
February 22, 2004

U.S. Payrolls Change Lives in Bangalore

By SARITHA RAI

BANGALORE, India, Feb. 21 — A social revolution is under way in India's numerous back offices and call centers. Many of the employees are barely in their 20's, and just a year or two ago they were living traditional lives in their parents' homes, often in smaller towns.

Now, caste, religion and other age-old Indian social divisions are being shaken. Empowered by an ample paycheck, often from big American companies like American Express and America Online, some Indian workers are living lavishly on credit cards, and their open-mindedness is breaking conventions about dating.

Foreign companies are rushing to India, lured by its low wages, high technology and good communication networks, and the country's annual surge of 1.5 million English-speaking university graduates.

Roopa Murthy, 24, works at 24/7 Customer, a back-office company that employs 3,000 others like her — well-educated, English-speaking workers from middle-class families. This small army works mostly for American companies and some Canadian and British businesses, selling services for satellite television, handling credit card and insurance inquiries, and selling telephone cards offering online support for technology companies.

Ms. Murthy moved to Bangalore in 2002, with an accounting degree from a women's college. She shunned smoking, drinking and late nights.

Now, she earns \$400 a month, a sum several times her father's salary when he retired after decades in government service. She sends part of her earnings home to help out the family. Once shy and introverted, she has changed into a self-assured young woman.

Her newfound confidence, she said, came from dealing with hundreds of strangers around the globe. Her long hair is now cut in a short style similar to the one worn by her idol, the character Dana Scully of the television show "X-Files," whose name she has adopted at her workplace to answer customer inquiries or to market products and services on the telephone. Her daily makeup includes foundation, lipstick, eyeliner and sometimes eye shadow.

The salwar kameez, the loose-fitting Indian dress that was a standard in her wardrobe back home, has given way to Western attire with designer labels. Ms. Murthy, who said she owned one pair of sandals through college, now has Nike and Adidas sneakers and half a dozen other pairs of footwear.

"I wear a deodorant daily," said Ms. Murthy, who recalled that her parents could only afford her bare necessities. All her life in Mysore, the furthest Ms. Murthy ever pushed her parental curfew was until 9 p.m. In contrast, these days her favorite night spots are Geoffrey's, a hip smoke-filled pub where she drinks dry martinis and rum, and The Club, a crowded suburban discothèque she said she visited twice a month.

She is "seeing someone," she said, but confessed that her parents would frown upon this, as well as her drinking and the tank tops she wears to the disco. "It is difficult to talk to Indian parents about things like boyfriends," she said.

Ms. Murthy's younger sister has also moved to Bangalore and works at the same call center. The sisters share a house with two girlfriends from Mysore who work in another back office. After spending on essentials like rent and sending money home to her parents, Ms. Murthy said she was still left with enough to splurge on imported cosmetics and jeans, a cellphone and dinner at an American chain restaurant.

Not long ago, she got a credit card that she carries when she shops at the malls in Bangalore.

In low-cost India, about 150,000 jobs similar to Ms. Murthy's have sprung up in the past two years. The back-office industry has been a boon for thousands of job-hunting Indians. Ms. Murthy's new customs are shared by many of her co-workers, most of whom work nights to connect with Americans during daylight hours in the United States.

Most workers are cut off from friends and family because of the unusual working hours. Some have moved out of their parents' homes for the first time and migrated to cities like Bangalore from distant towns.

"Loneliness drives them to relationships, and they are worried because most of them come from traditional middle-class families where the parents are very controlling," said Prakash Gurbuxani, chief executive of TransWorks, a call center with 1,000 employees that provides back-office services to American and British companies.

New employees struggle to adapt to the new mores. "There are fresh recruits who come to me with questions like, 'What is flirting?' " said Anna Chandy, who counsels workers at ICICI OneSource, a call center.

Binitha Venugopal, who used to answer calls at ICICI OneSource, which employs 4,200 people, said her co-workers were gradually becoming Americanized. "They are materialistic, their values are changing," she said. Dating and live-in relationships are common.

Ms. Venugopal said she obeys her parents' wishes and does not hang out with her colleagues at pubs and discos. Her parents have become a little relaxed about her staying out late for parties, but they are opposed to her boyfriend, a Christian. She is Hindu.

"To make them happy, I've switched to a regular job, a day job," she said. Ms. Venugopal now works for a company that screens and recruits workers for call centers. She said she had decided not to marry her boyfriend without her parents' approval, but she said she would not settle for a marriage arranged by them with a husband of their choice.

Many of these young Indians deal with car insurance but may never own a car; book hotel suites that cost nearly as much as their annual pay; and chat about pretzels, snow and baseball, which they have never tasted, seen or experienced.

Ms. Murthy, who has never been outside India and does not even have a passport, said she sometimes envied her callers' lives. "They have such facilities — 24-hour convenience stores, 365-day power supply," she said.

She said she hoped her job would help her move upward and onward. "I may be a small-town girl, but there is no way I'm going back to Mysore after this," she said.

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