**Interviewer:** Thank you for joining me in this interview this evening. Having given me your permission to record, I want to let you know that this interview is now being recorded, so we will start right away. But before we start there are six sections in this interview. Under each section, there are a set of questions, some five, some four, some six questions. Let's start with section one, section one is about demographic information. So the first question is, can you please share your age, your gender, and your country of origin?

**Participant 25:** My age,..I’m 47 years. I'm not sure. Sometimes I forget (laughs)

**Interviewer:** Late forties (laughs)

**Participant 25:** I think I'm 47 years old, yeah. I’m male and I'm from Nigeria.

**Interviewer:** Okay, thank you for sharing that. Question two is, what is your highest level of education, and what country did you obtain your degree from?

**Participant 25**: I have a bachelor's in accounting from Nigeria.

**Interviewer:** Okay, thank you. How long have you lived in the United States, specifically in Maryland?

**Participant 25:** I’ve been here eight years, going on nine.

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

**Participant 25:** Well, I'm self-employed. I’m an accountant, you know, helping people with their business books and filing taxes.

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

**Participant 25:** Before I left Nigeria, I was in the bank. I was an officer in the bank.

**Interviewer:** Okay, commercial bank?

**Participant 25:** Yeah. Commercial bank in Nigeria. Yes.

**Interviewer:** Okay, thank you for sharing that. We'll go to section two. Section two, we’ll talk about push and pull factors. Push and pull factors are the reasons why people migrate from one country to the other, or from their country of origin to another country.

**Participant 25:** Yeah.

**Interviewer:** So here we have about four questions. Let's just get straight to the questions.

**Participant 25:** Okay.

**Interviewer:** Question one is, what motivated your decision to migrate to the United States? Were there specific factors in Nigeria that pushed you to leave, economic, social or political challenges?

**Participant 25:** Majorly, it's an economic reason, you know. We believe that here you have more opportunities for growth, and you know, for career advancements, you know. Then the secondary option was, of course, to provide a better footing for our children, you know, so that they have a better launch pad than we had.

**Interviewer:** Okay. Thank you for sharing that. The next question I was going to ask is about what attracted you to the US. You've already mentioned that better economic opportunities. But there's a part of the question that is asking, why did you choose Maryland in particular? Why not other states?

**Participant 25:** Oh, well, I think the reason why we came to Maryland was because, you know, I remember then we had a friend who put a call across and said, look, I've been here for 4 years, you guys should just come, it's better around here, you know.

So that's why we came. It's because we have somebody here in Maryland, that's why we came to Maryland. If it had been somebody who was in Texas or another state, we would have gone to that state. So that was the only reason why we came to Maryland.

**Interviewer:** Okay, thank you. The last question under this section is; people experience different challenges when they migrate. In your own case, what challenges have you encountered during the migration process?

**Participant 25:** Challenges.

**Interviewer:** Yes, I can…

**Participant 25:** Specifically, what are the challenges?

**Interviewer:** I can give you an example. The challenges could be any form of challenges people talk about. It could even be…let's look at the phases of migration itself. There is a part where you start planning to move. You have to gather information, you have to raise money and other resources. Like you mentioned, someone was already here. Some people don't have those kind of privileges, they don't have anybody that was here before. It could also be at the stage of the migration itself, trying to move over through the immigration process itself. It could also be when you got here, challenges could be lack of access to resources or networking opportunities, or some people have problem with even where to stay when they come. Some people have problem getting the right information to navigate the culture, the new environment. So it can be in different places. Some people have problem in getting what I would say, like the right fit. You know, jobs that match the type of skills, knowledge and experience they had before they came over here. So that's what I mean by immigration challenges that people face when they move from their country of origin to a new country.

**Participant 25:** Well(laughs), I don't know where to start from. Okay, I think maybe I'll just mention one or two of the challenges that I think have really impacted…

**Interviewer:** Hmmn.

**Participant 25:** …my stay here. Okay, like I said earlier, you know, a friend called us because we asked him questions and stuff. Yeah, you know, we came, of course we raised money back from Nigeria. My job was paying quite well, so getting the money wasn't that hard, okay, even though it was borrowed, but you know I had access to it. So that wasn't particularly hard getting here, and you know, when we got here we stayed with that friend for I think about 2 weeks before we had to, you know, find a way to get our own place where were going to stay. And of course that's where challenges start. You know that if you're going to rent an apartment, or whatever it is here, one, you have to have a job, you have to have social security and stuff like that, which you know as a new immigrant, you have none of that. So our friend then like stood in our place, you know, so that's how we got the first apartment we got. Okay, so that's one of the initial challenges. And of course then, you need to start, okay, so how are you going to you know, make money. What kind of job are you going to do?

The prevailing information around that time was, look, you have to go start from scratch, forget whatever degree, whatever job you think you had back at home, you know. The thing people would say then was, look, this is a leveler, everybody starts at the bottom. Okay, so that for me was, you know, in retrospect was one of the main challenges because today, you know, it necessarily doesn't have to be like that, but because well, that's what everybody around you said, that's what you see everybody doing. You know, doing odd jobs, gas attendants and all the other odd jobs that people do around here when they first land. So that's where I started from because that was the information that was available, you know. And I think that's the major challenge for our people, as far as I'm concerned, it's what do you see people around saying and doing.

**Interviewer:** Okay.

**Participant 25:** Fine, the fact that you came newly doesn’t…well, you need to start from somewhere, but you don't have to go all the way down to start. That's what I'm trying to say.

**Interviewer:** Hmm, yeah,thank you so much for sharing that perspective. That's quite central to the core of my research. And thank you for sharing that perspective.

Let's move to section three. Section three, we'll talk about professional experiences. You mentioned earlier that back in Nigeria you worked in a commercial Bank.

**Participant 25:** Yeah

**Interviewer:** Before you moved over to the US. I just want you to kind of summarize your career growth, your career trajectory in Nigeria before you relocated to the US.

**Participant 25:** Yeah. Okay. So like I said, I, worked in the bank up until I left, for about 15 years, I think, yeah, thereabout. You know, started in the bank as a bulk teller, counting bulk cash, moved from there to, you know an actual teller who now pays and receives cash from customers, and then I went over to customer service, where you're dealing with customer issues and stuff. So because of that experience going around banking operations, of course, I was promoted to what we call, head of operations, you know, that's the head of branch operations. And then, later I actually became the branch head, right. So that was the position I was before I left Nigeria.

**Interviewer:** Okay, thank you for sharing that. You had a very interesting and very inspiring experience back in the banking sector in Nigeria, spanning over 15 years. You started as a bulk teller and rose through the rank, to manager of operations to branch manager of a branch. Thank you for sharing that. Now let's come to the US, how will you describe your current career trajectory in the United States?

**Participant 25:** (laughs) Oh, mehn! Okay, so you know, I think I alluded to it earlier, so when I came the first thing I did was work as a gas station attendant, I think I was there for a little over a year, and then, you know, I decided that look, I couldn't do that any longer, of course, because there were bills to pay and the money I was getting from there was nothing. So I decided to drive for Uber, did Amazon delivery and Door Dash delivery. For a brief moment, I wanted to, you know, get back into the banking space. Okay, I attended several interviews, but I didn't do well. so I didn't get any of those jobs that I applied for. So you know, I continued, doing what I was doing as an Uber driver, Amazon delivery drive, you know. So I decided I wasn't going to you know, look for any job. I was just going to make my own way. That's what led me into eventually starting, what I'm into right now, as you know, because I studied accounting, how come I could serve people with knowledge that I gathered back in Nigeria as an accountant, as someone who spent years in the bank.

**Interviewer:** Hmmn.

**Participant 25:** So that's what led me to what I'm doing currently, you know, that also goes back to what I said previously, the environment that you find yourself determines a lot of things that you feel you can, and cannot do.

**Interviewer:** Okay

**Participant 25:** This could have been what I got into immediately when I came, it's possible, but well, I didn't think it was possible for me back then.

**Interviewer:** Hmm, okay. Thank you for sharing that. So you've gone through this route when you came to the US, working in different capacities, in positions that you fit like were below your skills level, your professional knowledge and experience and academic qualifications.

**Participant 25:** Definitely.

**Interviewer:** Now, you're in the professional services, preparing financial reports for small businesses and also preparing taxes…

**Participant 25:** Yeah.

**Interviewer:** …for people.

**Participant 25:** Yeah.

**Interviewer:** Okay. Now, I'm going to ask you a question that is based on skills and qualifications.

**Participant 25:** Right?

**Interviewer:** Because a lot of people don't ever find the opportunity to even utilize those skills they have. You know, they just come in and, like you said based on the available information at that time, go into a career, and they stay there until they retire and they feel like “I didn't really have that time to utilize the skills and knowledge and experience that I've acquired back in Africa or back in Nigeria.” But there's a level at which one may be able to utilize those skills fully, or maybe partly. In your own case, how well do you feel your skills and qualifications are being fully utilized in this current career you find yourself now?

**Participant 25:** Yeah, you know what gave me the confidence to think I could do well here was because I studied accounting back in Nigeria. I've done professional exams back in Nigeria in accounting so I know that I can stand shoulder to shoulder with any accountant anywhere in the world.

**Interviewer:** Hmmn.

**Participant 25:** Okay. So I feel that what I'm doing now is, you know, is utilizing my skills appropriately. Right, you know, that's what I think.

**Interviewer:** Okay, yes, because it has to do with taxes and preparing financial reports.

**Participant 25:** Yeah.

**Interviewer:** Okay, thank you. Now, let's go to barriers that people face. You've touched on this a little bit but let me still ask the question, in case you have anything to add, the question is, what barriers have you faced in the professional landscape, such as licensing requirement, recognition of foreign qualifications or workplace discrimination? What strategies have you used to overcome these challenges?

**Participant 25:** You know, in my own case, one of the reasons why I actually wasn't going to pursue a paid employment was, you know, one of those kind of, should I call it discrimination, because you know, the moment you open your mouth and you sound different in that interview, you know. Well, but this is my experience. Like you know, I feel like well that puts me at a disadvantage, you know, so I feel I have to try harder to show that I know than any other candidates who is applying for the same position. My wife works in the bank, you know, and she tells me what goes on, politics and all the stuff that goes on. You are still seen as an outsider even though you are doing the job better than almost every other person that you're working with. So that's one of the reasons why, you know, I decided, look I think I'm going to make my own way. I'm not sure I'm going to survive working in a corporate environment with all the things that I hear and I see.

**Interviewer:** Hmmm!

**Participant 25:** Yeah.

**Interviewer:** Okay, thank you for sharing that. So you own and manage a professional service where you're able to put all your skills, knowledge, and experience into managing your own organization and doing things the way that you have acquired skills over time.

**Participant 25:** Yeah, I'm just using my knowledge to make money from, because at the end of the day, really, when people know that you can solve problems for them…

**Interviewer:** Hmmn.

**Participant 25:** …it doesn't matter how you sound or what you look like.

**Interviewer:** Hmmn.

**Participant 25:** As long as you have the solution to their problems. So if I'm the one making that decision, well, then, you know I can decide who I want to work with and who I don't want to work with.

**Interviewer:** Thank you for that very interesting perspective. Thank you for sharing that. Let's go to Section four, cultural assimilation and social integration. The questions I'm going to ask here, I think you may have talked a little bit about them, but I will still ask the questions in case you have something to add, and I'm going to combine about three questions into one. So how will you describe your experience of cultural assimilation in Maryland? Have you experienced any cultural or social challenges since you migrated? And how have you navigated these differences in both your personal and professional life?

**Participant 25:** To answer that question. Yeah, culture?

**Interviewer:** Yes, we all agree that the culture is different (laughs)

**Participant 25:** The culture is different, really but what I’ve seen is most of us don't really get in to the culture we tend to group ourselves together and well we don't really integrate into the American system. Yeah, we may work in the establishment, but we kind of are separate from them. I don't know if you understand what I'm trying to say. If we’re back in Nigeria and this, I think, is true for most people, I probably will be involved in my community, you know, I'll be accepted normally, because well, I'm a part of them. But I think maybe because of the discrimination or kind of thing, we just decide, okay, we are not going to step outside of my boundaries kind of thing. So an example will be most of us probably wouldn't go to an American religious, maybe a church or something, we would prefer to go to you know, a Nigerian or an African Church. I don't know if people get invited to birthday parties or other occasions that are outside of work things with Americans. So I really don't think we integrate into the culture properly. Well, there are exceptions to all the things that I'm saying, because sometimes you see, some person who is but largely, I don't think so. That's why you would…if you go to a particular place, you will see a lot of Africans living in that particular place because when they decide you know it may not even be a conscious decision, but well we just gravitate to that side like that because, you know, we feel that we can't mix with Americans because of well, I feel like there's a kind of distrust or kind of, I don't know what the word is, so we separate. That's what I think.

**Interviewer:** Hmmn. Let me ask you a follow up question about that, you mentioned the word distrust.

**Participant 25:** Yeah.

**Interviewer:** Well, looking at how people assimilate and integrate to a culture. Do you think this sentiment kind of affect how well highly educated African immigrants, Nigerian immigrants in the US, do you think it contributes to how well we do within the professional landscape, like in the corporate environment?

**Participant 25:** Oh, yeah, definitely. Because the truth is, if you don't venture out, if you feel like if you venture out, you know, you're going to meet with a brick wall, or you're not going to be accepted, you know, then the tendency for you is to pull back, and if you pull back, whatever opportunity may be out there will not come to your door. Okay, so definitely, you know, it's a hindrance. I think that's what I was trying to refer to in the beginning. Even though you come here as an immigrant, you're new, fine, there's going to be challenges but go out there and go make your own way.

**Interviewer:** Hmmn.

**Participant 25:** If, like, I said, you know, if you have the solution to people's problems, it doesn’t matter who you are or where you come from, so it may be, you know, harder for you than for an average American. But if you've got what you've got and you go out there something might just fall into your laps. But if the general belief is, look, you have to start with menial jobs, you have to do that, then it slows your growth, or worst case that's what you do until your economic value is gone.

**Interviewer:** Oh, okay, thank you for sharing that very interesting perspective. I have one more question under this cultural assimilation and social integration. People talk about the kind of support systems that they have when they migrated, or when they come over. Support system, can range from a family member who was there before you, your friends or old colleagues that you worked together somewhere, or maybe even a fellow country man, that you just meet randomly somewhere. This support system could also be a group of people and organization, that's not just an individual. So in your case, are there specific community networks or organizations that have supported your integration? How well have these organizations supported your career advancement?

**Participant 25:** Well, I didn't find any support of community support or organization, there was nothing like that. You know, the friend that we stayed with, you know, only allowed us to stay for two weeks before issues started, you know, coming up that we were thinking, well, it's time to step out if you don't want issues. So you know, it's more like a figure your own way out kind of thing - you're here, well, find your way.

**Interviewer:** Okay, thank you for answering that questions. Let's go to section five. Section five, we’ll talk about dual cultural and economic challenges. Let me say there are two questions here. Let me start with the first one. Do you feel torn between the cultural expectations of Nigeria and that of the United States? How do you navigate this?

**Participant 25:** I'm not sure I understand the question when you say torn between.

**Interviewer:** Yes, cultural expectation. I can rephrase it and I can provide examples for you to understand…

**Participant 25:** Yeah, yeah if you can.

**Interviewer:** …what I'm trying to get at. So these cultural expectations are…there are things that you are used to, you are familiar with and you came over here and you realize that things are totally done different. At times, you are caught between wanting to apply the kind of wisdom or the norms of how things are done, where you're coming from as against how things are done here. Let me give you an example. People have told me that in the work environment in Nigeria, when you’re relating with your older and senior colleagues, you tend to address them in a way that you feel like, oh, I'm showing them respect, and you saying Sir or you are using Ma for them, you call them by titles, you know. Here in the workplace environment, people call people by first name, even though the person is way older than you and it is kind of difficult for people to switch (laughs) between that reality that they're used to and how things are done here. It could also be about lifestyle, maybe some lifestyles that people frown out in Nigeria, you realize you come over and you realize that it's…nobody really cares…it's really your business how you choose to live your life, even though you have an opinion, you have to learn how to keep those opinions to yourself. And there are also economic issues, too, for example, someone said ‘I wasn't prepared for all this payment of rent on a monthly basis while I was in Nigeria I just pay once in a year, and I forget about rent’ But here, even if you want to pay once in a year. You don't have the economic capacity to be able to do it. (laughs)

**Participant 25:** Yeah

**Interviewer:** So that's what I mean by, if there are things that you got here and you feel like, “Oh, my God! How do I navigate this new reality, that's totally strange to me, based on what I'm used to from where I'm coming from?”

**Participant 25:** Well for me personally. I don't think I have any of those issues.

I think because you know at the start of my career, like I said I was in the bank, and the policy in the bank was, it doesn't matter who you are, even if you are the MD, we call ourselves by name. So that wasn't a problem for me, you know. So it wasn't something. Yeah you know, there's still the respect there, even though but well, that wasn't an issue for me. And the… and other… look…what I'm trying to say is, I think the level of exposure that I had before I came over made it easier for me to blend into whatever the culture here is, so you know I don't have that, is it conflict you're saying, you know, when it comes to culture or whatever, you know. Personally for me, you know it wasn't, you know, a big issue. You know, before I came here, I've always learned to, you know, look everybody can do whatever they want to do, as long as you're not encroaching on my space, you're not so…whatever I see…well, that's their business.

**Interviewer:** Hmmn.

**Participant 25:** You get what I'm saying. So, you know, it wasn't an issue per se for me. Really.

**Interviewer:** Okay, yeah, thank you for sharing that. Let's go to the last question under this section. And the question is, have you faced economic challenges related to remittances or supporting family members in Nigeria? What strategies do you use to balance these dual responsibilities?

**Participant 25:** Well, so you're talking about

**Interviewer:** Sending money.

**Participant 25:** Sending money.

**Interviewer:** Sending money to people back in Nigeria.

**Participant 25:** Well, you know, in my case, you know, I'm the last child of my parents.

**Interviewer:** Oh, okay.

**Participant 25:** And every of my sibling, my older sibling, we all went to school. Everybody has their own jobs, so nobody is looking to anybody for anything, you get what I'm saying. So you know I've not had that pull from anybody to send them money. Maybe a few friends here and there. But I've not had that serious challenge where somebody is, you know, standing on you to send them money, do this or do that. So, well, I don't have a lot of experience (laughs). Before I came, my parents had passed so you know there was no need to send money to anybody for anything.

**Interviewer:** Okay. Oh, wow!

**Participant 25:** That's my experience.

**Interviewer:** Okay, thank you for providing that. You’re kind of lucky if I have to say that (laughs). Yeah. Okay, so let's go to the last section. We are almost at the end of the interview. Here, we’ll talk about recommendations.

**Participant 25:** Okay

**Interviewer:** So I will try to reframe the questions here into two questions. Let me start with the first one. As someone who has lived here for 8 years now and you had a very interesting, very inspiring experience working life in Nigeria, spanning over 15 years and moving over to the US and you’ve kind of navigated the terrain, the landscape. You're familiar with the challenges that immigrants face in different capacities when they moved over to the US here and having gotten through these challenges, now you own your own professional services business, and you manage an organization. The question I want to ask first is…and let me also add this before I ask the questions, I also want to believe that based on your professional and social and cultural interactions over the years that you've been in the US. You're also exposed to immigrants like you, that face maybe similar or different challenges, and how they navigate it.

**Participant 25:** Yeah.

**Interviewer:** Okay. So the question I want to ask now is, do you think there are policies or programs or practices that are in place in the US, in Maryland, specifically that kind of hinder immigrants from navigating this professional landscape better, do you think there are policies, that maybe they were set up to help people but they kind of now like, serve as barriers to highly educated professional immigrants. That's one part of it. The other part of it is, do you also feel like there are programs and policies and practices that kind of make it easy for highly educated professionals from Africa to succeed in the US, in Maryland here? That's my first question.

**Participant 25:** I'm not sure I know of any program that was initially set up to help immigrants that has become a barrier. I'm not aware. Maybe I'm not exposed enough to know or to see. I don't.

**Interviewer:** Okay.

**Participant 25:** The other question was, if…

**Interviewer:** Yes, if there

**Participant 25:** Yeah.

**Interviewer:** If there are things that are already in place, that yeah, that kind of help immigrants to succeed.

**Participant 25:** You know, I think I'm also going to say I don't know how to answer that question. What I will say is, I can't say positively, you know factually that there is but I'm also not going to say that there is not.

**Interviewer:** Hmmmm

**Participant 25:** Because especially now that you know, I’m in this place I'm beginning to see some things differently. Like I said earlier, if you don't venture out, you won't know what is out there or what is not out there. So you know, I can't say whether there is or there is not.

**Interviewer:** Hmmn.

**Participant 25:** You know, but I will most likely say there is something, even though not too much, that probably, you know, helps immigrants to move ahead or helps anybody who cares to venture out and so that's what I'm saying. Now, if you don't go out there to ask questions or to step into places that you will not normally step into, maybe because you feel like you, an immigrant.

**Interviewer:** Hmmn.

**Participant 25:** Then you will not know. So that's the only way I can answer that question. So I don't know whether there is or there is none.

**Interviewer:** Thank you. I think I understand that. I think you're more or less saying that some things you can only understand from where you're standing, your position at any point in time.

**Participant 25:** Yeah.

**Interviewer:** So if you shift and change your position to another location, then you can understand from another perspective. Okay, thank you. One more question.

You said something before which everybody that I've spoken to has also talked about this issue of, “if I knew what I know now right from the first time that I set my foot in this part of the world, maybe things would have been different.”

**Participant 25:** Yeah.

**Interviewer:** So based on that, I want to know, what changes or support systems will you suggest if these changes and support systems are put in place can help highly educated Nigerian immigrants succeed in their career in the US, in Maryland here?

**Participant 25:** You know what I would love to see happen is if someone is coming in afresh, like there is, you know a place where they can go for information relating to what they were doing back and what opportunities are available if they want to continue in that field. And if they don't want to, what other opportunities are available, what can they do. For example, if, when I came in, someone had told me, you studied accounting, why don't you go ahead and get your CPA license.

**Interviewer:** Hmmn.

**Participant 25:** You know, probably that would have taken me maybe a year, maybe two, but I know that my trajectory would have been different if that had been an option for me. Well, I didn't think was an option nobody around me felt it was an option not until recently. So something like that, you know, where you know, well, you're just coming, look maybe it's a website, or whoever is going to be the custodian of that information, some where they can go and you know you can make a plan for how you're going to you know, integrate into the system. Maybe it's your current career, or if you want to do something else.

**Interviewer:** Okay, I actually ask one more question, but I don't want to take it from you. Do you have any additional comment or insight you would like to share?

**Participant 25:** No, I don't think.

**Interviewer:** Yeah, I think that was that your additional comment when you talked about that information when people come in and not just getting the information from random sources. You can get information from six different sources, and all of them are saying different things, conflicting at times.

**Participant 25:** Yeah.

**Interviewer:** At the end of the day, you don't even know which one to choose. But there’s a dominant information that everybody has said, that's more like the norm, the culture, the tradition that people tell you when you come in.

**Participant 25:** Exactly.

**Interviewer:** And once you buy into it, it's difficult for you to reverse yourself out of that drive.

**Participant 25:** Exactly.

**Interviewer:** I appreciate your insight, and I want to specifically thank you for making out time, this time, this late in the night on a weekend like this. I do appreciate your time, and the very inspiring story you shared with me and also the very interesting recommendation you mentioned in the course of this interview. If you want to have a copy of these research findings when I finish, please let me know. I'm going to provide a copy to you via your email address.

**Participant 25:** Yeah, I would love to. I would love to see what your findings are and what your recommendations are at the end of the day.

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