

Oral History Interview with Josephine Nzerem

Conducted by Maggie Lemere

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Lagos, Nigeria and Washington, D.C. via Zoom

Josephine Nzerem is a Nigerian entrepreneur and activist. Her work focuses on protecting women from disinheritance and other socio-economic abuses. She educates women and men to acknowledge and provide for women's right to own and inherit property. She was elected an Ashoka Fellow in 2002 and went on to become the Director, Venture and Talent for Ashoka Africa. In this interview she speaks about her personal journey, as well as the problems facing Nigerian widows who are disinherited. She connects this struggle to the Covid-19 pandemic and the increase in women's vulnerabilities in the country. Lastly, she lays out her theory of change making and community activism.

Keywords: Women's rights, Nigeria (economic conditions 1970-) (social conditions), Inheritance and succession, disinheritance, wills

Places: Nigeria

Maggie Lemere: [00:00] All right. We're recording. So today is November 20th, 2020. It has a nice ring to it. I'm Maggie Lemere, and I'm here with Josephine Nzerem. Josephine, did I pronounce your last name correctly? Yeah? Okay.

Josephine Nzerem: Yes, you did.

Maggie Lemere: And we're meeting between Washington, D.C., and are you in Lagos?

Josephine Nzerem: Lagos, Nigeria.

Maggie Lemere: Okay, great. And we're here to talk about Josephine's amazing work for many years supporting the rights of women in different forms, from advocating for widows and their families, and for a more inclusive legal and social system, all the way to now where she's also supporting social entrepreneurs, including women across not only Nigeria but across the continent. So, we're really grateful to have you, to have this conversation today, and to be able to learn from all of your incredible experience and insight about the experiences of women in Nigeria through your own story and beyond. So, let's start by having you just introduce yourself and tell us a little bit about who you are and what you do in the world.

Josephine Nzerem: Okay. Thank you, Maggie. So, my name is Josephine. I'm a wife, a mother of four, and I'm a social entrepreneur. I grew up in a home where my confidence was built in a sense, because I grew up in this space where my voice could be heard. I was given that opportunity to speak, so I wasn't stifled. So being in that kind of atmosphere enabled me the confidence to speak up when I see wrong. [00:02:00] And when I see a status quo or anything that is going on that is not quite right, I speak about it. I want to do something about it. I remember many years ago, when I started my one-year service, and in Nigeria, when you finish your first degree, you have your one-year service to the nation. So that's what I was doing in a particular community in Lagos, when I was in that community, and I saw a little boy in a building site. And I'm also a very curious person. I didn't just walk by, I walked and then I came back, because for me, it was strange to see a little boy in a building site, carrying buckets of sand and rocks. I didn't know what was going on, so I had to come back. When I got back to the boy, I asked him, "What's going on here? Why are you working? Why are you not in school? What are you doing here?" I asked him, I think a ton of questions. But I was really unhappy with what I saw. We just sat down. I made him comfortable and we sat down and he talked to me, and he shared the story of disinheritance, of how his father died, and he was disinherited, and because of that, he had to drop out of school to do this job. He still goes to school sometimes, but he had to do this job to support the mom. I was blown away. I couldn't believe that anything like that can happen. Because see, Josephine who grew up in a sheltered home. I mean, at eight, I was still bouncing on my daddy's legs and laps, and playing and all that. I didn't understand why anybody should be working at eight. And that emotion, it started a lot of emotion in me. And I went and I started asking my father, why would this happen? Now, I didn't grow up in Nigeria. I grew up in the States. And then we came back to Nigeria and I started my school year and all that. I didn't have a [00:04:00] large understanding of the culture, or the things that happen. I didn't learn anything about wife inheritance. I'd never heard of it before. I didn't know anything about being pushed out of one's home, disinheritance, and all that. I didn't know that any such thing existed.

So, my father took time and educated me. He put me through the process of understanding the different cultural things that happen in certain cultures in Nigeria. And I was angry. And I was like, "How can anyone allow this thing? How can anyone let such a thing happen? Why should this happen?" And my father was like, "Why don't you do something about it?" And I just said, "That's exactly what I'm going to do. I'm going to do something about it." And that's how I co-founded Human Angle, which is an organization that addresses disinheritance issues. We realize in our research that we must engage all the stakeholders, especially because Nigeria runs a patriarchal system. We realize in order to change this law, in order to change this culture, we must go to the stakeholders. We started with men. We started putting systems in place to teach men how to write their will. Because changing the culture is something that is so difficult, because you can't just go in and tell people, "This culture you are practicing is wrong." You have to be able to build something that is different on the side that will be able to point to them a better way. So, we got them to see differently by the things that we're doing. We started the practice of teaching male-dominated groups how to write their will, the importance of their will.

At first it was difficult. There is this myth that people had about when you write your will, that means you're about to die. They couldn't understand why we should bring that into the discussion at all. [00:06:00] Why would I want to write my will? I'm not about to die. So, 'will' was synonymous to death. We had to break that myth, first of all. We broke it through drama. My first degree is in creative arts. I was able to write short scripts that we used as icebreakers for the workshops we had for the male dominated groups. [inaudible 00:06:20]

In the engagement with male dominated groups, through the scripts we portrayed what could happen if the head of the home, or bread winner does not put safety nets in place in order to stop disinheritance, to avoid the effects of disinheritance.

By the time we showcased that drama as an icebreaker to start the talk on wills and all that, we find out our people are holding onto their seat, and they're asking, "What do I need to do? I don't want this to happen to my family. I don't want this to happen to my children." This opened the door for us to now introduce using wills. While doing that also, I found out on my own that it wasn't enough. And why I say it wasn't enough, because, if while the man and the woman, their life, their business, doing everything, and the woman does not even understand what the man does business-wise, does not know the accounts that he has, does not know the properties that he has. She does not know anything. She's already disinherited.

If that information is in the hands of another person and not with her, that means she's disinherited. So, I started empowering women against disinheritance. Now, empowering women against disinheritance is that tool that we use to show women, inasmuch as you and your husband or your spouse or your partner, you are making money, you must be able to be part [00:08:00] of that business, understand the business, understand the accounts, understand where the property documents are. Understand where those important documents that relate to your life and your future and your children, where they are. What are they about? Be part of it.

We started that in order to train women. And another thing we did is also, we started to teach men the importance of being married under the law. Because in many traditional cultures, people think that the most important marriage is the traditional one where we wear our stylish hair gear.

Yes. And close the street and have a big party and all that. That is beautiful. It's a beautiful thing. But one thing about that traditional marriage culture is it doesn't really protect the women. It doesn't. We need the woman to be married under The Marriage Act because when she's married under the act with or without the will, she's entitled to a portion of the property if anything happens.

We started all that education on providing male and female information on different forms of marriage in Nigeria and their advantages and disadvantages. As we continued to build the rights of women, and continued to serve that, and continued to train them, we did another survey with men, and we found, in one of our questions in our poll was, "Who would you like to hear about the will from?" And all of them ticked, their children, organization. Nobody said wife. So, we now asked, "Why do you feel that your wife shouldn't tell you about the will?" And many of them said, "If my wife tells me about the will, I'll feel uncomfortable. Why would she want to tell me about the will?"

So, what we did with that information is that we designed another program called Every Child an Advocate. In every Child an [00:10:00] Advocate, what we were doing is that we created every Child Advocates club in schools, primary and secondary school, and even with the NYSC groups, where we were sharing information of: 1, the importance of writing your will, 2, the importance of parents having educational fund for the children so that if anything happens, their education can continue. And third, to make them understand about child rights laws.

This is all that I was doing, and Ashoka found me. And when Ashoka found me, I went through the Ashoka process and I became a fellow. Now, while a fellow, I continued with the conversation of, how do we protect women? I became a member of Women Reclaiming or Refining Culture. They actually supported me through all the process of engaging multiple stakeholders to stop the ugly trend of disinheritance [inaudible 00:10:48]. That's how I was able to go to Jakarta, Indonesia to share my idea. Because in Jakarta, I found that a lot of our cultures are similar. The way women are treated, and the inheritance and property rights and all that.

So, it's been a journey. But one thing I have done with it is that I have come to the realization that economic power is very important. And I launched another organization called Ten Feet Tall Initiative. Now, in Ten Feet Tall, what we do is that we are building the economic power of women by connecting them to mentors, connecting them to tools and resources, and giving them a platform to be able to share, collaborate, and meet with peers and learn from them. You see, I'm here, because I'm standing on the shoulders of those who have gone ahead of me.

There are women that have gone ahead of me that I've learned from. We believe that if we foster a community where there will be inter-generational learning, it will impact women's [00:12:00] economic rights, and it will also impact their social rights. Because a woman cannot negotiate for her rights. If she's dependent on a partner, on a spouse, for her basic needs, there's a limit that she can be able to negotiate for that right.

But if a woman has an independent income and she can take care of certain things, there's a way you can push her, and she will say, "Hey, stop that. You can't push me. I can take care of myself." Yes, there are a percentage of women out there, regardless of their economic power,

whether they have it or not, they will always stand up and fight for their rights. But we don't have that in a larger majority. So that's why alongside making women understand their human rights, we must also empower them economically, empower them politically, empower them to understand that they are leaders. Thank you.

Maggie Lemere: Beautiful. Beautiful. Okay. So, thank you so much for laying that out, and I think it is. It's really... I don't feel like the conversation about women's economic rights is sometimes as developed, at least from the context where I come from, as the other types of rights. So, it's super important. But before we get back to the work, can you tell me a little bit about where you were born and your family story? Because it was really interesting that you have this insider, outsider background. I'd love to hear more about that, and how it impacted you.

Josephine Nzerem: All right. So, I was born in Nigeria, and then I think at the age of two, we travelled, my mom and I and my elder sister, we travelled to America to join my dad, who was already there. We went to the States in Omaha, Nebraska. And then when my dad and mom, finished their studies, [00:14:00] they decided that they wanted to bring us back to Nigeria so that we would get to understand our culture.

So, we came back to Nigeria. I'm actually the second born. We are seven, four boys and three girls. We second borns, we have this thing about us. We are fighters. So, I have all that in me. I'm the second girl. I love my home because it was a super blend of fun, laughter, and strictness. It was a blend of it all. I loved growing up in my home. If there was anything like coming back again, I'd still like to come back to the same home. It was really interesting learning from my dad, my mom, learning from my siblings and all that.

I remember when we came back to Nigeria and I started going to school. It was totally different. It was like a culture shock. But I got used to it, and we started with a school here, myself and my elder sister, started with a school here and all that. I loved the fact that we came back, because it gave me the strength to understand. It gave me the awareness to understand where I'm from, and all that is in my culture.

I had to take time to learn about it because I didn't grow up with it. It took me time. I would say that up until now, I still don't know everything in the Nigerian culture. But at least one thing that has happened is that I've learned a lot. And then my husband, who grew up totally in Nigeria, has been a great resource for me. He has been able to teach me so many things that I didn't know. Where my father stopped, my husband continued. It's been a wonderful blend of learning about the culture, asking questions. I can ask a lot of questions. Asking questions, what if I [00:16:00] come across someone that I feel knows more, I want to learn, I want to understand. Why is this happening in the culture? Why is it allowed? What's led to it?

Because I found that many times in our culture, many things that are happening, you don't even know how it started. But people are practicing, nobody knows how it started. Trying to dig deep to understand, why are these things happening, and why is it allowed? I think I've done a lot of questioning of that. And that's how I've been able to design a lot of my ideas and all that. Even with Ten Feet Tall. Ten Feet Tall was born out of giving a woman that opportunity to stand Ten

Feet Tall. To be able to say, yes, I too can be successful. I can make it. Success is not written with a male face. I too can be successful, yeah. That's it.

Maggie Lemere: What was your... it sounds like your father had a very progressive perspective on Nigerian culture, maybe, or on gender, compared to potentially some of the communities that you've worked with, the starting place. What was your father and your mother's background, and what informed his open mindedness, do you think? Because it sounds like you played an important role.

Josephine Nzerem: Yeah. Well, I would say that my dad, what formed this open mindedness because as a young man in Nigeria, when he was still in school, he came from a family that was open already. My grandfather was a huge farmer that had yam barns all over the place and all that. So, he could travel to the US for his first degree and all that.

So, I guess that upbringing, and then going to [00:18:00] America to study at that young age, opened him up. It made him think differently. It made him see things differently. And then my mom also, whose schooling was partly in Nigeria before joining my dad also. I guess that influence of having a Nigerian background and going out there to mix up with all those cultures also showed them and opened up their mind.

And I grew up in a home where it's not about you're a man, you're a boy, or you're a girl. It's not about, this is the tribe you are in. We are detribalized. That's my home. We are totally detribalized. My father and my mom, what they did with us is that they pointed us to people, be conscious of people, who they are. Treat people nicely, do things. I remember one day, I was five years old and I was upset about something, and I just slammed the door and left my dad.

And my dad called me back, put me on his lap, and talked me about slamming the doors. And that has stuck with me. He told me that. Never slam doors. Because when you slam a door, it's difficult to open it again and come to that person. And that has been a resounding teaching for me. So, in every relationship that I find myself in, even if that relationship is going wrong at that particular time, I don't slam the door. I make sure that I exit in such a way that if we meet ourselves elsewhere, we are cordial to one another, we can catch up, find out, what are you doing now? How is life treating you?

So, because of that upbringing, I see the value every human being brings to the society. It's not about where you are from, it's not about your tribe. It's about who you are, the inner person. What values as a person do you have? Because that's what my parents pointed us to.

Maggie Lemere: [00:20:00] Yeah, those are really powerful teachings to have. Also, just as a side note, my mom is one of seven. She's the first born. But she has four brothers, and she's one of three sisters. So, funny. Similar situation. It definitely, I think shaped my mother's personality to be the first girl of the family. So, when you were a little girl and you were thinking about what your future might be and what you wanted to do with your life, did you have a certain vision or a certain goal? Did you know that you wanted to be, as Ashoka would say, a change maker, or what were your interests and how did they develop?

Josephine Nzerem: I guess growing up, I've always wanted to be on a podium and doing something with people. I didn't know what course in the universe that would lead to that. But what I knew was that, growing up, I was always trying to do something with people. I was about 11 when in church, I entered the church and I looked at the children in the church. They were making so much noise. And I just walked up to the leader there and told her, "Why don't we group these children in their grades and their classes? Like age grades and give them activities?" And she was like, "Okay, you have the idea. Why don't you try it?" So, I put one to two to three in a particular group, and we gave them some activity, and like that we continued with four to five, six to seven, and so on and so forth. And by the time we separated that, and the children were all doing one activity, the noise ceased. And the lady just turned, she gave me a huge hug and said, "Wow, it worked." I said "Yes."

So, I'm not the type, I've never been afraid of trying things. I've never been afraid of failure, [00:22:00] because I believe that if I fail, that means I'll just do it in another way. Yes, it will hurt. But I'll get up. I'm the type that springs up after failure. So that's it. And then by the time I was in my teens also back home, I organized a sports thing with young people where during the holiday, I was just thinking, "What do we do during the holidays to keep children busy and occupied, [inaudible 00:23:13], to keep them doing something," and all that. What do we do, instead of them just running around?

So, in the church, I organized a tournament with some of my friends where we had tennis competition, we had the marathon race, we had so many things. Fun sack race and all that during the holidays. And it kept everyone busy. I've always been one to bring people together, and all that. So, growing up, I knew I loved doing that. But honestly, I don't know what career path that would take me, but the first degree took me to creative arts, where I learned a variety of things. And then the second, my two master's degrees, one took me into public administration and international affairs, and the other one was psychology. And I really liked the psychology for social change. Because that opened up my mind to see how different cultures, how they engage, and their thinking, and the way that they've come together. And then how do they engineer social change?

So, I love that. I guess I've grown, and at each level of my life, I just take up something to do. I've done a lot of other courses, other engagements, that keep on broadening my mind about how to engage people, how to design an idea and things to do. So yeah.

Maggie Lemere: Beautiful. Yeah. It's cool to think about how all of your different studies have come together in your idea, because you're thinking about the human psychology, you're using theater. [00:24:00] You're thinking about international and regional social change. You kind of have it all together, the creativity. But before we go there, how old were you when you moved back to Nigeria, and where did you move back to? Was it to Lagos?

Josephine Nzerem: No.

Maggie Lemere: No.

Josephine Nzerem: I think I was about eight when we moved back. Yes, I was eight when we moved back. But we landed in Lagos, yes, but we didn't spend time in Lagos. My dad already had an appointment in Imo State. That's the southeast of Nigeria. He already had an appointment with the Ministry of Agriculture back then. He had to come back to Nigeria to take up that appointment. So, we moved back. I remember staying in hotels before they could sort out our apartments and all that. It was fun staying in the hotels. Afterwards, we moved into our apartment, set it up and all that. So that's it. And it was really fun then, of course my dad and mom, they started school hunting to look for schools for us and all that. And then by the time they found school, they took us to the school [inaudible 00:25:57] and we started our education here in Nigeria.

It was quite different, because I wasn't used to that kind of setting, moving from America to the Nigeria setting of education. I'm used to my teachers, all of us sitting in a circle, discussing and learning, and then in this one, we have to sit facing a board with a teacher in front. It was totally different for me. But I got used to it. And my sister and I, we all got used to the educational system. It was a bit of a struggle at first, but we got into it. And we started learning. So, Imo State was quite different from the US.

Maggie Lemere: Yeah. So, what's that part of... I've been in West Africa. Super sadly, I think you know [00:26:0] I haven't been to Nigeria yet even though I lived in Ghana. So close by. But so far. So, what's the state like? What was the context like there, vis-a-vis thinking about better known, very cosmopolitan cities like Lagos. What was it like there?

Josephine Nzerem: Back then, Imo State was a quiet, beautiful town. It was quiet, and it was beautiful. It was a flower about to open. That's the way it was back then. And we watched it actually bloom and open. We watched it. It was beautiful in the sense that we were in an estate. And because we were living in an estate, it was like having... you know how it is in an estate where you can ride your bicycle with your neighbors, have fun, play basketball in the church and in the estate and all that.

So, it was really a quiet, beautiful town. And it wasn't big, it's small, it made doing things easy, and it made going shopping easy. I remember the first time we went to a supermarket, and we saw the candies that we were used to in America, and we saw it in the shop. We were so excited. We couldn't buy enough of it. So that gives you a version of understanding how sleepy and quiet the town was. Imagine going into a supermarket, you see candies, you see Mars, Snickers, Bounty, all of them. You're like, "What? What is happening here?" So, we were super excited. I remember that shop. We had to buy a lot. So that's how Imo State was then. It's a beautiful town. But now it's totally different. Now it has really grown big, it has become a large state with a lot of infrastructure in place. But back then, it was a sleepy quiet town. Yeah.

Maggie Lemere: Got it. [00:28:00] That sounds very idyllic, to have the estate and the nature. And I love that picture of the blooming. That's so beautiful. But yeah, also what a culture shock for you, being so young, having your whole life in the United States and then coming back. And I can imagine that contrast of an American circular school system to a more British straight desk situation that is more common globally. So, when you were growing up in high school, and in

college and such, what was the political and social context in Nigeria? And what stood out to you in growing up from that time and for your parents and your family?

Josephine Nzerem: So, in secondary school, we were still under the military rule back then. It wasn't easy. And I guess that's the first time I really came across the president we have now. Because back then, he was the military head of state. And as the military head of state back then, life was tough. There was a program that distributed basic food items to people. And I remember back then, for many people to have basic amenities, they had to stand in a queue to get all the items. It wasn't an easy life.

But, and then you also had to be careful. My dad was working in a newspaper company. I remember my first story got published there. I wrote about a street in Imo State that was so busy, yet quiet in the night. It was a scene in the day. It just came alive. And then at night, you wouldn't believe it was the same street. So, I wrote a story about that street. It's called Douglas Street in Owerri. And it was published in the newspaper back then.

So, [00:30:00] growing up in a way, it was totally different. And then in secondary school, I was a prefect in school. And going through school with my friends, it was fun. Of course, as a junior student, it's never as easy. But by the time you move up and become a senior student, it becomes much easier in secondary school. But we all had fun. I'm still connected to my secondary school classmates. We have a WhatsApp group where we share our secondary school stories and catch up on the things that happened back then in the '80s.

So, it's been wonderful, really. And then as a prefect, I feel that leadership is always entrusted to me. So as a prefect in school, I was able to make sure, because I was the Labor prefect, I was able to make sure that things were moving well. The compound is clean, students were at the assembly lines on time, and all that. Liaising with the students and the teachers and making sure that it's running seamlessly.

So that's it. So as a prefect. And then by the time I moved into the university, I had to come to the southwest, which is close to Lagos. I did my university, Obafemi Awolowo University Ile-Ife in Osun State. Now, Osun is a beautiful sleepy state. But the university, OAU, is just a boom in the state. The school has a lovely community where students thrive. Because there's a whole lot of things that aid your learning, that ensure that you are comfortable and that you can learn in that environment.

I loved my four-year stay in the university, in OAU, Obafemi Awolowo University, where I read dramatic arts. I loved it, [00:32:00] I liked the way I was able to be part of the theater group there. And I remember in one particular year, I won the best actress of the year, and I was like, "Yay!" So, I loved that. I still have that certificate they give me for that. It was really nice being able to stay on the stage, to be part of the message, be part of the movement, and all that. I was always part of one movement or the other, using that stage.

So, it was a good space to communicate your thoughts, and communicate what the vision that we are trying to make people understand. I had that platform. And I see that running all through my life, always looking for platforms where I can communicate visions, communicate a movement,

and build campaigns and all that. So, by the time I finished, came out, did my NYSC, of course I did my first master's degree in University in Lagos, which is another beautiful space for learning and engagement.

And then my other master's degree, that I did in Walden University. I studied psychology for social change at Walden. It's been a wonderful journey, especially interfacing with different lectures, from different walks of life. They added to my growth, they added to my learning because I was learning from different perspectives, and I was learning from their own cultural point of view also, the lecturers were able to bring in all those different insight into it for my learning, and it's been wonderful.

Maggie Lemere: Yeah, that's incredible. You had a dynamic experience, definitely, touring around different parts of the country, which is [00:34:00] so dynamic. And I guess to help further draw the context, it sounds like, I guess I read some stats from our study. Let me pull them up. That not so many women get to have higher education in Nigeria. So, in some ways, you were sort of... not to say you were exceptional, because obviously there's many who do. But it wasn't necessarily typical.

So, what was the experience that you had, and I guess what were your awarenesses around gender and other women's experiences in Nigeria, as you were growing up? Because obviously you had different a-ha moments, as Ashoka would say, about the challenges that women were facing. So, I guess I'm curious. Before you had the incident of seeing the boy doing the building, how you saw gender, your own experiences, the experiences of other women who maybe weren't getting the same education, et cetera.

Josephine Nzerem: All right. What I would say is that my experience with gender, it started at a very early stage back home in Nigeria where I observed that many men force their women to stay at home and do nothing. And I was wondering why. Then I realized that many of them felt that women, no matter what degree you have, you have to stay in the house and take care of the children and take care of the home. You don't need to do anything else.

And I also saw many women who couldn't advance in their education, because certain homes preferred to train the boys instead of the girls. I met a young lady some years back, and she told me her story about how she truly wanted to go to school, but her parents felt that it's better for her to stay at home and get married [00:36:00] and not go to school. And honestly, I don't get it. I don't know why anyone would prefer that girls shouldn't go to school, that education should only be for boys, because according to them, no matter what happens, if a woman goes to school, she still ends up in the kitchen. That's their belief.

But I'm happy that this is changing. And a lot of women, they have also learned how to take their life in their hand, and they are changing that narrative. How are they doing it? Many girls are changing the narrative girls now, okay, even if you do make them get married, by the time they get married, there are opportunities of doing stay-at-home courses online and all that, where they continue to learn and they can get a degree. Some have done that. But not all have that fierce power to do it. Some just allow things to be.

So, I grew up seeing that imbalance of boys and girls, where homes preferred to train boys and leave the girls. And I also grew up seeing imbalances in the fact that when there was a financial shaking of a home, the people that dropped out of school were the girls, and the boys continued. I grew up watching that. And that's really hard for me. I didn't understand why. But I'm eternally grateful that in my home, my parents didn't feel that a girl should drop out of school no matter what happened. All of us had that equal opportunity to go to school. I loved that about my home, and I treasured the part that my home didn't have that imbalance.

So, I saw that happening, and that colored my growing up. Even while as an undergraduate in OAU, I was a member of AIESEC I remember when we went to a university in the northern part of Nigeria for an excursion, because [00:38:00] we were doing leadership and management training, and all that empowerment courses back then. And we were in another university, and I met the ladies that told me, those of us in the south, that we don't know what we have. That we have a lot of power because we are allowed to go to school, we are allowed to speak, we are allowed to choose our life. But unlike them, they are not given that opportunity.

So that colored my stay in the north. I couldn't understand why another person should be the one to decide my track, should be the one to decide where I go and what I do simply because I am a girl. I didn't get it. But that was the narrative of those girls back then. So that's what I grew up in. So that imbalance also made me, I guess it affected me and I knew that it came out. By the time I launched my idea, all the imbalances that were in me came to the fore, because everything I have done ever since I've been launching one idea after the other, is to bridge that gap, to give women that platform where they can be themselves, and have that high aim that they can succeed, they can be the best in any field that they choose.

I have three daughters, and I have told them, "Fly. Be whatever you want to be. Go out there. Succeed. Don't let anybody put it in your head that you are a girl and there are certain heights that you shouldn't aim for." Because I guess one thing I grew up with, I grew up with people always trying to tell girls, "No, you can't do that because you're a girl. No, you can't do that because you're a girl." I heard that over and over again.

And I've always wondered, [00:40:00] when are you going to tell girls what they can do? Because we always hear, "you can't do that because you are a girl." When are you going to start telling girls what they can do? So, for me, I have three girls and a boy. For my girls, I have made them understand that they should not allow anything to put them down. They should aspire to be the best. And my son, I have made him to be an advocate for women [inaudible 00:41:08], to be a champion for girls flying high and all that. That's what I've been doing to bridge that gap of imbalance that I observed all growing up. It's afterwards that I realized that they colored everything that I've been doing all my life.

Maggie Lemere: Yeah. That's really powerful. And I think also, as you just mentioned about your son, I think what's so powerful about your work. And something that Georgetown does is really try to highlight the men who are allies, who are part of the movement for women's rights, and really create a space for that. Because otherwise, it'll be very difficult to meet our goals.

Do you want to talk more about that part of the work? Because I know that initially when you started your idea and launched it, men were more hostile to it. Why don't you tell me... well I guess let's get into it? Tell me the story, let's go back to the moment when you saw the young boy, and what was going on in your life, what were you doing at that time? What did you think you would be doing, and how did your trajectory shift?

Josephine Nzerem: All right. So, by the time I had that encounter, I had a lot of questions. And with those questions, I needed answers. And I got those answers and I got it from my dad, from my friends who grew up in Nigeria. And having those answers, I now realize that it wasn't enough. I needed to do more research. I didn't want to just launch my idea [00:42:00] without enough knowledge. What that experience did is that it sent me on a path of research, to understand the different cultural practices. And then in understanding it, what kind of system can I put in place that will be able to address it? How do I approach it? Who are the stakeholders? What do I need to do? Who do I need to get on my side? Who will help me champion what I want to do?

So those are the things I did. And by doing that, I was able to get a lot of men in my team. I called pro bono lawyers, senior lawyers, who were working with me to build a campaign and teach men the importance of writing a will. And by the time I realized that writing a will was more mythical, I knew I had to break that myth. And in breaking that myth, I started with writing small, short plays and all that.

Because I believe that many people react to what they see and hear. It stays with them longer than just what they hear. So being able to see and hear the narrative of someone that was disinherited, because there were no safety nets put in place, galvanized the men and the women in that audience to do something.

So, it got them to see, and it got them to do differently. All of them came back, and they wanted to know. What do I do? How can I change this? What do I need to do? It really helped me grow my campaign. But I also had people who came to me and said, "Why am I wasting time with this? Why am I doing this? Why don't you let this thing go and face other things?" I remember a man [00:44:00] advising me that I should face motherless babies' issues, or I should face the SOS issues, and I should leave this women's disinheritance aspect alone.

I got all that. Because everybody felt, many of the people that came to me with such advice, they felt that, "Why are you fighting for them? Why are you fighting for women? Why are you doing this campaign about women understanding their rights and understanding how to engage with the laws to gain property rights and all that? Why are you doing that?" So, to them, they didn't understand it. And honestly, I do not hold it against them, because I know where they are coming from. They are coming from a background where women are down there and men are high up.

They didn't understand what I was trying to do to make women to be on par. It wasn't part of the culture that they grew up in. That's why they were antagonistic against me. I don't hold it against them. Because I know that nurture, it has a very strong influence about how people grew up and what you are hearing over time. It makes you do certain things. Afterwards, by the time I now

continued with my campaign, many of them actually began to support it. They saw it. They saw the reason why I should do this. They turned around.

I can't say 100 percent of them turned around. About 80 percent of people turned around. Why the other 20, I lost them. But really, I understand losing them in the sense that it's their nurture. And because it's their nurture, how they grew up and their understanding of what culture should be, that's just the way it is. It's something that you have to constantly address, even in 2020, there are still homes that believe that a [00:46:00] girl's education should not continue.

I can't say that the work is done completely, because there are still people of my age grade who believe, who didn't grow up in the olden days with the people I was working with, who believed that girls are not to be educated. They are still people.

Maggie Lemere: Yeah. Well, it's interesting listening to you talk too, because I know we're talking about Nigeria, but so many of the same systemic barriers are happening here, and everywhere. Where you mentioned even if you have education, you might be expected to still compromise your own career, your own ambitions, to take care of children, or we don't really have a good support system or structure. There're still all these cultural assumptions about what women's role and work is.

And also, the conversations around death that, at least in the United States, people don't talk about it. And I was recently with a friend's family where the husband, our grandparents' age, had died. And the woman had no idea what any of the bank accounts were. And it was a very difficult situation, because she just didn't know how to move forward. She had no access to anything. And so, it just reminds me that it's a global challenge sometimes.

But to talk a little bit more about the problem, can you describe what the issues of disinheritance are, and how it affects women's lives, on one woman, on the overall society in Nigeria?

Josephine Nzerem: All right. I'm going to use the story of just one woman, to show you how [00:48:00] disinheritance affects people. Imagine a woman coming into a home married to her husband, and they have raised five children, and they're grown. Everybody is doing well. And she and her husband, they have built a business, built a family house, and everything. And then suddenly the man gets ill, and then it leads to death. And by the time that happens, after the burial, after everything, the family members come in and say, "Hey, this is our brother's house, and we have to take over."

At that point, everything about that woman's life changes. This is the home she has always known. This is the home she and her husband built. And the people who are standing in front of her telling her, "you have to move out because this is our brother's house." They have been coming to her when her husband was alive to chat with her. It was a cordial relationship. It was a warm relationship. And they each share things as a family and do things together.

And suddenly, the people you thought are family, the people you thought are your friends, the people you thought are your support base, turn against you and tell you, you are an outsider. That

is what disinheritance does. It tells you, you are an outsider, that you should move out, and that you should go because you are not part of them. It's our brother's property.

Now, if that woman does not have the support of her own family or another aspect of the culture is that if she doesn't have a male child, assuming she had all females, I'm talking about the culture that exists in some of [00:50:00] the southeast part of Nigeria. And she doesn't have a male child. Then, she's seen as not having the rights to that property.

Now, in a situation where there is no will, to show that this property belongs to her and her husband, there is a problem. It's an issue. The woman can end up being thrown out, with her children. I know of a family, the wife, the five children, they were thrown out of the house. I can't call their names because I have to protect them. They were thrown out of the home, and the children were thrown out. The mother had to start a small business in order to survive. She had to augment her work to be able to pay the school fees of her children

Up until date, the properties that they took from them, the family has still not returned them. They are still holding those properties. But this woman made a vow. She made a vow that she and her husband, that they said that all five of their children will be graduates. She decided to do extra jobs to ensure that all five of her children can graduate.

So, all the five were able to go through school, but one of them was so bitter and angry, because they saw the suffering of their mom, how their mom was struggling to make ends meet, to put them through school. They saw it all. So that's what happens with disinheritance. You find out that the status quo is changed overnight. One day, you're in your beautiful home with your husband, and then at the death of one person, you are no more entitled to that home. You are no more entitled to anything.

I also know another home where it's not just a property. [00:52:00] They took down to the man's trousers. They took everything from her. Everything. I know of another woman, what she did is that she just took her personal things, she hadn't had a child for the man. So, when they were tossing the property and all that, what she did is that she just took her little belongings, and she left. She left everything for them and walked away. Because it was life-threatening for her, and it got into that space where she didn't want her life to be affected, so she just walked. She lost everything.

That's what disinheritance does, you are in a home, in a family where people were nice to you, and then the husband dies and everybody becomes an enemy. I'm not saying that this is the rule in every place. I'm not saying that. There are certain homes where this is not the case. I know of another home, the man died and the family came together to support the woman. Why does it happen like that? Honestly, Maggie, I don't know. I don't know why some families fight the wife to take away everything, why some don't. It just happens. So that's the effect of disinheritance.

Maggie Lemere: Yeah. And I guess without having a will, the legal system wouldn't protect the woman? Is that kind of how it is in Nigeria?

Josephine Nzerem: Hmm. The legal system, it takes long. It's a lot of, I call it bureaucratic process. It takes long, because the court can go on and on and on. But some years back, I know that a woman won a legal battle for inheritance. And to us, that was one of the best things that happened. [00:54:00] She was able to get the court to rule in her favor, which has never happened before. We jubilated and celebrated that win.

So many women do not go to courts, because in their mind, it's a family thing. And because it's a family thing, they don't want to expose the family. They don't want to wash their dirty linen in public. Let them just carry whatever they want and then they have peace. But most times, by the time they do that, they are the ones who are struggling to train children in school, struggling to do so many things.

So, if they don't have their own family's support system, it becomes difficult for them. It becomes very difficult. Because our legal system is not so fast, it's not so fast. It's protracted, it can go on and on. So many people do not want to engage it, because they know they can't get quick judgment.

Maggie Lemere: Got it. That makes sense, and it's seen as this family matter. So, I want to be conscious of the time since I know you have to go soon. So, there's some questions that we're asking everyone about our research based on the country, and I was thinking to maybe ask you those, and also some of the other questions that we're asking absolutely everyone that we interview for the last 20 minutes.

But then I know you have a whole other chapter to your story, so maybe to get the full complete oral history, we can meet for an hour another day, if that's okay, to get the Ashoka chapter?

Josephine Nzerem: Another day, yeah.

Maggie Lemere: Okay. All right.

Josephine Nzerem: I'm sorry I have to cut it short, because I have another meeting at six. That's why I said we should stop at 5:45. So I need to drive to that meeting. Yeah.

Maggie Lemere: Oh, got it. Okay. Yeah. So, let's go a little bit more, and then we can just set up an hour to finish it. Because I want to make sure that your story feels complete when it goes on [00:56:00] the website in the archive.

Okay. So according to... not Ashoka. Georgetown's research. They said that 11 percent of Nigerian women reported having intimate partner violence in the last year. And that women... yeah. That was one. And that women who felt safe walking in their communities, that percentage has been going down. So, I'm just curious if those numbers seem accurate to you, that women don't feel safe walking, that women are still experiencing domestic or intimate partner violence. And I guess also, how are all these different issues connected, from your perspective? The disinheritance, the domestic violence, general security.

Josephine Nzerem: Yeah. All right. Domestic violence is going on, even as we speak it's going on. It's going on, even the percentage you mentioned, I'm sure that's only obvious ones that were reported. What about the ones that are not reported? What about the ones that people decide to just keep quiet and not do anything? There are ones like that. So yes, it's going on. Because like I said, many times, you are raising a girl. And you keep on telling her what she's not to do because she's a girl. And you never set out to tell her what she's to do because she's a girl.

So that is a problem. And then another thing is that many times, many homes socialize girls to believe that the success of a home, the success of a marriage, is on their shoulder. A girl gets into a home, into a marriage, carrying that heavy load. That for this home to be successful, it depends on me. [00:58:00] Meanwhile, for the home to be successful, it depends on the two people, and not on one person.

By the time the violence starts, the girl is already in the mind of, "It's my fault. There's something I didn't do right. Because it's my responsibility to make sure that this home works." A lot of violence is not reported, many of them are not reported. They are not, and because they are not reported, the percentage that is reported is what we have out there. And also, another thing that has happened in Nigeria is that our data is not so good. Our curation, keeping, and all that is not so good.

So, we do not have the accurate number of women who have passed through domestic violence. But domestic violence is alive and well. And even in the lockdown, it's increased. A lot of tension, imagine being cooped up in one space with someone who you normally get a breather by the time the person goes out, and then all of you are cooped up in that space, and then tempers begin to flare and things happen.

So, there was also increased violence both on women and children during the lockdown. We do not have all the accurate records of that, but that is true. And it stems from that background, that social background where women are socialized to believe that the success of a home is on them. It's not on the man.

And because of that, I believe that mothers like me, we should actually make a conscious effort of socializing our boys differently. I told one woman, if you invest all your time teaching the girl how to be the best girl, how to be the best wife, how to be the best mother, [01:00:00] and you don't teach your son how to be the best father, how to be the best husband, how to be the best man. And our princesses are growing up believing that they have to be the best.

But out there, there are boys who have been socialized to just be anyhow. What happens when you put them together? There's a problem. I believe that all mothers, the attention we pay to our daughters, we must also pay that same attention nurturing our boys to be empathetic leaders, to understand people, to have an ear to listen to the other person. To be able to accept it when they are wrong. To be able to apologize and say I am sorry.

Because if you can teach your son how to be empathetic, how to listen, how to realize that it does not remove from your manhood to say sorry. It does not remove from your ego to say sorry. I'm sure we will have more homes that do not have violence. But if you train your sons to believe

that they are above every gender, and to believe that nothing they do can be wrong, that they are always right, and they don't have to apologize for anything, because they are men. Then we have a problem.

So inasmuch as we are building the lives of young girls and women, we should also equally build the lives of young boys. Because these young boys will be the ones that will grow up and also be leaders in the same organization where the girls are also growing to be leaders. How will they work together? I believe in equity. because in equity, everybody's coming to that [01:02:00] platform with a collaborative mindset. It's us, together, we succeed.

Maggie Lemere: That is so powerful. Thank you for sharing that. It's a really incredible articulation. Something else that the research that the institute showed was that a lot of women in Nigeria are working. It said something like 63 percent are working. But only 27 percent reported having a bank account. So, I was just curious, what does it mean when women are or are not included in the larger financial system, and what does it mean in terms of women's security, since you're thinking a lot about these economic issues? And what's the opportunity here?

Josephine Nzerem: Okay. So, there's 67 percent of women working, and the 27 percent of those who have bank accounts are actually, a lot of women who are working in the informal sector, many of them are in the informal sector. They are in small and medium sized businesses. They are not in the formal sector. So many of them in that small and medium sized sector, are still building their capacity to understand the importance of having a bank account, even if it's a savings bank account.

Many of them are getting it. They are seeing the reason to have, and there are so many financial advocacies going on to them. They take such advocates to marketplaces to access a group where you have a large percentage of these women. They are beginning to understand it. But many of them also, they bank with the informal sector. What do I mean by banking with the informal sector? It's this kind of thrift contribution, the contribution that we call Isusu, where you are contributing a [01:04:00] particular amount of money every month as you sell, and then at the end of a particular month, it's your turn to take the funds, and by the time you have the funds, you can invest it in buying more wares for your shop and increasing your selling point and increasing your market, or increasing the wares and things you do.

So yes, they might not bank with a banking institution, but they have their own local banking, which they do in the market. There's someone that comes around, even in the group, as the women are making money, they are putting their money in that space. And then when it's time, they'll withdraw it. There are those of them who also do the part where for every day they sell, they remove a particular amount and they pay in.

And then [01:06:00] at the end of the month, the person who they contributed to will go around mark their book and give them the money they have saved up for that month. So, you see, that is not captured in the formal banking. But it's captured. So many of them that do not have formal bank accounts have this system. So, it's still a bank, sort of. So that's why it's not recorded.

I just wish that there will be research done, because I really wonder how this has been tracked, this informal banking. I wish that someone would come up and do this research to understand that kind of informal banking that happens in markets with women, and every other person in the market. This is a system where women are saving up money every month, some of them, every day they might just take out 200 naira and put in that the record, they have a book. They give 200 naira. The woman in charge will mark their book against the sign, and they will also sign against the woman's book.

So, they have two records. The one with them and the one with the lady who is leading it. And then at the end of the month, you calculate what you have saved up, and that's your money. It's still a bank. I understand the fact of them not having a formal bank account and all that, but because they are banking in this informal way, they feel protected. That's just it. They feel protected, because it's a communal thing. It's a coming together of women in the same businesses and in the same market.

Then, the issue of having less women in the formal sector also stems to the fact that the opportunities out there. How many blue-collar jobs are out there? It's very few. And even those that exist sometimes, they're asking for 10 years work experience, and you're just out of school. Where would you have gotten the ten years and five years work experience?

So, what some people do in order not to be idle, they start their small and medium scale business. And sometimes, there's a break where someone will start a business, run it and see an opportunity in the formal sector, still running the business, moves into the formal sector. But there's also a time, an instance where women have started a small and medium sized business, and they just try it, and decide, "You know what? I don't have time for this blue collar. Let me just concentrate on growing my business."

So those are the things that has happened in our society. And it has seen a lot of women growing in economics. Because a lot of them can now take care of themselves because they've launched their idea, they've started their business. Some of them started very small, but it has grown. I know of a woman that started her vegetable business with a very small capital, but today, she's making a lot of money through her vegetable business.

I also know another woman that started her charcoal business with little capital. [01:08:00] She sells charcoal for people to use to cook, and she started very small. But today she has a warehouse where people come to carry charcoal So, what are you going to tell that woman? To enter the formal sector? She doesn't need it. She has grown her business. And we see that at different degrees and different levels, all across Nigeria and all across Africa.

What we are now looking at? How do we track the success of these women? How do we track it, and how do we now hone their business acumen and get them to spaces where they can even come up and begin to export? How do we do that? I guess those are the levels of growth that we are looking for women. Those are the opportunities. I know of another one that started with okra, vegetables. Now she's exporting it. She has grown, and now she's exporting.

So, it's one thing I would say that the opportunities that lie for women who are in these sectors of business is, for those of us that are out of it, and we are designing systems, to also design a system that views the woman's capacity to be able to export, or to be able to scale her business, and have branches. Or even turn it into a chain.

Maggie Lemere: Awesome. Well, I know you have so much perspective on these issues, because you're working across all the systems and seeing the big picture. Okay, I'm going to ask you just a few of the ones that we're asking everyone before we end. So, I'm really curious about your answer for this first one.

So, it's, what does security as a woman mean to you, or look like to you? What would a typical day be for a woman to have peace and security [01:10:00] in your life from your perspective? And how do you think that's happening, or different from the current reality for you or for other women?

Josephine Nzerem: Okay. Security for me, let me go back to as a little girl, because it starts from there. Security for me as a little girl is being in a home where I'm loved, I'm not abused. I'm not looked down on, I'm given opportunity. And I'm protected. I'm not pushed out. That's security for me as a little girl. Now, growing up, security for me changes, because now, I have developed.

So, security for me now becomes that I'm in a society where I'm not abused, whether sexually, emotionally, or verbally. I'm not abused. Security for me also means that if I get to a working environment, I'm not looked down on. Promotions are not denied me because I'm a woman. And special pays are not denied me because I'm a woman. Opportunities of growth are not denied me because I'm a woman. And also, I am safe in that environment. I don't feel that I can be attacked.

And then security for me outside work, coming back home, I want to be able to drive home in a place that as I'm going home, I'm not so afraid that I'll be attacked because I'm a woman. Because I know that in that car, as I'm driving, if someone, my attacker sees that I'm a woman, and sees a man driving behind me, my attacker will feel that I'm more vulnerable, and they will attack me and not attack the man. Because it feels like I don't have the capacity to fight back.

So, security for me is being able to stay in a neighborhood where I'm going to work [01:12:00] or coming home or jogging, running, exercising, and I don't have that fear that I'll be attacked. Or I don't have that fear that something can just happen to me. And then if that thing happens, nobody can come to my aid. That's it.

So, security for me cuts across. It cuts across social. It cuts across economics. It cuts across relationships. I want to be in that place, in that relationship where I feel safe, where I know in no way am I going to be abused. I'm not going to be abused. That's security. Yeah.

Maggie Lemere: I love that vision that you painted. That was so detailed. So, what does gender equality look like or mean to you?

Josephine Nzerem: Wow. That's a big one. Gender equality.

Maggie Lemere: Sorry, that's a giant question.

Josephine Nzerem: Yes. Gender equality has come up in so many ways. But the way I look at gender equality for me, it's a space where I can bring in my strengths, and it is allowed for me to share my strengths, it's allowed for me to speak my mind. It's allowed for me to be myself. I'm not inhibited. I'm not afraid of showing who I am, or showing my intelligence. Or, I don't have to belittle myself.

So, for me, that's gender equality for me. Where I'm allowed to be who I am. Where I'm accepted for who I am. And I'm not supposed to sound like someone else or sound less of who I am because there's a man in the room and he might feel threatened. So that's it for me. [01:14:00] I want a society that recognizes the power that I bring into the space as a woman, and knows that the man also brings in his own power. And together, we can actually advance the society. Working collaboratively instead of one gender shutting down another one. That's it.

Maggie Lemere: Yes. Okay. Maybe the last one is, what's a policy change related to women's rights, or women's experiences, that you think would make the biggest difference in the lives of Nigerian women? Another very big question. Or any policy change, or legal change that you think would make a big difference in women's quality of life.

Josephine Nzerem: For now, out of the top of my head, I can't remember when I started the presentation of women in leadership or political positions and all that. I feel that a policy change should actually be to increase the percentage of women in political leadership positions. Because if we really want proper implementation, starting with the iteration of policies and implementation, we have to have a larger percentage of women in that space.

Because the women in that space, and when I'm talking about having women in that space, I'm not talking about women hand-picked by men. No, it's not the same. I'm talking about women who by their qualification and their experience, can play a role in leadership and in politics to be in that place. That's what I'm talking about. Because when those women can be in that space, they will be able to iterate and push for policies that will change the ecosystem and make it more inclusive for women.

I want a larger percentage of women to be leaders and participate effectively in the process. [01:16:00] The policy change I want to see in Nigeria is for an increase of the percentage of women who are in political leadership positions, who are in the policymaking positions, who are in the decision-making positions. I want to see a larger percentage of women playing in those fields. Because by the time we do that, it will trickle down to other policies. Because every other policy that will come out will be inclusive. And it will be properly represented. It will have a representation of women and men, and things will change. And the ecosystem will be able to change, because you are bringing in the best from this side and the best, and all of them are collaboratively working together to advance that society. So that's what I feel should happen.

Maggie Lemere: I agree with you. I think that should happen everywhere. I know you have to go. This was amazing. You're so brilliant and insightful. We'll get a transcript made of this one. I'm going to hit end on the recording.

Josephine Nzerem: Okay.

Josephine Nzerem: When I think about my role in Ashoka, it makes me happy really, because I will say that it's been a journey. I remember when I filled my Ashoka form and then I became an Ashoka fellow. And being a fellow also, I became part of the leadership in Ashoka Nigeria office, because as a fellow, I was also a panelist. I was playing a role in the then Ashoka office as a fellow. The director would call me when there's a venture process going on and I'll be part of it and handle panels.

[01:18:00] From handling panels, I began to see how Ashoka was running and, and how I could help. And then coming back to the fellowship, I was also part of the people who were building that system, where we were self-organized as fellows in order to have a strong fellowship. Because I remember back then my friends and I we used to say that your fellowship experience can only be the way you have made it. So, you are the one to determine how your fellowship experience will be. If you are new a fellow, and you do not communicate with other fellows and the office, you might not have a good fellowship experience.

I felt that the best way to have the fellowship experience is to be more collaborative. To collaborate with the office, work with them, find out what is available, how can you pitch in, how can you support? And it's while doing that, that's how I became a panelist. Ashoka helped me get to where I am. They helped me in the sense that, becoming an Ashoka Fellow opened doors for me, and the doors that it opened were doors of endorsement, so to say.

Because those doors wouldn't have opened if I wasn't an Ashoka Fellow. Many people wanted to do things with me. When I say many people, I'm talking about people in the West, people in Europe, organizations and all that. In the U.S, organization in Europe and other countries, they wanted to do things with me simply because they value the process of becoming an Ashoka Fellow. They knew that Ashoka is thorough with its process and they respected that. They felt that if this person is a fellow, that means we can work with her. When I saw that vacuum in Ashoka, I thought it was time for me to [01:20:00] give back. I volunteered and became the Representative for Nigeria, finding people like me and putting them through the venture process and also handling fundraising and all that.

It was even as a volunteer that I was able to sign up our very first ASN member. I was able to sign up an ASN member, and then from volunteer, I went through the hiring process. I got the offer to go through the hiring process. And I said, "Yes." I went through the hiring process of Ashoka, and I became an Ashoka full staff. By then, I have had some thinking and I've realized that organizations grow, it's not about the office, it's not about the block of office where you are, but it's about creating a movement. And honestly, my organization has gotten to that point where we have created a movement. I didn't mind stepping out of it. I stepped out of it and I became a full staff.

So, becoming a full staff in Ashoka it was really fun. But back then, as the only staff for Anglophone West Africa, I was the venture director, venture manager. I was the finance manager, I was the office assistant, I was the janitor, I was everything, all rolled into one. I had

to now start putting people through the process, through the hiring process. And because one thing I needed very fast was a financial manager, so that I'm not doing all the financial reports and I'm also handling venture and all that. I was able to put a financial manager through the process, and then I put another person handling the Youth space and then the venture manager and we continued growing.

So, it's been an amazing journey. And now, starting from [01:22:00] becoming a volunteer rep, moving to being the Director for Anglophone West Africa, I am still wearing that hat. I'm still the regional director. But I'm now also the Director for Ashoka Africa in venture and talent. I am the one leading venture and talent for Ashoka Africa. That's where I am now in my journey.

Maggie Lemere: Wow. So, for people who might listen to the interview, who don't know Ashoka the way you do, and I do. And you talked about like leading a movement around ending disinheritance. What's the movement that Ashoka is working on in West Africa, Africa, globally? And what do you see, why is this a movement that you're invested in leading? How does it fit into kind of what's happening in Nigeria or West Africa?

Josephine Nzerem: Okay. The movement I would say, is the movement of Everyone is a Changemaker. You see, social change does not happen just like that. Social change happens... Let me turn the TV down I'm coming, please. Excuse me. All right. Sorry for that. It's calmed down, right? Yeah. Good. So social change happens when you get people to see differently. And you can only get people to see differently when you continuously engage them. And as you are continuously engaging them, you are sharing with them your insights, what you understand as Everyone a Changemaker Vision. What does it mean to you? There are so many times I ask people, "What does it mean to you?" And many people have come to me, and what it means to them is, never leaving anyone [01:24:00] behind. Everyone has a role to play.

You see, we can't talk about social change, we can't talk about movements when we are leaving people behind. There's always that person that starts it. And as that person starts, I don't know if you have watched this, there's this thing on YouTube about the crazy dancer. The crazy dancer starts first, and before you know it, one person joins. Now, that one person that joined that dance is the most important person, because you see that one person beckoning to others to join. And that's what we do in Ashoka. We believe in the, Everyone a Changemaker Vision, and we are beckoning to everyone to join us in this vision. Because one thing it will do, it mobilizes people to take action. It gives you that sense of belonging. It makes you see the world from a different lens. It makes you see the problems are not really problems, but you have solutions that can outrun them.

So, building that, Everyone a Changemaker world is actually building a world where solutions outrun problems because everyone is involved. So, that's where we are, in the movement. In Africa, we believe so much in making sure that the young people are not left behind. We have our Young Every Day Change-Making series that we do in Africa, where we are sharing and amplifying the stories of our young changemakers. It's very important to us, because the young people are leading us today. I never believe that we should say young people are our leaders tomorrow. They are leaders today, and we need to make sure that they have those needed resources and tools for them to lead. And that's one thing Ashoka Africa is doing effectively.

Another set of group of people are the women. We do not want women to be left behind. We make sure that we are putting women in spaces where they have a voice and they can activate change. We are connecting them to resources. We are ensuring that they have that space where their voice is heard. These things are so key to us. We also know that one challenge of Africa has, is also the education system, the health system, and all that. So, with our fellows, we are revamping all those systems and making sure that the system that is in place now, it's more enlivening for young people to learn in their various education spaces. And that the health facilities are now more user-friendly. That's one thing that our fellows are bringing all through the process. We have a health cohort group and they are doing an amazing job in the health system, especially with COVID and with all that is happening across Africa.

Maggie Lemere: Absolutely. It was really beautiful and well-articulated. One of the questions we've been talking to some people who are like traditional peace builders who work in conflict, but I think you're a peace builder of another type. They're doing this change-making work with youth, et cetera. But what is women's role from your perspective in working on these peace-building issues in Nigeria or beyond? Why is it essential for women to be involved? I think you just answered it, but maybe you can elaborate on that. And maybe the role of mothers and women.

Josephine Nzerem: It's important that women are involved, because no matter how... Even as a career woman, we are nurturers by making. We are the ones that nurture humanity, so to speak. We nurture humanity. So, if women are not involved, that woman that you did not empower, that woman that you did not train, [01:28:00] that woman that you have not given any skill, that woman that you have not given any standard or value is going to be a mother tomorrow. And then when she becomes a mother, what is she going to pass on to her children and to her generation? That's why I always believed that it's important that women have [01:26:00] that space where they're empowered, they understand what is happening around them. Because one thing I have seen is that women are great builders. Another thing that women do so well is that women champion peace.

And when they are championing peace, they are not just championing it from the prospective of only for them. They are championing peace for a whole community. Why? Because a woman wants to see everyone, every child advancing and doing well and not just hers. It's important that women's voices are heard and not stifled. It's important that women are in that space where they get the right information. It's important that women are part of the building blocks of the policies that are formed, because if they are not part of those policies and those policies are passed, how would they be able to negotiate and be part of it, when the decision-making they were not part of it?

They won't even understand them and it would just be you or the government imposing this thing on them. Women have to be in that space where they are part of the conversation leading to a policy, where they are part of a conversation leading to a law or where they are part of any rule at all. Whether it's community, whether it's government, whether it's international, women must be part of it. So that we are not just seen as end users. [01:30:00] We shouldn't be seen as end users. You know how in tech, before many years ago, a lot of women were not in the tech space,

they were just seen as end users. But now that narrative is changing, women are now part of the building blocks of tech, and they have seen the value that women bring into the tech world.

So that's what must happen all across all sectors, all across all disciplines, where women's voices are part of the decision-making, part of the narrative of building that thing so that they can be part of the implementation. And when women implement, they do it well. When they understand the rudiments and everything, and they need to do something, they set their mind on it, they do it well. So that's why it's important that they are part of the decision-making and the conversation that goes with it.

Maggie Lemere: Amen. So, I wanted to ask you a little bit about the pandemic as well, and sort of what the experience has been like for women that you work with and your communities more in Nigeria more broadly. And maybe if you think there's any stories or examples of women's resilience and how their resilience has been important in this time, in your country, at least?

Josephine Nzerem: All right. One thing I love... Let me tell the story of one woman in this pandemic. Because she lives not too far from where the estate where I stay. In the pandemic, there was a lockdown, so she couldn't go to her shop. And one thing that happened during the lockdown was that it affected a lot of economies. Many people lost their source of income, because in Nigeria, a larger percentage of people are in the informal sector. People who have their daily wages paid like that. [01:32:00] This woman noticed that the lockdown is all over the place and she knew she wouldn't be able to go to her shop. She cleaned a table, just a small table and put it in front of her house. And then brought out what she sells in her shop. She will bring them in small, small bits and decorate the table.

The people in that community were coming to that her tiny table to buy those things. And many of them were like, "Thank you so much for doing this. Imagine if you didn't put this table where would we have gone to? Where would we have been able to get this?" They couldn't. And another thing that many women started because they noticed that many people couldn't afford the disposable mask. So many women took the local fabrics and little pieces that they had, and they started cutting it up and making face masks. So, by selling those face masks, they were able to bring money home, to feed their family and take care of themselves. That's the resilience of women.

Not giving up, always seeing an opportunity even in tough situation. I was able to witness a lot of them seeing that opportunity and also protecting themselves, wearing their mask and taking all the protocols because they know that as they are doing that and they're interacting with people, they need to also interact with their own husband and their children. They did not endanger themselves; they were able to do that effectively and they didn't give up. So many women that owned shops that were far away and all that, they just did it. They brought their shop home to their house and they were selling from there. So, they didn't lose. And they made new friends because these are people who know that they have a shop somewhere far away. And now this woman is selling it with a small table in front of her house. That's how they were able to keep the momentum of the economy and their home.

Maggie Lemere: Yeah. That's great. And that's sort of a global [01:34:00] story as well. I read that-

Josephine Nzerem: One second, one second. My dog wants to go out. Let me let him out.

Maggie Lemere:

Oh, sure. Yeah, yeah. No problem. Cool. I was just going to say that I read an article about the 1918 Spanish Flu. And it said that women wore masks more than men because men were afraid that it made them look like didn't look masculine or something. And you've probably heard.

Josephine Nzerem: Really?

Maggie Lemere: Yeah. In the United States, there's like anti-mask movement. And it seems to be more led by men. I was just totally randomly curious. Do you have any of those same issues in Nigeria of people being anti-mask or not so much?

Josephine Nzerem: Well, I will say that the anti-mask comes from people who still believe that Corona is a hoax, that's not true. Yeah. They will say, "But we've been having malaria. We've been having typhoid. And everything you are talking about Corona looks like symptoms of malaria and typhoid. So, what makes it different?" any of them are skeptical and it's because of their skepticism that they are not wearing mask because they are like, "There's nothing like that." But if you go to formal sectors, institutions and all that, both men and women wear their masks. But now when you go to the open-air market spaces, the people that believe that there is no Corona, because we've always had malaria, we've always had Typhoid and what's different. They don't wear a mask.

Maggie Lemere: Yeah. [01:36:00] Sounds like there's some similarities to here, people are creating conspiracies and stuff like that. That's a whole thing, right? Around education. So, another question just to kind of start wrapping up is, it seems like for a lot of the women leaders like yourself, that we're interviewing, access to education, for me too, makes a huge difference in your lives. So, I just wanted to ask you for you personally, because you have this really interesting holistic set of academic degrees and experiences, but also other types of life experiences like what role education had for you. And I think you're also really passionate about it for girls in general. So, if you would just comment about the role of education and kind of enabling you to be the leader that you are today.

Josephine Nzerem: Yeah. Education is so important. And if I had my way, I would want every girl to have a measure of education. Whether it's from primary school to secondary, or even going into high institution or a vocational school. I would want every girl to do that. Because one thing that education does for girls mostly, it broadens their mindset. It opens a whole new vista to them. They see the world from a different perspective. And they are able to learn not just from their class or from people in their particular department, they are also learning from people outside. They're absorbing, it's like being a sponge and you're just absorbing your atmosphere, you're absorbing everything and you are learning. And education helps embolden women. It helps embolden them, it gives them a louder voice because they are not just talking from a [01:38:00]

low-based knowledge, they are not talking from statistics, from what they have observed in their various institutions, what has happened.

That's what education does. So honestly Maggie, if I have my way, every girl, not only should they go to primary, secondary, they should go to a high institution. Because being in a high institution, you meet people from different walks of life. It's not just the kind of people you have grown up with. So, meeting people from different walks of life, it's also an education in itself. Because you are learning from different cultures. You are beginning to understand how things are happening in this culture and what is this? You see so many things. It's strange, where I did my first degree, Obafemi Awolowo University, Ile-Ife. I came from the Southeast, and I'm coming to school in a university in the Southwest. That alone, opened my mind to see how people lived in the Southwest.

How are women perceived? What are the barriers women have, girls have in the Southwest? What are the cultural tendencies that can pull them down? So, it opens your mind to so many things. Education is so key. Yes, I know that it's not everyone that has that opportunity to have that kind of education, but in any way, a girl finds herself, whether it's primary, whether it's secondary, wherever she is, let there be that continuous learning aptitude. Because I'm still learning. It's getting to that point where you don't feel you know it all, you must get to the point where you are open-minded because education can even happen in your community. When you are open-minded and you are committed to that continuous learning process. So that's it for me.

Maggie Lemere: Cool. And I'm just curious, you've achieved a lot. [01:40:00] You're leading a very big role across all of Africa to find social entrepreneurs who are solving problems across all kinds of industries. And you've started so many organizations. So obviously you're very successful, confident, smart, but you're also a woman. So, I'm just curious, what's it like for you to be kind of a woman on the forefront in Nigeria and Africa? What's that experience like?

Josephine Nzerem: It's exciting. It's an exciting one. And one thing that makes it truly exciting is because other younger women look at me and they are inspired. I was in South Africa and I just finished a presentation and a young lady walked up to me and said, "You are powerful. And I'm just going to be like you." And I'm like, "What?" She just told me, "You know, honestly, you're so powerful. And I'm going to grow up to be like you." I told her, "No, don't grow up to be like me, grow up to be better than me. Set your own dynamics and be better because you are going to have a different set of experiences. Aim to be better." And she hugged me and that was it. I've had people come to me like that telling me, "Hey, this is an amazing life. And being a woman, you have inspired me, watching you, I know it's possible."

My life has been able to prove to people that a woman can actually get there. That she can get to the apex of her career if she aspires to. She doesn't have to bootlick, just do what you're doing and do it well. Another thing that I tell young ladies is that, whatever role you are given, take it seriously. Don't play the female card. Sometimes girls play that female card of, "I'm helpless. [01:42:00] Can you help me out? Can you do this for me?" No. I always tell girls, "Don't play the female card. You have been entrusted with this role, take it seriously and nail it. It is by nailing it and doing it excellently that the next and the next and the next will come. And that's it. Don't see yourself as small. I'm just this small person that they gave this. No, no, no. See yourself as I am

experienced and it is because of my qualification, it's because of my knowledge that I have been given this role. It's not of any other thing. See it like that and attack it and move along and be successful in it.”

Maggie Lemere: Are there times that, since you are...? I feel like women who are leading industries in the world are still sort of on the forefront because it's still sort of... And we're still underrepresented in most fields. Are there times like even working in the world of progressive social change, that you can feel gender discrimination or anything like that? And do you have tips for how to deal with that or...? Yeah, I'm just curious.

Josephine Nzerem: All right. So, I have walked into... I was called to a meeting once, that was two years ago in 2019. And I walked into the room and it was just all men in suits. And I was the only female for some time before another one came for the meeting. Before we started the meeting, I said I want to ask a question. And the man leading was like, "Yeah, Mrs. Nzerem, what's your question?" I said, "Please, I want to find out, all of you that are in this meeting, does it mean that in all your organizations, you do not have women executives who could have attended this meeting?" [01:44:00] And everybody started laughing and they were like, "Oh my God, you got us there." I said, "Yes, because I'm wondering, why am I the only female?" And then just as I was speaking, they said, "There you go see another one" because a lady just walked in and she sat down and I told her what was going on.

And she looked around and started counting the men. And she was like, "So you guys don't have women executives in your organizations that it was only you guys that should come in to talk about the economic situation of a particular group and it's just men?" So, we put them on the spot, when we charged them with that, one thing about those men, some of them were shifting uncomfortably on their seats. But one man said, Josephine, you've given us a charge. You have shown us that yes, in coming, in representing organizations and all that. Yes, there are women who could have been at this meeting, but we came. But now we know that in everything we do, we should also make sure that those women executives are having the same opportunity of coming out for their voices to be heard." So, that's the under-representation.

So, what I challenge every woman to do, if you get into a meeting and you see that the gathering is mostly men and it's just one or two of you that are women, challenge it, ask questions, find out why in those organizations, why is it that there was no one single female that could have represented that organization coming from there, to come for that meeting. Challenge that status quo.

Maggie Lemere: That's cool. That's also bold. How did you get to be that brave?

Josephine Nzerem: I guess my parents raised us to be brave and to ask questions, so I grew with it. And which is what [01:46:00] I always tell people, "Socialize your girl children to be bold." Socialize them. You see many times girls grew up, people are telling them, "You can't do this because you're a girl. You can't do this because you're a girl." When will you tell girls what they can do? When? So, I believe, I grew up in a home where I was not told, "You can't do this because you're a girl." I'm told, "Go, you can. Move, you can do it." And when I talk to women, I

always tell them, "Socialize your girl child to be bold. Let them understand that the world is their playing space, and they have every right to play in it."

Maggie Lemere: I love that. It's just like flipping the script, rather than trying to just react to what is, it's about creating what you want. It's like being very daring and yeah, working towards the vision instead of living with that. Well, is there... I guess maybe a final question and then if you want to add anything, I guess just like, how are you feeling about the prospects in Nigeria for women for social change. I know it's like a complicated moment everywhere, and I know it's complicated in Nigeria. It's been a hard year. So yeah, how are you feeling at this time? Like what is making you feel challenged? What's giving you hope, because you also have this big view, I think through your role on trends?

Josephine Nzerem: What is giving me hope, is that unlike before, when we start searching for our candidates for venture. You know Ashoka puts candidates through the process, when we are doing our search for leading social entrepreneurs. I'm happy now that when we start our search for leading social entrepreneurs, unlike before, we used to see a larger percentage of men in the field. [01:48:00] But now as we start our search for leading social entrepreneurs, we can also see that the women have come up. And many of the women are now part of our search, they are part of our process and they are striving and they are there designing innovative ideas and doing so many things. So, that gives me hope. I see that the space of social entrepreneurship is no more male dominated as it was in the past. It's no more.

I wouldn't say we are 50, 50. No, we are not. But we are getting to that point where the women, the girls are there doing their thing. It's really amazing. That's what is giving me hope. What is making me sad is that we need more women in the formal sector. We need more women in leadership. The women are there. But it's them being able to get to that space where they are the ones leading. Leading organizations, leading foundations, leading institutions and all that. Yes, there are a few of them. When I go for director's meeting, I see women are coming up, but I would want more to be there. That's what I would want.

Maggie Lemere: I hear you. I want that too. I'm thinking seriously about this question, if I'm working on a film project and there aren't women. I'm like, "I know they're there, where are they?"

Josephine Nzerem: Yes. Where are they?

Maggie Lemere: Yeah. Cool. Well, is there anything else that you wanted to add? Any final thoughts that we didn't cover?

Josephine Nzerem: I think we've covered everything, but one thing I just want to say to women. Opportunities come, but most times when those opportunities come, that they are not wrapped in shining wrappers, shining papers. They might not look like a huge opportunity, [01:50:00] but I'm daring every woman. You see that crack in the dawn, take it. And when you take and take the step and move through that crack, you will see that there's a whole vista waiting for you. Don't wait for those opportunities, create them. Challenge the status quo. Move and realize that you can be what you want to be. Put your bar high, aspire to get there and put systems in place for

you to get there. Also put self-auditing systems in place so that you will be able to come back to yourself and audit and ask yourself, "What are the steps I have taken towards my vision? And what do I still need to do?" I feel that if we consciously do that as women, we'll get to the heights we want.

Maggie Lemere: I love that. I'm going to take your advice.

Josephine Nzerem: Thank you.

Maggie Lemere: All right. Well, thank you, Josephine. I will end the recording. This has been so lovely.

Josephine Nzerem: Mm-hmm (affirmative). Thank you.

END: [01:51:15]