because they were fundamentally believers that life works itself out just do what you like but I got this hard nose input from the cousin and I think that was pivotal actually because I did this I had to go to the IIM and them have conventional career and making money was part of that set of objective that I set out to do myself."*

DJ: I do genuinely believe Economic independence gives a woman agency and ensures that she doesn't have to take BS from the people around her.

Thank you for listening. If this topic is of interest you might like the playlist Early Career and Women's Leadership, you can go to playtopotential.com and find these playlists.

End of nugget transcription

Nugget from Anu Madgavkar that is referenced: [Early formative years](#).

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Manjari Jaruhar - Nuggets

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About Deepak Jayaraman

Deepak seeks to unlock the human potential of senior executive's / leadership teams by working with them as an Executive Coach / Sounding Board / Transition Advisor. You can know more about his work [here](#).

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