**Interviewer:** Thank you for joining us in this interview. Having gotten your permission to record the interview, we will start now.

**Participant 19:** Okay.

**Interviewer:** So, the interview is in six sections.

**Participant 19:** Okay.

**Interviewer:** We will start with section one, which is about demographic information.

**Participant 19:** Okay.

**Interviewer:** I have five questions under this section, so we'll walk through the questions real quick.

**Participant 19:** Uhmmmmm!

**Interviewer:** Thank you. The first question is, can you share your age, your gender and your country of origin?

**Participant 19:** Okay. So my country of origin is Nigeria...yeah, Nigeria. So the age is 49 years.

**Interviewer:** Okay. Of course, your gender.

**Participant 19:** Female

**Interviewer:** Female. Thank you. What is your highest level of education, and what country did you obtain your degree from?

**Participant 19:** I have a master's degree in accounting, and I did obtain that from U.S.A. I did obtain it from Maryland, Loyola University.

**Interviewer:** Okay, did you have a first degree in Nigeria?

**Participant 19:** Yes.

**Interviewer:** Okay, thank you. Next question is, how long have you lived in the US, Maryland, specifically?

**Participant 19:** Hmmmm! So we moved in here in 2018. That's...

**Interviewer:** That's 7 years now.

**Participant 19:** Yes, it's going to be 7 years in August.

**Interviewer:** Okay, thank you. What is your current profession or job title?

**Participant 19:** So I work as an accountant with State of Maryland.

**Interviewer:** Okay, thank you for sharing that. What was your profession in Nigeria before you migrated?

**Participant 19:** Yeah, I was an accountant back in Nigeria, too.

**Interviewer:** Oh, okay, you were an accountant in Nigeria, and then you're also an accountant here now.

**Participant 19:** Uhhhhmmm.

**Interviewer:** Thank you for sharing that. Let's move to section two. Section two, we will talk about push and pull factors. Push and pull factors are factors that influence or that motivate people to move from their country of origin to another country.

**Participant 19:** Hmmm!

**Interviewer:** Emmm, under this section two, I have four questions. I will roll the first two questions into one, what motivated your decision to migrate to the United States? Were there specific factors in Nigeria that pushed you to leave, e.g., economic, social, or political challenges? It can also be none of those things but...

**Participant 19:** Yeah, it's none of those things because back in Nigeria, we didn't have any of those challenges. So, my husband got this American visa lottery

**Interviewer:** Okay.

**Participant 19:** That was why we moved.

**Interviewer:** Okay, yeah, thank you for sharing that. So the next question is in two parts. I think you've (coughs), excuse me...I think you've already answered the first part of it. The question is, what attracted you to the US? You already said you had the DV lottery to come in. But in particular, why Maryland?

**Participant 19:** So when we came into US, we were in California, so, my husband has been a lawyer from Nigeria, so he wanted to pursue his law degree and when he was looking at, and you know, even though he's a practicing lawyer in Nigeria, when you get here, it's like you're starting everything all over. Sometimes, that might be a challenge (laughs) because eehhnn...so we looked at programs that help Nigerian trained lawyers to fit in into United States law system...

**Interviewer:** Hmmmmm.

**Participant 19:** ...more. So we found out that University of Baltimore has something like that for foreign attorneys. So where we were living in California didn't have anything of such, to our knowledge, so we had to move in here so that he can go in for his law degree.

**Interviewer:** Okay, thank you for sharing that. The last question under this section is, what challenges have you encountered during the migration process?

**Participant 19:** Yeah, the challenges was that emmm...back in Nigeria, I was an accountant, I was an FCA, my husband was an attorney but when we got here we couldn't get jobs that fit in into what we've been doing, in the area we were trained.

**Interviewer:** Hmmmmm!

**Participant 19:** Until we had to like start everything all over. I had to go back to school, I was already an FCA. Aside from having a bachelor’s degree from Nigeria, I also had passed like a board exam, equivalent of CPA, back in Nigeria. I was already an FCA, imagine that you have to go back to school and start everything all over. I had to rewrite everything over, then I had to take their board certification. So it was a very challenging decision for us to make because we had the option...when we were coming I didn't leave my job so when it got to that point we had to make a decision to stay. So it was tough decision for us to make.

**Interviewer:** Okay, thank you. We'll go to section three. I wanted to ask question about being an accountant and being an FCA, but you have that opportunity to expand more on that. I want you to clarify what it means to be an FCA because I know FCA, is not just been an accountant.

**Participant 19:** Uhmmmm!

**Interviewer:** But we're going to talk about that in the next section, professional experiences.

**Participant 19:** Okay.

**Interviewer:** The first question here is, if you can just share with us as brief as you can, your career trajectory in Nigeria before you relocated to the US.

**Participant 19:** Oh, okay. So I completed my National Youth service after I graduated in 2003. So I started working with Honda Manufacturing. From there I moved to...I was there between 2003 to 2007. I worked as a... I started as a staff accountant, I got promoted. So I left in 2007, so I joined a consulting firm, Bahco Consulting, (8.09) I was there briefly (laughs), I was there for a couple of months, then I joined the Lagos State government in the same 2007, November, so I was there for close to 10 years before we... So I joined Lagos State Government as an accountant...as a senior accountant. So I rose to assistant treasurer, I was the head of accounts before we decided to migrate, to move to US in 2007, so...

**Interviewer:** Okay. Thank you for sharing that. I will ask maybe one or two follow-up questions. I had said that I wanted you to clarify what it means to be an FCA, because here in the US, there is the AICPA, then someone that is certified accountant is a CPA.

**Participant 19:** Uhmmmmm!

**Interviewer:** In Nigeria, what's the FCA in Nigeria equivalent.

**Participant 19:** Okay, so in Nigeria, when you pass the board certification, you become an ACA.

**Interviewer:** Okay.

**Participant 19:** Associate of Chartered Accountant of Nigeria.

**Interviewer:** Okay.

**Participant 19:** So after 10 years of being an ACA, you get the honor and if everything is okay with your profession, no scandal, no issue, so you have a clean record all through the 10 years, then you will be inducted as a Fellow Chartered Accountant.

**Interviewer:** Okay.

**Participant 19:** So.

**Interviewer:** Thank you for clarifying that. So it comes with a certain years of practice, professional practice, meeting mandatory, continuous education training and not having any ethical issues.

**Participant 19:** (inaudible) Yes, ethical and professional issue, everything with straight record.

**Interviewer:** Okay, thank you for clarifying that. So before I move to you talking about your career trajectory in the United States here, since you came.

**Participant 19:** Uhmmmm!

**Interviewer:** How many years of experience did you have in Nigeria in total, before you came over to the US?

**Participant 19:** 14 years.

**Interviewer:** 14 years of professional experience. Now we can go to question two, how will you describe your current trajectory in the United States?

**Participant 19:** Like I explained to you. I got in here 2018.

**Interviewer:** Hmm!

**Participant 19:** I could not practice as an accountant until 2021, when I... after completing my master's and I was board certified, that was when I could get a job, started working as an accountant, so...

**Interviewer:** Okay.

**Participant 19: ...**I started with an audit firm, then I left. I had worked with Pricewaterhouse but all along, I've wanted to work with government so when I got a government job, I moved to government.

**Interviewer:** Okay, thank you. In Nigeria you also worked with both private sector and public sector in Nigeria, too.

**Participant 19:** Yes

**Interviewer:** Okay, now, I'm going to ask you question about your skills and qualifications. How well do you feel your skills and qualifications are being fully utilized in your current position? You were an accountant in Nigeria, you're also an accountant here. That's not...emmm for some other people, it's something else in Nigeria and something else here but you seem to...you're still within the same line of profession, both in Nigeria and in the US. So, how do you think your skills and qualifications are being utilized in this your current position?

**Participant 19:** I would look at that question in two parts. So back in Nigeria, like I explained to you at a time I was the head of accounts so I was doing everything that entails accounting, including the payment side, revenue side, expenses, everything, budget, whatever that makes up an account. But when I started working as an accountant here, I was formerly working as an auditor. I worked as auditor before I got a government job and started working as an accountant so I appreciate the fact that in here they are IT savvy. I mean, they are...you can't compare the level of...when it is IT, they are up there in US than what we have in Nigeria, because in Nigeria before I left, we were still doing ledger, the paper ledger, you know, it's like a mixture of paper thing, but here they are up there. So then aside from that, since I started working with my current job, 2021 till date, like 3 years now, I've been a payment accountant, you know, sometimes I feel my skills are not being fully utilized, you know. Sometimes this gives me a lot of concern but I'm thinking about what to do, in order not to lose out on other aspects of accounting in US.

**Interviewer:** Okay. Emmmm...sorry, I want to rephrase that in a way that I feel I understand it so that I'm not understanding you out of context. Now you do accounts payable.

**Participant 19:** Uhmmmm!

**Interviewer:** So when you said, your skills are not being fully utilized.

**Participant 19:** Uhmmmm!

**Interviewer:** And in Nigeria you mentioned that accounting in Nigeria, you do budget, you do accounts payable, you do accounts receivable, you do cost accounting, you do...it's kind of broader in Nigeria. I also want to ask again that when you're talking about the level of involvement, too, because you are managing people, maybe at a managerial level in Nigeria, is that also a factor when you say your skills are not being fully utilized?

**Participant 19:** Here too I'm like an assistant manager. I'm a supervisor, accountant supervisor, I report to a manager so I manage people here. So yeah, I manage a team of 8 people. So it's not about that, it's just that I feel...yeah, I appreciate that they encourage specialization here.

**Interviewer:** Hmm!

**Participant 19:**  You know, they really emphasize specialization. But I feel, you know, I can still do a lot of more things with my current position. I mean, it's...after being a payment accountant, I work with emm at my organization at the office of finance, at the voucher's payable section so I feel I've seen it all (laughs)

**Interview:** Yeah, thank you for clarifying that. There's one more question under this professional experiences.

**Participant 19:**  Uhhhhmm!

**Interviewer:** It's about barriers that people face in their journey when they moved over to this place. The question is, have you...oh, sorry, I'm sorry, the question is, what barriers have you faced in the professional landscape, such as licensing requirements, recognition of foreign qualifications or workplace discrimination? What strategies have you used to overcome these challenges?

**Participant 19:**  Like I explained...

**Interviewer**: I know you talked about licensing requirements, it took you 3 years before you got certified here. And you didn't have a problem with recognition of foreign qualifications, I want to believe. But, how about workplace discrimination?

**Participant 19:**  Let me ask you a question, so if I don't have a recognition of foreign...Okay, yeah, it was, say...I'm sorry, can you please ask the question again, so I don't...

**Interviewer:** Okay, let me restate the question. What barriers have you faced in the professional landscape, such as licensing requirements, recognition of foreign qualifications or workplace discrimination? What strategies have you used to overcome these challenges?

**Participant 19:** Yeah, when I came in here I found out that you cannot practice most of the time as an accountant...excuse me, ehhhmm

**Interviewer:** Hello.

**Participant 19:** I’m sorry.

**Interviewer:** Oh, yeah, okay, I can hear you.

**Participant 19:** Yeah excuse me (sneezes). So I found out that you just have to pick up their certification for you to really work as an accountant here.

**Interviewer:** (inaudible)

**Participant 19:** I didn't waste time doing that, since I know that is their preference. So I just went in and then did all what it takes, so it was pretty smooth, you know, getting into the market and fitting in after getting the qualification. I don't know if I answered your question, but...

**Interviewer:** Yes, you did.

**Participant 19:** (inaudible)

**Interviewer:** But let me not assume, it seems like you haven't had any issue of workplace discrimination at all.

**Participant 19:** Hmmm**,** that's an area. You know it's almost natural that you need to prove your worth, be good at what you're doing. Do your work very well, learn very well, so with that it will be difficult for someone to discriminate, because they know your worth.

**Interviewer:** Hmmmm! So they can see it.

**Participant 19:** So I would say I've not really had that.

**Interviewer:** Okay, thank you so much. Sorry we're halfway. We're in Section four now, cultural assimilation and social integration. Some of the things I will ask, you may have talked about them in the opening questions, but I will still ask, anyway, in case you have anything new to add to what you already said. How will you describe your experience of cultural assimilation in Maryland? Have you experienced any cultural or social challenges since you migrated? Or how did you navigate these cultural differences in your personal and professional life?

**Participant 19:** So I've seen a lot of cultural differences between where I'm coming from and where we are right now. But what I do most of the time is that I look at the best one, because it's like the two are, sometimes they are on the extreme side. So I'll look at the best ones, so I cherry pick - I pick the good ones here, then I still hold on onto the good cultural values and beliefs I've had from Nigeria.

**Interviewer:** Okay. Yeah, there's still one more question under this section. Are there specific community networks or organizations that have supported your integration? How well have these organizations supported your career advancement?

**Participant 19:** Hmmm. I would say my integration here...when we came in here, because we didn't have any family, we didn't have any friend, like I told you we came because of school, so I will say, the church we started going at that time supported us, you know, like giving us information, idea, because to some extent life in California is different from life in Maryland. So we had to learn how it works here, and how things are being done here. So I'll say that the church we started going then really supported us and made it easier for us to fit in into the system.

**Interviewer:** Okay, thank you. Yeah, many people talk about having some kind of support from the church. We'll go to section five. Section five, we'll talk about dual cultural and economic challenges. There are just only three questions here.

**Participant 19:** Uhmmmm!

**Interviewer:** The first one is, do you feel torn between the cultural expectations of Nigeria and the United States? If so...

**Participant 19:** Yes.

**Interviewer:** How do you navigate this?

**Participant 19:** Sometimes I feel torn but this is what I do, I've learned that you can't really satisfy people, so I don't really bother about people's expectation sometimes. I do my best, I prioritize my needs and everything so I do it, based on the level of importance and to the extent that my resources and my capability can withstand. Other than that, I don't really stress myself too much (laughs)

**Interviewer:** Okay, this one is about money and remittances. Have you encountered economic challenges related to remittances or supporting family members in Nigeria? What strategies do you use to balance these dual responsibilities?

**Participant 19:** I will say I haven't, because like I told you, I always place my priority in the order of importance, and according to what my resources can support so I don't go beyond it. I work hard, you know, but: wherever that can help me, whatever goal or target that can help me is what I just do, anything it cannot support. I cut it off.

**Interviewer:** Hmmmm! Thank you for sharing that. We are now in the last section, section six, recommendations. There are three main questions here, let me start with the first one and the first question is in two parts.

**Participant 19:** Okay

**Interviewer:** I want to know, having lived in Maryland for the last 7 years now, do you think there are policies or programs that are already in place in Maryland here, that hinder African immigrants, people that are well educated like you when they come over? Do you think there are policies and programs or things that hinder them from advancing well in their career when they come over? Do you also think there are policies, programs, or things that are already in place, that support immigrants to…highly educated immigrants from Africa to do well in their career? So the question is in two parts

**Participant 19:** No, I think the system naturally supports whoever is willing and is able to. So it doesn't matter if…but for African immigration that are already educated back in Africa, their expectation might not be met early. Like I've seen people that have PhD back in Nigeria and when they got here they are thinking. I've seen someone that has a master’s or a PhD, I'm not sure, he has more than first degree in pharmacy, so this person had to start the training all over when he got here. So that is one thing that still baffles me, but it is what it is. So once you learn that, and that is the path, you know, sometimes you just have to do things the way people do their things so that you can fit in into the system. I don't know if I've answered your question. I think I...

**Interviewer:** You've answered that question. You can't bend the rules, you just have to fit in.

Okay, thank you. The next question now is, what changes or support systems, or policies, or programs do you think or would you like to suggest that if they put them in place, it can help highly educated Nigerian immigrants succeed in their careers in the US, in Maryland here.

**Participant 19:** The process of converting foreign certificates to the equivalent here…

**Interviewer:** Okay.

**Participant 19:** …needs to be worked on because most of the time these people have experience, they have what it takes but I think the system just want to test them. That's what I've come to conclude, that they just want to test them to satisfy that, hey, he is truly what he said he is but that testing must be made easier so that it can encourage people, more brains, more good heads to come in.

**Interviewer:** Okay, thank you so much for those suggestions. I can literally say that we've

come to the end of the interview, except one more question that I just want to throw out to you there. Do you have any additional comments or insights you would like to share, maybe something that you missed earlier or something that just crossed your mind, or maybe a piece of advice, for well-educated immigrants that come to the US?

**Participant 19:** Yeah, for educated immigrants that come to US, I will encourage them that…because when I came in, I was…I had two different kinds of advices, you know, from people that emmmm, they don't like emmmm… a lot of advice but I stayed focused and I really know what I want to do. When I came in, some people advised me to go into another field but I already know what I want to do and I went in for that and I was persistent. So, and I was able to achieve what I really want to do. So I will encourage all educated immigrants to stay focused. Yeah, the system will retest you, be ready. They've done it back in Nigeria, they can do it even better so they should not entertain any form of fear, or give in easily.

**Interviewer:** Hmmmm!

**Participant 19:** When I started my masters (chuckles), I was discriminated. It’s a long story but I was persistent, I didn't look at all that, I stayed focused. I looked at where I'm going to, the goal I want to achieve, all the side distractions, I ignored. So that helps too.

**Interviewer:** Thank you for that advice. I really appreciate your time.

**Participant 19:** You're welcome.

**Interviewer:** And the input you shared, very insightful contributions that you shared with me in the course of this interview. Please let me know if you would like to have a copy of these research findings, once the research is completed, I will send you a copy via email.

**Participant 19:** I will appreciate that, if I can have a copy.

**Interviewer:** Okay,

**Participant 19:** And then.

**Interviewer:** I would definitely make it available to you.

**Participant 19:** Thank you.

**Interviewer:** Thank you so much for your time, one more time. I'm going to stop the recording now.

**Participant 19:**  And also, I wish you the best in your, emmm, I think that's a PhD, that's huge. Wow, that's good.

**Interviewer:** It's a doctorate. Yes, a doctorate degree.

**Participant 19:**  Yeah, that is good.

**Interviewer:** Yeah, thank you so much.

**Participant 19:**  Welcome. Okay.