

RUTGERS, THE STATE UNIVERSITY OF NEW JERSEY

NEW BRUNSWICK

AN INTERVIEW WITH CHITRA ARORA

FOR THE

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INTERVIEW CONDUCTED BY

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TRANSCRIPT BY

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Shaun Illingworth: This begins an oral history with Chitra Arora on May 28, 2019, in East Brunswick, New Jersey, with Shaun Illingworth. Thank you very much for having me. To begin, can you tell me where and when you were born?

Citra Arora: Sure. I was born in Kanpur. It's a town in India, and I was born in 1982.

SI: Can you tell me your parents' names, for the record?

CA: Yes, absolutely. My mother's name is Geeta Arora. She is a housewife. My father passed away in 2006. His name is Mr. Ram Pal Arora, and he was a business owner.

SI: Were both of your parents from the area of Kanpur?

CA: No. My parents were born in different states and they were arranged to get married several years ago. Then, they moved into the ancestral home of my father, which was Kanpur.

SI: Do you know anything about your father's side of the family, such as what your grandparents did on that side of the family, where they were from, what their lives were like?

CA: Yes. My father's family was of business owners. They were predominantly in the business of handloom work. So, they owned factories and they owned handloom looms, where they were actually creating or generating craftwork, like carpets and rugs, sometimes bedsheets. They were actually exporting it--in the country as well as outside as well.

SI: What about your mother's family?

CA: My mother's father was in Indian Railways. He was a train driver. Her mother was actually a homemaker. My mother's family was fairly large. She had seven siblings. My mother grew up in a town in Punjab, which is called Amritsar. So, she was born in Kolkata, but she was raised in Amritsar. She traveled a lot during her childhood because her father, the nature of his job required them to move a lot. So, she basically traveled everywhere around the country with him.

SI: Did she ever talk about that experience, what that was like for her at that time?

CA: Yes. She thought that was the best childhood ever, because she never had to pay for any railway tickets or it was all included in being the family member. She loved exploring every place that she went. She enjoyed the food, she enjoyed the culture. She always had some sort of a memory connected to each place that she lived in, and she still, to this day, talks about it.

SI: Both of your parents went pretty far in their educations.

CA: My mother had a college degree, and my father had a high school degree. My father, unfortunately, he had an accident when he was almost eight years old where he had lost his sense of hearing. So, he could not pursue his education too far, but he was a very bright businessman. I think I have inherited a lot of his qualities in my work.

SI: When you were growing up, was he primarily working in a factory nearby, managing some kind of business there?

CA: Yes. So, my father, along with his brothers, used to manage the family business. My father was the middle out of the three brothers. He had this sense of business where he was very up front, honest and clear about his business, and that attracted a lot of his clientele. He would not be afraid to share what was his margin of profit and what was his actual cost of business, which was appreciated by a lot of vendors. He was well-respected because of that trait.

SI: Your mother went to college. Do you know what she studied there?

CA: She studied what is called "home science." Back in India, it was more about how to have a better living, or creative living, in the house. She ended up being a homemaker, but she had a great sense of leadership in her. She was a woman that actually would lead--run--the family, built all the social connections, took care of everybody in the family, both the integral family of me and my brother, as well as our relatives and friends as well.

SI: Is your brother older or younger?

CA: He's older than me.

SI: Tell me a little bit about what you recall of the neighborhood you grew up in. What was the area like, what were your neighbors like, that kind of thing?

CA: So, I grew up in a very city-like environment. The town I come from was not a very small town, so, we lived in an area where we pretty much had a lot of facilities. We had access to great education. It was a very close-knit, clustered community. So, the houses were fairly close by. I remember, we used to hop from one terrace to another and we would actually just go into any of our friends' houses without any prior notice. The neighbors that we had were just amazing. It was just like an extended family. We had great friends and a great circle that we grew up in.

SI: Your mother's family was from the Punjab State.

CA: Yes.

SI: Would you go to visit them often?

CA: Yes. So, every summer, for the summer break, for as long as I have remembered, in my childhood, the only vacation that I've ever taken is going back to my mother's family, her sisters, my mother's sisters. That was in Amritsar. So, that was the idea of a vacation. I did not know that there was any other vacation that existed [laughter] besides just going and visiting the family in Punjab, which is a beautiful experience.

Because there are so many people in Punjab that were related to us, we were very well welcomed. Everybody was looking forward to having us and hosting us for a few days. The

food is just amazing. The weather was great. The culture in Punjab is very rich. So, people are very receptive to having guests over and taking care of them. I have learned a lot growing up in that part of the country as well.

SI: Was it very different, in terms of climate and the way people lived, than your neighborhood in Kanpur?

CA: Yes. So, my neighborhood was mainly, like I said, it was more or less a city type of an area. So, we didn't have huge farmlands and we didn't have huge backyards. All we had was terraces, but, back in Punjab, it was the other way around. They had huge backyards. They had very open land and it was fields. It was more greenery than I would see in where I was growing up.

SI: Was it a long trip?

CA: It was about eight to ten hours of train journey. So, I remember, we would take a train at night and we would sleep all night. We would wake up in the morning to be in Punjab.

SI: Growing up, were there traditions from both areas integrated into the household?

CA: Yes. My parents were both from the same community, so, traditions and cultural values were not very different. So, I never grew up thinking that there was any kind of a cultural clash. They both were madly in love with each other, so, there was always a complement that they had for each other. So, they were both very open in terms of accepting what the other person's point of view was, which I truly appreciate, because we got to focus on what we wanted to focus on without really worrying about any kind of family problems that would distract us from learning or growing and being the person we wanted to be.

SI: When you were growing up, did religion play a role in your life?

CA: Yes. I am not overly religious, I would say, but I do believe in the religion of doing the right thing. I truly believe in the power of karma. I feel that religion, to me, is not going to a religious place and worshipping periodically. I believe that there is a superpower that connects each one of us, and it's the right thing that we need to do. We need to take care of each other and help each other out. So, that's how religious I am.

SI: Growing up, would you go to any ceremonies or religious houses, that sort of thing?

CA: Yes, a lot. So, especially in the neighborhood I was growing [up], there was a lot of religious ceremonies. People were having *pujas*, as we call [them], where they would actually host a couple of neighbors and friends and they would invite everybody over to just chant the religious enchantments. So, yes, I did, but I wasn't overly involved with that too much. It was all about doing the right thing, believing in and respecting in each other's values.

SI: Were there other groups in the area, either different language groups or religious groups, or was it pretty homogeneous?

CA: Well, yes. So, the interesting part about India is, though it's one country, I would say there are several countries within it. So, my next-door neighbor, who is my best friend until date, was a Gujarati family. So, the food was totally different, the kind of clothes they liked were different, the kind of festivals they created were slightly different. So, I had the pleasure of growing up in a Gujarati household while being a Punjabi.

So, I cherish it until date. I admire the fact that I've learned how to dance or cook different types of food because I had that pleasure. So, we were in a neighborhood where we were pretty homogeneous, I would say, but, in our own way, we had our own unique subculture, which was very unique for each one.

SI: Let me pause for a moment.

[TAPE PAUSED]

SI: Tell me a little bit about what you would do on a typical day when you were growing up. What was your everyday life like?

CA: So, my brother was ten years older than me. My parents had two sons before I was born and, unfortunately, they had lost their second son to an accident. So, I was born as a result of replacing a loved one. Between me and my brother, we were ten years apart, so, there was no sibling kind of a bond. It was more or less my brother was a younger dad to me, because, when I was ten, he was twenty and he was already an adult.

So, pretty much, I remember my childhood where my mother would be home and I would be doing a lot of craft. I would be reading a lot of books. I would watch TV, but not too much. Back then, we didn't have too many channels and we didn't have Netflix or anything like that, but I remember having books as my best friend and reading lots and lots of books.

My typical day, I would go to school. I was a very bright student, but what I really loved is how my mother made sure that, just apart from studies, I needed to focus on things that would actually make me stronger as a person. So, she made sure, right from preschool, I was on stage doing elocution contests. As I grew up, it turned into debates and it turned into storytelling. It turned into public presentations and lots of good things that, now, when I look back, I see how important that can be for a child, because, when I was born, I was a very shy child. This really helped me break the shell and come out and be able to explore who I was.

SI: Your parents pushed--well, not pushed--but encouraged you strongly in education and other activities.

CA: Absolutely. So, there was a point in our life where there were financial troubles in the house, and my education was the biggest expense that the family had. So, had those expenses gone down, the family would have had an easier lifestyle. They would have had maybe a much easier way of living, but they made a very firm choice of not replacing that expense.

They made sure that they reminded themselves and us that education is something that, "This is not an option. It is a must." We would eat less, but we would make sure that we get the education that we need.

So, there was a time where I remember not having maybe more than four pairs of clothes. I would rotate them. I don't remember having more than two pairs of shoes--but that thought was never in the mind. What was in the mind was the kind of grades I needed to get, the kind of contests I did, that I needed to participate in extracurricular activities at school. So, that was an amazing journey. I'm so glad I did that, because I have lots of clothes now and I have lots of shoes now, but I'm so glad that my parents made the right choice of investing in the right thing.

SI: You went to public school.

CA: Yes.

SI: Tell me a little bit about the school itself. What do you recall about, perhaps, some teachers that were influential for you, that sort of thing?

CA: So, even though it's called a public school, in a sense, it was a private school.

SI: Okay.

CA: It's just named as public school. The school was one of the best in the town. I remember, it was on the expensive side when it comes to the tuition cost and every other cost that was associated with that, but I clearly remember how my teachers and the peers invested in us. I started this school when I was in first grade--obviously, after my pre-K and my kindergarten studies--and I graduated through grade twelve. So, I didn't switch [to] any school in-between. There was no middle school-elementary school-high school concept. So, the teachers that I had pretty much saw a lot of children literally growing up into early adulthood.

I remember once, when I was in probably eighth grade or ninth grade, we used to have what is called the school captains, or we called them "head girl" and "head boy." They would come and campaign in front of the students just to see if they would get some votes. I was sitting in a corner, giggling and making fun.

I remember one of my teachers, who really, really was my biggest supporter, I would say, said, "I want to make sure you are there one day. I want to see you doing what they do, because this is something you need to take pride in. This is not something that you should think that it's not good." I don't know why I wasn't taking it very seriously.

As a result of it, I ended up doing what he said I would do and I ended up being the head girl and the school captain of my school. So, I have that memory very fresh in my mind. It just makes me feel that I'm so glad I had those teachers that just didn't punish me because I wasn't doing the right thing, but actually took me from journey A to journey B, showing me the right way to do it and why this was so important.

SI: Let me pause.

[TAPE PAUSED]

SI: We were talking about this incident where you were, I suppose, reprimanded by a teacher who inspired you to run for--was it head girl?

CA: Yes.

SI: Okay. Tell me a little bit more about some of your activities in that school. Would that be considered student government?

CA: Kind of, yes. It's more or less student school captain. So, yes, it's about the day-to-day activities, afterschool, working in collaboration with the teachers, addressing the needs of the students, being the group to be able to lead and help and coach the students, as well as complement and supplement the teachers' aides, to be able to get things done at school, being able to represent the school in interschool events and just taking that leap forward in making a difference.

SI: Did you live at home while going to school?

CA: Yes.

SI: It was not a boarding school.

CA: No, it wasn't a boarding school. I lived at home.

SI: What were your favorite subjects? What interested you the most?

CA: My favorite subject is by far economics and math. That's why I landed [ended up] being a financial advisor, because I was able to really grasp the importance of how markets worked and how an economy really functioned and what good was working and what was not working. That just led me to the journey where I wanted to go ahead and be a bachelor of commerce with my major in economics, and then, ended up being in the banking world. Now, I'm a private client advisor at JPMorgan. I manage about two hundred million dollars of my clients' assets, and this is what I do.

SI: It sounds like you had a fairly good idea of what you wanted to do with your life early on.

CA: Absolutely, absolutely. I knew this was something that was very interesting to me. I had the capability of pursuing it and I just didn't lose focus on it.

SI: What year did you graduate from that school?

CA: I graduated in [the] year 2000. Yes, that was the year 2000, March of 2000.

SI: Were there any other activities that you were involved with there?

CA: At school?

SI: Yes.

CA: A lot of them. So, I actually have some pictures I can share with you as well. Yes, I participated in pretty much everything, whether it was a dance competition or it was hosting an event or emceeding an event, a farewell party to the seniors or a farewell party to us, whatever it was, Teachers' Day, that is on September 5th, Children's Day, which is celebrated on November 14th. Anything and everything that the school was doing, I was very active in that.

SI: When it came time for college, I notice you went to the same college your brother went to.

CA: Yes.

SI: Was that the reason why, or were there other reasons? What went into your decision?

CA: Quite honestly, the decision was that the college was the closest to my home. My parents were a little concerned about the safety, because they did not want me to go to a college that was too far. They wanted me to attend a local school, and that was the college I attended. I wasn't very, very proactive in college, as I was in school, because I had started working while I was in college. So, I was teaching at a local kindergarten school.

The school only hired teachers that were married and had children. That was the school's policy, because they wanted to make sure those women have the experience to nurture little kids. When I went in and I applied, A., I was only a twelfth grader, I was a college student, and, B., obviously, I wasn't married and, obviously, I didn't have children.

So, it was a straight "no" to me, but I pursued. I went up to the school owner, who was on the board and, also, the school principal. I explained to her the value I'd be able to bring into her school, which the other teachers may not be able to do, and how she would be able to benefit from the services I might be able to render. She was amazed.

Then, she learned about a program that we had started, where we were teaching children as early as three years of age the basic skills of using a computer. So, this was something the school wasn't offering. They thought this was a great idea. So, just prior to the school, they used to give us about half an hour per child and they had given us a small set-up of about, I would say, eight to ten computers. There were children that were coming in shifts. We had those interactive CDs and teaching the children what a keyboard looks like, what a mouse looks like. The school benefited huge from that, and that was something that I take pride in.

SI: It sounds like that was a pretty traditional school.

CA: Yes.



SI: Since they would not allow non-married women as part of the faculty. Would you describe other aspects of the local society as either traditional or non-traditional, breaking with old ways? What was the social milieu at that time?

CA: Yes, actually, that happened in my own family. So, women or girls in my family are extremely bright and intelligent, I would call them, but, coming from the business family, there was only one road that led after education, which was getting married and getting settled. The majority of them, I know, are homemakers.

So, that was something--I wanted to break the norm. I wanted to be financially independent--and I was. As early as age fourteen, I had taken up my financial independence. I was in tenth grade and I used to teach Shakespeare in English to ninth graders, and even sometimes to tenth graders. They used to pay me for the tuition fee.

So, I felt that women are not just made for raising children or just having a home or being a support, in a back-end way, to men. I think, as women, we should be leading the way our family is heading. We should be providing a tremendous amount of support, both financially as well as socially. So, yes, that's one of the norms, traditionally, I have broken, because, when I turned eighteen, the hustle and bustle that started happening in my family was, "Okay, what's the next step? Let's find her a more suitable groom," and I had broken all those norms by saying, "I don't want to do that."

SI: Tell me a little bit about your college years. Did you live at home still? You said you were not as involved as you were during public school, but did you get involved in social life or some activities?

CA: At college?

SI: Yes.

CA: Not so much, because I was more into my employment. I used to attend college and I used to take all the notes and I used to run back to my job to be able to educate the kids. Then, I had taken up an evening job, where I was working at a local computer institute. We used to basically train students to learn how to use the computers, and then, the basic skills of that. So, I think, right after school, I was actively involved in my employment and I had started working towards the steps I wanted to take for my future. College was just happening on the side, because I wanted to get the degree.

Along the sides of the college, I had taken up a three-year diploma course in computer programming. That was just the next thing. In the year 2000, it was, like, the tech hub, I would say. Everything was just technology and it was just booming. That was one of the fields that had always attracted me, though I knew I had something about financials, but I thought this was important as well. So, I signed up for a three-year program, where I was actively working on making software [for] banks and how to build websites and things of that nature.

SI: I am curious. Were you one of only a few women or was it fairly even, of those who were in that technology course?

CA: One of the few women. It was primarily a very male-dominated industry at the time. We had very few women that actually entered in that industry at that time.

SI: In college, were there any professors, or other people, who acted as mentors?

CA: Yes. My economics teacher and my accounts teacher played a huge role in making sure that we kept up with the trades. There were extra classes that were given to us just to make sure that we understand. For me, it wasn't just about getting through the class, it was about really understanding, because this is what I wanted to do. I was very clear in my head.

So, I wanted not to take any chance in not understanding or having any kind of misconceptions in the field I wanted to work in. So, my accounts teacher was extremely helpful and my math teacher, I think, was amazing as well, made everything so easy for us.

SI: You said that you were tutoring older students, even in the public school, in English. When did you start studying English?

CA: Right from preschool. I went to the school where English was the primary language. Yes, so, I was big into reading. English in India is more or less British English, so, right from grade four or five, it was about doing one Shakespeare play every year. It was a very comprehensive program, so, it was analyzing the entire play and putting it in your words and thinking of what you think is happening and what Shakespeare thought was happening.

So, it was something that students really, sometimes, felt that was challenging. It worked to my advantage, because I used to love that. It was just fun for me. While tutoring, it was easier because I was also able to understand what the other student is thinking and what their perspective is. So, that actually helped me broaden the horizon that I was reading about.

SI: What languages were spoken in your home?

CA: Primarily, my home, we spoke Hindi and Punjabi on the side, but English was never spoken in my house. My parents did not speak any English at all. It was only in school.

SI: Tell me a little bit about, towards the end of college, what your next-step plans were. Did you have a job lined up before you graduated, or were you looking to further your education in graduate school?

CA: Yes, I had a job. I was working at a computer institute and I knew that I had a plan in place. A part of me wanted to work as a flight attendant, because maybe I just liked traveling. I had applied at a small airline job for a flight attendant, which I got selected for. My next steps were going to be that I was going to take up that job and maybe just explore the world a little.

During that phase, I met a man who is now my husband. He had moved here through his employment. It was important that we had to plan this right, because he thought that this would be a better move for me and him as well. We chose that route, and I'm so glad we did. So, I ended up not taking it.

SI: How did you meet?

CA: I was twenty when I got married. My husband was twenty-four. His grandmother was ninety-two years of age and she wanted to see his bride. So, a part of it was that, and the other part was 9/11 [the September 11, 2001, terrorist attacks] had just happened and the immigration laws were changing significantly. He just wanted to make sure that he's able to bring his wife to the country and we just don't end up being in two separate countries for any reason.

So, we planned it like that. When I came here, I was on a dependent visa. He was on what is called a skilled worker or an H-1B visa. So, on a dependent visa, basically, [no matter] how educated you could be and how talented you could be, you're not allowed to work, and you're not allowed to really study as well. So, what I used to do is read a lot, help out in the community, did a little bit of community service and, basically, focused on my home.

Then, I decided, "While I'm not going to be able to work right now, why not just start a family?" So, we decided to have children. Two years later, we became parents to twins. So, that happened, and I was able to stay with my twins home until they turned two, two-and-a-half years old. That's when we got my work permit. I was able to go out and work, but, by then, a lot of goals had already been accomplished, a lot of social goals, I would say.

SI: What was the trip over here like, any memories stand out from that?

CA: Yes. I was very fascinated. It was the first time ever I had left the country. Even in India, I hadn't traveled so much. My mother traveled probably more than I did during her childhood years. I was just amazed. I was just blown away with everything that I saw.

I thought that the US as such, or America as such, is made of such wonderful people who are so receptive, so welcoming and so helpful. I'm yet to meet a bad person here. I am so fortunate that I'm actually living in a land where I'm able to explore what I've always wanted to do. I've got the freedom to do it and, not only that, I feel appreciated with everything I do. That makes a huge difference in anybody's life, especially an immigrant who's moved from another country. I'm very happy with my move.

In the beginning, things were a little bit challenging, because we both were trying to set things up. We were trying to build our own nest. We wanted to save every penny we possibly could. At the same time, we didn't want to give up on our memories. So, we were very careful in terms of how we spent the money, but I am very appreciative of the fact that I had the partnership I needed and the support I needed from my husband. We just enjoyed every day of it.

In the beginning, I remember, when it was our anniversary or it would be any other special day, our meals or our celebration would be going to a fast food place, because budget was a thing for

us. We didn't want to spend so much, but that was just phenomenal as well. So, yes, it's an amazing journey. I have no regrets. Moving here, I feel welcomed and I feel loved. I think it's time for us to give back.

SI: Were there any kind of cultural shocks that you recall or difficulties fitting in?

CA: Not really. I didn't feel that way, because I had grown up in a school where I went to a co-ed school. I was already in the forefront of everything. I really didn't feel that I was missing out on something.

In the beginning, we had moved to a small town in Connecticut. The town's name was Groton. My husband used to work for a company called Pfizer. Groton is literally a small village that primarily has employees of Pfizer. So, I did miss Indian food sometimes. There were not many Indian restaurants in the area. Indian groceries were a little bit of a challenge. So, we had to drive all the way to New Jersey to shop for Indian groceries or spices and things of that nature.

So, that was just a part of it that I missed, and I obviously missed family back home. I missed all the festivals we celebrated back home, because Connecticut itself was a very quiet place and there was not so much that was happening. All in all, it was just fantastic. When we moved to New Jersey, that was just an amazing journey. New Jersey just helped us blend in with both cultures so perfectly.

SI: When you moved to New Jersey, did you come to East Brunswick first?

CA: No. So, right after Groton, my husband had gotten another project to work in Citigroup. So, we lived in Texas for a month. That was a little bit of a boring ride for me. Texas was more quieter than Connecticut. We didn't know anyone. We didn't have children. So, it was just, "What to do all day?" How much can you read? How many movies can you watch? Calling back home to India, at the time, was expensive. So, it was not that I could call every single day.

So, that was a little bit of a journey, but, now, when I look back, I think that was so much time I had for myself, so much clarity I had in my head. My husband didn't enjoy Texas so much. It was really hot. So, he wanted to move back to the East Coast. We lived in a town called Suffern in New York for a month, because there was a huge shortage of apartments in New Jersey. Once we got an apartment, we moved to North Jersey, in a town called Westwood. That's where our children were born, and we decided to just keep our family moving.

So, when the children turned a year-and-a-half, two years of age, we thought it was important that we provide them some space. We wanted to help them get into a homelike environment, because, in Westwood, it was a little apartment we had. North Jersey was very expensive. It was out of our reach in terms of buying a home. So, we thought a town like East Brunswick would be more affordable and more centralized, so [that] our children will have a better education system here. That's why we moved here.

SI: Part of what we have done in our interviews is looking at first and second waves of South Asians who came to New Jersey. There was not very much of a community here then.

CA: Yes.

SI: By the time you came here, were there people you could reach out to, and did you reach out to, like, community groups?

CA: Yes and no. It had just started to happen. It wasn't what it is today. I see my children actively involved in Indian Cultural Society or American Indian Association or anything like that. [Editor's Note: The Indian Cultural Society of East Brunswick was founded in 1999. The Association of Indians in America, founded in 1967, is the oldest national Asian Indian American organization.]

Back then, there wasn't as much. It was more or less about four or five families meeting together and maybe have a little potluck or any kind dinners or celebrate a festival, go to the temple maybe, but things have drastically changed. I can imagine people that moved here in the '70s, they really didn't have any [support]. It was a big change when they moved to the US, but, for us, we were fortunate that it was a very blended kind of environment already.

SI: How did you make the decision to go out into the corporate world? Tell me a little bit about that process and finding your first position.

CA: Sure. So, when I had first gotten my employment authorization document, I was allowed to work, but I wanted to work part-time, because my children were younger. I wanted to get "the foot in the door."

I really appreciate the support my husband provided me at the time, because paying for two childcares and the income I was bringing from part-time employment was really not making sense financially. I was paying out of pocket to work, basically. He thought that this was an opportunity for me to be able to, like I said, get the foot in the door, really understand, learn. He said, "This could be like you going to college. You're really learning something that you always wanted to do."

So, I did that for about a year. Then, when my children starting going to kindergarten, that's when I took up a full-time job. Financially, things starting making more sense. I just loved what I did. I knew this was something I always wanted to do, but I didn't have experience for it. So, I studied. I took some courses from American Bankers Association online. I got a job as a customer service rep at a local bank. Within a few months, they had promoted me to be a banker. I was doing great as a banker.

Then, I moved to a firm like JPMorgan, where they had gotten me licensed. They had offered me a job, which was very similar to what I did, but it was a little bit of a higher pay. They wanted me to make sure I get licensed. I remember when I was studying for my licensing, which was almost three to six months' worth of a program, where we really had to study, I met a couple of senior managers who had said to me that they had seen my track record, they had heard about my work outside of the institution. They welcomed me, and they wanted to make sure that I keep doing the right thing and doing what I was doing.

They said they had next steps planned in mind for me. I thought this was just a very politically correct answer they might be giving to every employee. I was amazed--six months in the role, I had gotten a call from a senior manager stating that they were looking at everything, what I was doing, and they were very impressed. If I continued to do what I was doing in the next six months, they would actually consider me for an interview for the next position I wanted to be in.

To my surprise, twelve months later--I did not have to make a single phone call--I got a call saying that they wanted [me] to come in for an interview. So, I am really thrilled with how the process went, and it was just one thing after the other. Like I said, I feel I'm blessed to be surrounded by people that are so positive. They're so giving, and they're so invested in each other's happiness.

I was put on a career development plan for the next six months where they actually taught me what the real next job was like and what was expected, what were the challenges I'm going to face in the real world and how to keep polishing my own skills. I'm really thankful to that journey, because, when I started, I had a small book of business they wanted me to manage. Now, it has just grown from nine million dollars to two hundred million dollars, just in about eight years. I've been a [JPMorgan Chase & Co] National Achiever for a few years now. I've just got the recent title of being the Senior Vice President. It's just unbelievable.

I love what I do, and my daughter sometimes teases me. She says, "I have to see what they do, because you seem to go to work very happy and you seem to come back home very happy. [laughter] So, you must be really loving what you do," and I do, actually. So, a great company, and I'm so thankful that I wanted to do this and I'm living my dream every day.

SI: What do you think has been the most challenging part of your job over the last eight years?

CA: Yes, so, I think the most challenging part of my job would be to work on the work-life balance, because, as you progress in life, you always have to spend more and more time at work. Then, obviously, you get to spend less and less time at home. So, that, I feel, sometimes, was a little bit of a challenge, but, with proper support and proper partnership, I think we've been through it. My twins are now fifteen years of age, and I can't believe how quickly time just flew by. It's been an incredible journey.

SI: You have also been involved in community activities.

CA: Yes, very much.

SI: Tell me a little bit about that.

CA: Sure. So, we are very active in what is called the Indian Cultural Society. This is a society where it's about promoting Indian culture. It's about promoting, basically, everything. So, we're very active in that. My children participate actively.

I'm also very active at work. So, we have what is called the Women on the Move, women in leadership. We have different groups that we have at work. I'm very active with that. I'm very active with communities where we're able to go back and serve, sometimes, homeless and, sometimes, people that are in need. We're able to do some sort of fundraisers.

We just recently joined [the] 4-H organization, where I think there is tremendous opportunity to help and coach and lead the youth and how to help them develop their own skills. So, I'm very excited about that.

My husband is training to be an auxiliary police officer. So, he's graduating next week. I'm very excited. This is what he wanted to do. He's into software engineering. He appreciates everything he does, but he said he always wanted to do something in law enforcement. This was a great opportunity for him to really be able to give back to the community. So, we are pretty active when it comes to being there. Like I said, it's time to give back. It's time to do good.

SI: When we interview a lot of folks from different backgrounds, they often face a struggle regarding how much they try to integrate what they grew up with into their current lives, in terms of their children and introducing them to different things. How has that played out in your life?

CA: Yes, I understand your question. I think every generation has obviously seen that challenge whether we are growing up in any country, right? We were thinking differently than what our parents were thinking, and our children will always think differently than what we think--but I think [each] generation is about making that progression. We always have to progress. So, what we didn't have, we want to make sure our children see the value of it and maybe, possibly, get it. What my children would not have had or didn't have, maybe their future generation should have. So, I think it's about the positive mindset.

I never felt once as to the influence of any other culture. I think the reason why we chose to live in East Brunswick is because it is such a blended community. We didn't want to live in a place where it was just one community that my kids were exposed to. So, my children are excited about *bar mitzvahs* as much as they are about any other event. They're extremely excited about Chinese New Year, as much as they are about anything else. So, I am very fortunate to be able to raise my children who can see the world in a different way. We didn't have that opportunity.

For me, I think progress was very comparable to the amount of money you made or the size of the house you lived in or what kind of cars you drive and how much discretionary income you had. To be able to grow up in a community like East Brunswick, as well as New Jersey, I think there's so much more to it. There's so much work that needs to be done. Children that grow up in an environment where they see every part of a different community, and being able to respect each other's values, I think, see the world a little bit more differently than anybody else. So, I'm very thankful that my children got an opportunity to grow up here.

SI: Is there anything else you would like to add that I have skipped over, that you would like to go more into? Has any of your family come over here?

CA: Yes. We do have family that visits here very often, sometimes, once a year, sometimes, once in two years. Initially, when my twins were about to be born, they couldn't come, because they had their jobs and different contingencies as well. That's the time when I think I missed everybody, because it was a time where I needed family help.

We needed support. My husband was working at the time, so, he could only do so much. That's one phase I remember, where I was in a bedrest and the doctor said that I shouldn't be moving around, I shouldn't be doing anything, because my twins were going to be born preterm. So, they wanted to just make sure we keep things as safe as possible, and they did a great job with that. That's the time where I felt, "I wish I was in India, and I wish I had the support I need," because, at that time, my focus was, I wanted to just make sure I give birth to healthy children.

Yes, other than that, they do visit us. They're amazed, sometimes. The compliments we get from our relatives that come and visit us is that we tend to value more culture, staying outside the country, than sometimes living in the country, because things get taken granted for, sometimes. I celebrate festivals that I never celebrated growing up, either, because I don't know if it's the guilt, but it's also, "Hey, I want to stay connected to my roots," kind of a feeling.

So, they're amazed. They're like, "Oh, my gosh, we never celebrated this. It was such a small event. Now, you guys are celebrating everything." I want to make sure my kids don't miss out on that. If I don't do it, they won't see it. So, we try to keep them well-balanced in terms of not forgetting who you are and, yet, at the same time, being able to be the person you want to be.

SI: You said, earlier, the Indian community is so diverse, with different languages and different groups. Is there one that kind of dominates that or comes through more? Is it more balanced?

CA: Depends. It depends the kind of group that you are probably a part of, but I wouldn't say anybody would dominate. Each community has its own special characteristics. So, mainly, the Northern community is primarily people that owned farms. They did farming, and land and all those kinds of [activities], agriculture was their thing. People from more east are more trade workers. So, they're more into business. They have that sense of running successful businesses.

So, people more from the south are more into engineering and education. There is one state in India that has a hundred percent literacy rate. So, everybody in that state is educated. People from the west have more cultural values in them. They're more into singing, dancing and being very, very talented in that. So, I think each part of India has its own special uniqueness. It's hard to say if any other community would dominate another, but, once blended in, it's a wide variety.

SI: Anything else you would like to add or anything I skipped?

CA: I can't think of anything. [laughter]

SI: All right. Thank you very much for sitting down with me. I really appreciate it.

CA: Thank you.



SI: Again, if you want to add in anything later, you can do that.

CA: Sure.

SI: Thank you, and good luck with your panel presentation later.

CA: Thank you, and I really appreciate your time.

SI: No problem.

-----END OF INTERVIEW-----

Reviewed by Mohammad Athar 8/14/2019

Reviewed by Shaun Illingworth 2/27/2020

Reviewed by Chitra Arora 2/13/2023