



**Dr. Karama Neal**

**Administrator for Rural Business-Cooperative Service**

Dr. Karama Neal comes to Rural Development from the Southern Bancorp Community Partners (SBCP) where she served, most recently, as president. SBCP is a rural-focused community development loan fund that has made frequent use of RBCS programs in its 30-year history in Arkansas and Mississippi. In addition to development lending, SBCP works in consumer-focused public policy and provides asset building programs for low- and moderate-wealth families and communities.

In 2013, Karama founded Heirs of Arkansas, a statewide grassroots organization created to promote passage of the Uniform Partition of Heirs Property Act which was passed with no dissent in 2015. Prior to joining SBCP in 2009, she served as an adjunct professor and program director at Emory University, where she earned a Ph.D. in genetics. She also worked as a curator for a biofuel's informatics company, where she focused on feedstocks and the food/fuel balance. In addition to holding a M.A. in bioethics and health policy from Loyola University Chicago and a B.A. in biology from Swarthmore College, Karama has completed the Impact Investing Program at the University of Oxford's Saïd Business School. She has also served on the board of the Little Rock Branch of the St. Louis Federal Reserve Bank. Karama is currently based in Little Rock, Arkansas, her hometown.