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# Interview with Jennifer - an American expat living in Kochi, India

Despite Jennifer Kumar's cross-cultural expertise, she's still finding life as an American living in India challenging, and in some cases, quite unforgiving. In her interview with ExpatArrivals.com, she provides a telling window into expat life in Kochi (state of Kerala).

Jennifer is the co-creator of two cross-cultural training programs: "[Chasing the American Dream: From Take Off to Landing](#)" a comprehensive pre-departure preparatory course for students planning to study in US and [Living and Working in USA](#) – an online multi-media cross-cultural course for those planning to live, work and study in America.

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### About you

Q: *Where are you originally from?*

A: Rochester, NY USA

Q: *Where are you living now?*

A: Kochi, India (state of Kerala)

Q: *How long you have you lived here?*

A: Since February 2011

Q: *Did you move with a spouse/ children?*

A: My husband is with me. This city is his birth city, but he's never lived here. We are both new to this place.

Q: *Why did you move; what do you do?*

A: We moved as my husband got a job here. I am a cross-cultural coach. I call my practice Authentic Journeys. Spouses of Indian citizens can get a visa that allows them to work and study on the same visa. I have this visa. It's called a PIO card or Person of Indian Origin card.

### About Kochi, India

Q: *What do you enjoy most about your host city, how's the quality of life in India?*

► **Food:** We are vegetarians and enjoy Indian food. So of course, going out to eat is always a lot easier here. There is a lot of places that serve non-veg (meat); more than one would expect, but finding vegetarian food here is, on the whole, easier than in USA.

#### ► Traffic/ Getting Around:

We have our own car, which my husband drives. It does take time to get used to Indian roadways and driving etiquette as a driver and as a passenger. Driving times between places will be longer because it's a city, but I think the traffic congestion is much less in Kochi than other metros of India. In fact, when people mention metros, Kochi is rarely listed on those lists, so maybe it's an up and coming metro.

I also enjoy the lower cost of living, and have mentioned this in greater detail in a later question.

Q: *Any negatives? What do you miss most about home?*

A: I'm still not quite sure how to meet people. My husband has extended family here. So we can hang out with family, but we haven't understood how to have a friend circle or peer group here. We are not college age, so going to college to meet people is out of the question.

#### ► Finding Western Stuff

There are big stores like Food Bazaar and Reliance Fresh that are grocery stores. These stores have a selection of Western food like cereal, snacks, mayonnaise, mustard, spaghetti, pasta and spaghetti sauce and apples (Red

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Delicious and Granny Smith imported from USA). There are also non-food items available, like Lysol products (spelled Lizol, but no aerosol products), Tide, Downey, Pantene, Head and Shoulders, Olive of Olay, and few others.

Though one can find Western things, the selection is small and the availability of items is dependent on shipments. The foods I miss most are macaroni and cheese, vegetarian products (tofu, Morningstar products), ready to drink homogenized milk, berries (blueberries, raspberries, etc) and a wider variety of breakfast cereals. Overall though, I don't miss it very frequently.

As I'm married to an Indian, I have been cooking Indian food in US for the past 10 years, and feel that making stuff from scratch is much healthier. Preparation time of food also takes a lot longer here, as fruits and vegetables are not always sold as clean or in ready-to-use condition, like in US (no pre-cut options). I miss the cut and washed ready to use baby spinach the most.

#### ► Continuous Electric and Water Supply

This is a touchy topic, no doubt. I miss the fact that electricity and water are in abundance in the US, and having interruption of that in US is considered a real problem for daily life. People in India have a different view of that. We have had days here and there where we did not have water due to the municipality not filling the community's tank on time or the guard of our complex not knowing how to get this job done; our tanks not holding the water properly and plumbing problems.

Electricity is often interrupted without warning from a few minutes to a few hours on any given day. It's hard to plan to watch a television show or to work on the computer. We have to buy an inverter to help ease this burden. Inverters will help with things like a fridge, a tv, a computer and use of a fan. But in the heat of summer, an inverter will not help with use of the air conditioner.

*Q: Is Kochi safe?*

A: I have a different experience than foreigners who come alone or who are not married into an Indian family. In the Indian culture in this part of the country doing something 'alone' means without a family member or a nuclear family member. Only once I have done something 'alone', and this was when friends came to visit. So, in the Western/American sense I have not yet done anything alone – meaning, all by myself outside the house (got here end of February 2011, I am writing this in September 2011).

So, that being said, I have been out in day times and night times (up to 11pm) with others and have not encountered anything unsafe. Going alone, it could be a different story, I don't know.

Women in this part of India generally don't go out alone after dark (6:30pm); the later at night it is, the fewer women one would see out and about (alone or 'alone'). I haven't got many stares as a foreigner doing everyday things wearing Indian clothes (sari and salvaar kamiz). Interestingly, there are always men that can be a problem here and there (and this happened when I was out with my husband). I find more people stare and even take unsolicited photos of me when I am at tourist spots. This happens more if I am wearing a sari. I don't particularly like it, but that's part of being a foreigner trying to 'blend in' here!

#### About living in India

*Q: Which are the best places/suburbs to live in Kochi as an expat?*

A: Most foreigners live in Fort Kochi.

There are also many people from different parts of India in Kochi. So, though Malayalam is the main language, we can also hear a lot of Hindi, Tamil, Oriya, Bengali and other Indian languages spoken on the street. Indians from other parts of India make up the majority of the 'expats' here; doing many of the lower income jobs. There are foreigners here and there around Kochi. I have come to know a few Americans, British people and Dutch people.

I have only met one person because we all live so far apart from each other. I am unsure of any expat clubs here. Being close to Infopark (where the tech companies are) plenty of people are bound to visit from USA, UK, Holland, UAE (Other Gulf Countries), France, Australia and other countries with outsourcing or offshoring projects here. These visits most likely would be a few weeks to a few months; so they would not be living full time here.

*Q: How do you rate the standard of accommodation in India?*

A: We live in what is called an 'independent house' which is what we call a 'single family house' in the USA. However in India, rarely is a house for a single family. A small family may live in each bedroom, as long as it has a bathroom.

Our house is part of a "villa complex" and in this complex are all independent homes (some complexes may also have flats/apartments). It's also a 'gated community' so there is a watchman (guard) at the gate at all times. The watchman is the go-to person when anything happens- like a water problem, unexpectedly long (more than 2 hours) power outages, other maintenance issues and, of course, security issues. The guard can also share news/gossip from the surrounding community which can at times be beneficial. Of course, to partake in this gossip a good grasp of Malayalam is required. The guard doesn't understand English

I cannot compare this accommodation and its facilities to others because there is no standard of comparison (unlike in US). It's hard to say, and without experiencing living in other accommodations I'd prefer not to make assumptions. For our requirements, the actual house is pretty good, the gated complex is ok (not great – as watchman services can be improved), and it's safe to walk around in at night. No random people are found walking around inside- the guard keeps them out. The best part is our maid. She is actually employed by the villa complex and in her spare time cleans our house. It's really hard to find a maid service in Kerala, and she is trustworthy, does a good and thorough job and usually is regular (timely). She also doesn't know English, so Malayalam language is required to speak with her.

*Q: What's the cost of living in India compared to home? What is cheap or expensive in particular?*

A: We feel that rent, food prices and daily living expenses are more affordable here than in Rochester, NY. The

percentage of salary needed for these daily requirements is much less than in the USA, where we were living. This is not true of all Indian cities. Friends in Bangalore, Mumbai, Chennai and Delhi pay a lot more for daily living expenses; especially housing, if they live in a gated community or expat area.

Daily food items are much more affordable in India than in the US. One reason for this is the lack of finding super-sized and bulk sizes at the store. Customers can often find small packets. Small packets of anything here is good because of the humidity food – even uncooked things- do not last long once opened. Though I am saying food items are cheaper for us here than in USA, food expenses for many average Indians, especially poorer Indians can eat up half to 75 percent of a monthly salary. Finding a local market with fixed prices is a cheaper and fresher option for vegetables, in most cases, than the grocery stores mentioned already within this article.

Cars are more expensive in India, but getting a car with a driver is much cheaper than in the US. Generally, drivers do not speak conversational English; but many can understand when spoken to very slowly to. As one person told me, "If they knew English do you think they'd want to be a driver?" Of course, better paying jobs are available for those with good English skills. If one buys a car, one can hire a driver. Take caution as drivers will not always drive your car carefully- and in Kochi, with potholed filled roads and different driving etiquette, cars get dinged easily and accidents can happen easily.

I often wonder if dings in India are looked at in the same way as in France. One of my college-mates from France commented, "In America your cars do not look as if they are being used for driving. A car in France is only a car if it has a ding." I don't know about France, but being from France, I took her word for it.

*Q: What are the locals like; do you mix mainly with other expats?*

A: Locals can be friendly, but take time to warm up, and the language barrier proves difficult to overcome. Once an Indian friend from Kerala told me before moving to Kerala, "Oh you will find it easy to make friends in Kerala. It's much easier than in USA." I realized that this statement is not true for an expat. A Keralite will naturally find it easier to make a friend with another Keralite.

We recently got a lot of new neighbours, but unlike in my American neighbourhood where we greet new neighbours, only one person greeted us when we moved in and when we tried to greet newcomers, it failed miserably. The language barrier is the main problem for me. Though the Kerala ladies know English, one of the other locals told me that they may feel shy to talk to me because of not knowing what topic to talk about or more than that, they fear their English will not be understood by me for various reasons.

*Q: Was it easy meeting people and making friends in India?*

A: No. I am still working on it. I get to meet some people through my freelance work, but it's more like professional acquaintances now. I try to keep in mind that it takes a lot of time and continued exposure to make a true friend in my book. When I moved between a rural town and a city three hours apart in US it took me about three years to make a friend – and that was in my own country. It will happen. I have to be patient.

#### **About working in India**

*Q: Did you have a problem getting a work visa/permit?*

A: In my case, since I am married to an Indian citizen the visa I was eligible for allows me to work, study and live without any problem.

*Q: What's the economic climate like in the city, is there plenty of work?*

A: It takes time for people to get to know you and what you do; especially as a freelancer and especially when it's a field like cross-cultural coaching. Fortunately I had started networking over the net on LinkedIn and Facebook about a year before moving to Kochi, so within the first few months I got invited to a few networking seminars which was very helpful. It takes time, but they will take shape soon.

*Q: How does the work culture differ from home?*

A: In many ways.

In my first 'interview'- my husband was invited in! This would never happen in US. Of course he acted as a translator in some ways- but it wasn't 100% required. Also, when any scheduling problems arise, priority will be given to family matters. There is also much more overlap between family and work. The work – life balance takes on a whole new meaning here.

As you'd read in any book, time is considered differently here. Most places try to start things on time, but many times things start late or go past the scheduled end point. Much more talking is done about other topics not always related to the tasks at hand.

It's important to establish a trusting relationship in India, but once this is done, it's automatic that business or work will be assigned to you. This is how I see it – which is opposite than in USA, where work can be assigned without the understanding of the nature of a person.

Face-to-face communication is the best method, especially if a local has a hard time with English. Phone communication would be the next preferred option. Last and most avoidable, except maybe to the youngest generations, is e-mail. The postal service, against popular thought, is not always reliable. E-mail is more reliable and much quicker, but not preferred.

Business meetings take place in the office, but at times can take place in a private residence. This is rarely if ever done in the USA.

Voice mail is not common in India, so people usually leave their mobiles on all the time, and take calls while in other meetings. The amazing part though, is no matter how many calls come in, the person taking the calls seems to remember where he left off in the face-to-face conversation and will pick up where he left off. I think most Americans would find that more difficult, as when we are in important business meetings we put our phones to voice mail so we can focus only on the task at hand.

*Q: Did a relocation company help you with your move?*

A: We used a local moving company in Rochester, NY to pack our goods and ship them to India. We arranged for the company and payments. My husband's workplace reimbursed us. In India, my husband's company arranged an accommodation (hotel) and car with driver for the first month. It was up to us to do the house hunting thereafter, and to identify the most suitable accommodation on our own. In this process, we accidentally met a local real estate broker who was supposed to assure our premises was in tip-top shape for us to move in. He was assigned to get the premises clean (houses are not given over in move-in condition as in most cases in USA), change any light bulbs that needed to be changed (he did only about half, and did not assure all the sockets or light fixtures actually worked), assure all plumbing works well, call in the pest removal service (he did not do that), change over the electric to our name (he did), and change the [cooking] gas account to our name (he did not do – and this is the toughest thing to do!). I think he looked in to about 60% of the requirements. At no point did we use a relocation company or relocation expert.

### **Family and children**

*Q: Did your spouse or partner have problems adjusting to their new home?*

A: I am a freelancer and stay at home wife. My husband goes out to work every day. We each had our own unique adjustment concerns. Beside the social and cultural things to adjust to – just setting up the infrastructure for the house was a problem. There are constant water problems that need to be addressed. Constant electricity cuts (we have to get an inverter) and plenty of bugs and small creatures (snails, spiders, cats) coming in through the windows because there were no screens on them. We had to get screens put on the windows as the landlord had not done this previously.

*Q: Did your children settle in easily?*

A: We do not have children. I have heard of other intercultural and interracial couples in the area with kids who moved out because their kids got bullied at school for being different. I am a bit concerned about that.

*Q: How would you rate the healthcare in India?*

A: Haven't had to utilise it yet. Health insurance is only required for 'big ticket' health problems (surgeries, etc). For other doctor-related visits, no insurance is required because in most cases the costs are affordable. Beside Western medicine, one can choose Ayurveda (Indian Herbal) and Homeopathy. There may be other options I do not know about. I have utilised the family Ayurvedic doctor for herbal supplements. The doctor visit cost is irrelevant compared the price of the supplements. Dentistry is not looked upon in the same way here. People only go to the dentist when they have a problem. There is not yet a widely accepted culture of preventative dentistry like in US. So we have to identify a dentist who does this.

### **And finally...**

*Q: Is there any other advice you like to offer new expat arrivals to India?*

A: Moving to another country and the adjustment challenges that accompany with are affected by so many factors. I lived in India before as a student. I did not have to set up my own house. That made life a lot easier in some ways. But I did come as a college student previously so I had a ready-made set of peers to hang out with. Coming as a trailing spouse and a freelancer is a completely different ball-game.

~ interviewed September 2011

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