SCHOLARSHIP PERSONAL STATEMENT

The first few years of my life were a bumpy ride, not just financially but also academically. I come from a typical Nigerian home, where my parents are largely more concerned about ensuring that they provided the necessities of life. And to them, education does not rank so highly for women in the need pyramid compared to food, shelter, and clothing as I trained through university with the business income generated in skills I learned. I grew up a smart and introverted kid selling candies and snacks in school and that reflected on my grade sheet, but I believe one of the reasons that I lacked motivation, focus, and drive was because I was a Woman. I didn’t see the importance of education, so I didn’t see the importance of dedicating myself to it. However, during my first year in senior secondary school, I discovered the opportunities education brings for women as I was inspired by Dr. Dora Akunyili watching news updates at night, and also the impact I could make on my family and community if I am educated. Through that discovery subconsciously, I overcame the challenge and graduated funding myself through minor handy skills combined with my entrepreneurial skills.

In spite of my adversities, I was able to demonstrate high academic performance. In the end, I topped my class (top 2%) and finished my degree with honors. However, my dream was skewed since I could not afford the huge amount being paid as school fees in developed countries such as the US. I was not dissuaded with the scenario that I found myself, for I am confident that there is hope.

This discovery also led to further discoveries; I realized I had the gift to impart knowledge to others as I organized Classes for students empowering them with skills and building their mental and financial independence. Hence, I made a definite decision to harness that gift and make an impact on my community and the lives of people around me and now, I have trained over 1,000 widows, teenagers, undergraduate students, and youths on a sustainable skill that has helped them become independent. Being a woman in a community in Nigeria was not an easy one as I had to face challenges ranging from social stigmatization and to make matters worse, I am from the lowest income earning class in my community. But in all, my adversity has made my dreams more focused in my heart that every day of my life, I strive to achieve them and this is why I am applying for an MBA in analytics at the most prestigious Arizona State University.

First, during my undergraduate days, I delivered free lessons to my colleagues who were struggling financially. Furthermore, for wider impact, I decided to reach a larger audience, fortunately, this decision came at a period when an NGO in the university I attended realized there was a need to explore the skills of students in the university. I assisted in teaching classes of over 100 students on Principles of “The right mindset for wealth creation” and skills. This experience alleviated my teaching skills and allowed me to gain a deep understanding of the above-mentioned while impacting the lives of others.

I believe that for development to occur individuals must be ever ready to give back to their communities. My passion for education, advocacy, and community service was also exhibited when I was invited by the National Youth Service Corp Enugu North community development service to give a speech and mentor on “Wealth creation in agriculture” to the students of Community Secondary School Iva Valley; a Senior High school at a rural area in Enugu state, Nigeria. Currently, I teach handy skills at my place of primary assignment at the Ministry of gender and social development. I see this as a huge platform to contribute in my own way to my community. Also, I want to be exposed to the psychological, socio-cultural, and politico-economic opportunities education presents.

I would like to improve my leadership and research skills; which would be beneficial in my overall ambition of formulating financial and economic policies. While researching Government, the economy, and economic policy, learn to analyze globalization trends, world investment flow; and how developed economies such as the United States and the United Kingdom are channeling the activities of the capital market into economic development, how developing nations such as Nigeria can learn from this.

Upon completion of my awards, I look forward to returning home to Nigeria and working in a fast-paced Tech company, developing products that would profit the financial sector, to gain practical knowledge and understanding of what they do there and how the economy benefits from it. I intend to contribute my quota as a financial analyst.

**Using what you know about EdTech in Africa and Arizona State University, why are you interested specifically in this opportunity and how will the skills you gain fulfill your future career aspirations? (500-750 words)**

An MBA in business analytics would shape my knowledge of investment management and serve as an instrument for a better understanding of the financial sector. This path would allow me to work directly with the private sector and government; structuring deals that would facilitate the generation of funds for investing in infrastructural projects; permitting a more favorable environment for investment effective business collaboration Organizational improvement with quantitative methods, Creation of business models/simulations using complex data structures, Analytical estimate, and forecast facilitation.

During my master’s program, my thesis work will aim to make a more significant contribution to existing research on forecast facilitation and creating business models for better financial management while incorporating risk and sustainability strategies. At the same time, a compromise will be made between operational, high-quality, and environmentally sound solutions and risk reduction techniques. Upon returning home, I will apply the same model developed in my master’s program using the Nigeria industry analyzed data in carrying out the optimization process to provide an optimal solution to management systems as a financial data analyst.

The beneficiaries of the acquired skills include charity homes, local farmers, governments, Young TECH enthusiasts, agricultural industries, FIN-TECH products, etc.

**Describe how your educational, professional and personal experiences inform your research and creative interests. Elaborate on any aspect of your background that supports your candidacy for the graduate program that you listed as your first choice. (500-750 words)**

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What ignited my passion for finance more specifically was growing up with my parents who are farmers and relating with the rural community taught me about savings, investment, and reinvestment as many don’t know how to put their income to good use. Also, starting a business after high school deepened my interest in finance and investment. Following that, during my third and final year, I trained youths and widows on various skills personally, and volunteering in NGO’s making them financially independent inspired me even more. Through these, I learned the tenets of analyzing financial markets and their operations. More specifically, topics relating to the relationship between risk and return, financial securities, arbitrage, stock market, and others.

In high school, I still could not meet up the financial criteria to write my final exams as the school principal helped to pay my bills, and to gain admission to study at the University became a challenge because of my family’s financial status, so I waited for 2 years to strategize while working as a cashier at a restaurant and gave it my best shot in the 2nd year of attempt after saving through my job, baking and selling liquid soap by the roadside. On gaining admission, my skills were all I could afford to pay my school fees as I had to combine running a bridal event business and academics. After several challenges, I sailed through the first year, and on concluding my second, I lost all my business savings to the drastic change in the market trend, price, and weather. The senior laboratory technician of my department heard about my predicament and decided to help. This pushed me into wanting to become independent and creating a community that is financially independent around and I did.

Honesty, objectivity, independence, and values I understand to be paramount in human relationships. In every form of relationship I engage in, I relentlessly uphold these values. I was privileged to serve as the Treasurer of a lodge with over fifty housemates responsible for their basic monthly financial needs. In the first few months of our tenure, we had to generate over 80% of funds for our activities as serving NYSC as no funds were set aside to finance other needs and evaluate options, choosing the best possible option. The chain of events and experience equipped me with a clear reality of raising capital and returns on investment, and also contributed to my passion for financial markets and investment. It further improved my communication and leadership skills.

I have related on personal and professional levels with people of different nationalities, belief systems, and values like mine. I am therefore a leader who understands diversity. This allows me to make decisions based on facts and emotional empathy rather than sentiments or personal beliefs and irrespective of religion, gender, and sexual orientation. My overall career ambition is to formulate financial economic policies and products aimed at enhancing the development of Nigeria’s economy. This was born out of the need to contribute to a sustainable financial economy that is not majorly reliant on a single source of income.

**"I envision a world where..." Finish that sentence and elaborate on your ideas in an essay. How will you use your talents, passions and opportunities to further this vision in your community? (500-750 words)**

I envision a world where the increasing trend in the globalization of business operations, Supply chains (SC), especially the Food industries and Tech businesses, are not threatened by the uncertainties, risks, and distortions associated with not creating effective and efficient data networks. For the industry to compete and survive in the present turbulent environment, flexibility and a fast response approach in tech are critical for effective planning in developing optimization models.

The fact that the MasterCard Foundation partner with Arizona State University to take applied research and innovation with utmost importance cannot be overemphasized. Institutions in the US are well known for their vibrant research culture and excellent reputation for research and innovation especially, from my research, the executive mentorship for second-year MBA students at the Arizona state university provides a platform for continuous growth as I have experienced being a mentor to young ladies and also a mentee. The proceeds from such research undoubtedly serve to benefit the US society and the world at large; hence, my earnest wishes to pursue my master’s at Arizona State University.

It is heart-warming that industries in the US are implementing technological Strategies to reduce operating costs and improve customers’ satisfaction. The US is known for its abundant production of a variety of tech products that cannot be overemphasized. To this end, I wish to make a significant contribution to existing research by developing Business models in data management incorporating risk and sustainability strategies. This strategy will take into account the three dimensions of sustainable development, that is, economic, environmental, and social considerations about the needs of customers and stakeholders.

Lastly, in the final semester of my proposed program, I wish to develop a software/app that would help keep accurate data for forecast and business profit. I am looking forward to becoming a Financial Business analyst, tech-oriented upon completion of my MBA program. However, the knowledge garnered during the program will be used in pioneering and introducing a new specialization, i.e., Data Management, under the existing platforms in Nigeria. The program will call for students, researchers, practitioners, technocrats, experts, and professionals, in the industry to get exposed to the world of Global and Sustainable Business Data Management. Undoubtedly, the program will bring about national transformation to save many industries and organizations that are already on the edge of collapse.

In addition, I will open a free workshop center to train researchers and tech enthusiasts on sustainable practices needed to attain a proper financial data system. Besides, I will organize a body of young tech researchers club, a volunteering group saddled with the responsibilities of creating financial models to solve the inherent problem associated with achieving Business Data systems for agricultural produce and other tech businesses to attain SDG goals 1, 2, and 13. The proceeds from such research, undoubtedly, serve to benefit Nigeria and the world at large.

In the middle term of my career, as a Data scientist, I intend to have carried out a countable number of transforming cutting-edge policies and products. After the program, it is my plan to return and take up a career as a financial analyst in related public or private sector where I could apply my skills of broad training in the improvement and sustainability of Business Data management. Also, as a social reformist and community service enthusiast, I shall continue to hold egalitarianism in high esteem. I am passionate about this ideology because it tends to provide a high standard of living by advocating for universal social rights to attain universally available public services such as education, medical care, energy, employees’ motivation schemes, and basic infrastructures. This, I believe, is in alignment with a fraction of the mission of the proposed university aimed at supporting socially responsible global citizens. In light of this, it is my innate ambition to hold the office of a Minister of finance in the future, where I shall be involved in passing bills for equity and good governance.

Finally, I shall partner with International charity organizations in establishing a foundation scheme that will be willing to grant scholarships to academically talented, but indigent Nigerians to build a greater nation.

**Provide any additional information you would like to bring to the attention of the selection committee. (250 words)**

I would like to improve my skills; which would be beneficial in my overall ambition of formulating financial and economic policies, while researching the financial sector, analyzing the globalization trends, world investment flow; and how developed economies such as the United States and the United Kingdom are channeling the activities of the capital market into economic development, how Nigeria can learn from this.

Leadership Skills: I will collaborate with scholars who have gained knowledge in other fields that are needed for development in my own country, and this, I believe, will help in making a positive change in my community and country Nigeria on my return.

Research Skills: I intend to carry out research, of which the publications that would materialize from my Thesis would open vistas of further scholarships and fellowships, thereby manifesting into doctoral scholarship/fellowship, workshops, and conference participation.

Networking Skills: The road to lifelong networking with fellow MasterCard scholars begins with our coming together as students, which will be enhanced in the course of our learning experience by various social interactions and activities geared towards getting to relate with one another.

IT Skills: During the program, I intend to create and design a research platform (web-based) where scholars of like minds can meet to do a peer-review of existing policies in Nigeria to discover the knowledge gap for future research in the areas of Data Analysis and Fin-tech Management. Undoubtedly, the study emanated from these reviews will eventually help in meeting social demands in Nigeria and beyond.