

GU-Q wins UREP grant to research discriminatory bank lending practices

Georgetown University in Qatar's (GU-Q) students and faculty continue to carry on the University's reputation for excellence in research. GU-Q student, Fatma Marafi (SFSQ, '15), and GU-Q Asst. Prof. of Economics, Alexis Antoniades, her faculty mentor, were announced as one of the 37 winners of the Qatar National Research Fund (QNRF), 17th cycle Undergraduate Research Experience Program (UREP) grant award.

The grant was awarded to Dr. Antoniades and Ms. Marafi for a project titled "Do U.S. Banks Discriminate in Lending." The project aims at analyzing more than 100 million residential loan applications in the U.S. between years 2004-2012 to study whether lending discrimination exist in the U.S. against female, minority, and Hispanic applicants. In addition, the goal of the project is to establish new stylized facts on how such lending biases vary over business cycles when liquidity is in constraint, and how they vary across U.S. states.

"Lending discrimination has adverse consequences for households, communities, firms, and economies, even in advanced economies such as the U.S.," commented Prof. Antoniades. "With access to massive micro-level data on loan applications in the U.S. we will be able to provide new insights into lending bias that will enhance policy making." He further noted that such research projects offer students hands-on experience in research, policy issues, large data, analytics and programming, presentation skills, and an overall learning experience that goes above and beyond the conventional learning methods.

"Georgetown shares a common interest with UREP in promoting 'hands-on' research skills while engaging with topics of global significance and bolstering Qatar's reputation and capacity in the field of research," noted GU-Q Director of Research John Crist. "The student researcher will be actively involved in all aspects of the project, and she will expand her toolset and skills in several meaningful ways over the course of this project," he said.

Marafi noted that she is excited to be given the chance to work on such an interesting and important project. Through the year-long project, under the supervision of Dr. Antoniades, Marafi will tackle various components of research. "I began the work for this project as part of my honors thesis at GU-Q, and I am grateful to UREP for this exciting opportunity which will allow me to deepen my knowledge and skills even further," added Marafi.

UREP aims to promote 'learning by doing' and 'hands-on' mentorship activities as effective methods for undergraduate education. In addition to a research-based education, participating students gain experience in team-based research collaboration with faculty, postdoctoral fellows, graduate students, and other undergraduates or research staff in Qatar.