

Noara Razzak

316A Wilbur O. and Ann Powers Hall, Clemson, SC 29634, 8642072237, nrazzak@clemson.edu,
[Website](#), [Github](#), Updated: Oct 2025

RESEARCH INTERESTS

Financial Institutions, Community Banking, Household Finance and Urban Economics

EDUCATION

Clemson University

Doctor of Philosophy in Economics

Masters of Science in Business Analytics Economics

East West University

Masters of Science in Economics

Bryn Mawr College

Bachelor of Arts in Physics and Comp. Literature

University of St. Andrews

Study Abroad Program

Clemson, SC

Expected May 2026

December 2022

Dhaka, Bangladesh

January 2016

Bryn Mawr, PA

December 2012

Fife, Scotland

January 2011

BOOK CHAPTER

Hashemi, Syed; Cawood, Sally; Razzak, Noara; Rashid, Mamun ur; Roy, Manoj; "Can asset transfer promote adaptation amongst the extreme urban poor? Lessons from the DSK-Shiree program in Dhaka, Bangladesh," Urban Poverty and Climate Change: Life in the slums of Asia, Africa and Latin America. Ed. Roy et al. (pp. 202-220). New York: Routledge, 2016. Print.

WORKING PAPERS

1. Do Closing Minority Depository Institutions Affect Credit in Their Communities.
[\[Job Market Paper: Abstract\]](#)
2. Location Choices of Community Banks and Redlining: The case of Minority Depository Institutions.
[Abstract](#)
3. Who Distributed More Paycheck Protection Program (PPP) Loans? A Nonparametric Approach to Determine the Characteristics of Banks that Influenced Their Ability to Distribute PPP Loans.
[Abstract](#)
4. Mortgage Suppliers and Non-English Speakers in Diverse Urban Communities.

WORKS IN PROGRESS

1. Do Fintechs Replace Bank Branches in Urban Neighborhoods.
2. How Extreme Weather Events Impact the Frequency of Loan Take-up by Bangladeshi Households in Vulnerable Communities: An Analysis with Count Data Models.

TEACHING EXPERIENCE

Clemson University

Instructor of Record

Principles of Microeconomics (UG) 200 level

Fall 2022, Fall 2023, Fall 2025, Summer 2022, Spring 2023

Clemson, SC

Fall 2022 - Present

Teaching Assistant

Applied Mathematical Economics (GR): Fall 2021

Advanced Economic Concepts and Applications (GR): Fall 2023

Principles of Microeconomics (UG): Fall 2021

Principles of Macroeconomics (UG): Spring 2022

Fall 2021 - Present

East West University
Adjunct Faculty

Dhaka, Bangladesh
Spring 2018 - Spring 2020

Statistics for Business and Economics II (UG) 200 level
Mathematics for Business and Economics I (UG) 100 level
Statistics for Business and Economics I (UG) 100 level

SCHOLARSHIPS, HONORS AND AWARDS

Philadelphia Fed Mentoring & Advancing PhDs (PFMAP) Program Mentee

Federal Reserve Bank of Philadelphia 2024

Emerging Scholar

Community Banking Research Conference, Federal Reserve Bank of St. Louis 2024

Clemson University

Doctoral Dissertation Completion Award Fall 2024, Summer 2025
M.S. Wallace Fellowship Fall 2024, Spring 2025
John E. Walker Department of Economics Assistantship 2021-2026
International Teaching Fellowship 2020-2021

East West University

Medha Lalon Fellowship 2014-2015
Dean's Academic List 2014-2015

Bryn Mawr College

Cum Laude 2012
Hanna Holborn Gray Research Fellow 2011
Regional Alumnae Scholar 2010
International Student Grant 2008-2012

CONFERENCES, SEMINARS AND WORKSHOPS

2025: Brown Bag Seminar at Supervisory Research and Analysis Unit (*Federal Reserve Bank of Boston*); Fintech and Financial Institutions Research Conference (*Federal Reserve Bank of Philadelphia, PA*; Wofford College (*Spartanburg, SC*); Carolina Region Empirical Economics Day (*Clemson University, SC*); Southern Economic Association 95th Annual Meetings (*Tampa, FL*, Scheduled in November); Southern Finance Association 65th Annual Meeting (*Orlando, FL*, Scheduled in November); Public Economics Workshop (*Clemson University, SC*); Industrial Organization Workshop (*Clemson University, SC*).

2024: Philadelphia Federal Reserve's Mentoring and Advancing PhDs (PFMAP) Program (*Federal Reserve Bank of Philadelphia, PA*); Community Banking Research Conference (Invited Attendee, *Federal Reserve Bank of St. Louis, MO*); Carolina Region Empirical Economics Day (*UNC Charlotte, NC*); 2nd Women in Central Banking Workshop (*Federal Reserve Bank of Dallas, TX*); Southern Economic Association 94th Annual Meetings (*Washington D.C.*); Public Economics Workshop (*Clemson University, SC*); Labor Economics Workshop (*Clemson University, SC*); Industrial Organization Workshop (*Clemson University, SC*).

SKILLS SUMMARY

Technical Skills: Python, C#, R, L^AT_EX, GIT, ArcGIS, UNIX Parallel Computing Environment

Languages: English, Bengali, Hindi and Spanish (beginner)

OTHER RESEARCH EXPERIENCES

- Research Associate** 2017
Insight Institute of Learning Dhaka, Bangladesh
Lead research team working on the challenges that the apparel industry of Bangladesh faced
- Junior Research Associate** 2012 - 2016
BRAC Development Institute, BRAC University Dhaka, Bangladesh
Impact of Climate Variability on the Urban Poor in Dhaka.
BRAC-Financial Education and Consumer Protection.
Impact Assessment of Rural Electrification and Renewable Energy Development Program.

ACADEMIC REFERENCES

- **Professor Howard Bodenhorn**, Professor of Economics, Clemson University, Research Associate NBER, bodnhorn@clemson.edu
- **James Vickery**, Senior Economic Advisor and Economist, Federal Reserve Bank of Philadelphia, james.vickery@phil.frb.org
- **Professor Matthew S. Lewis**, Professor of Economics, Clemson University, mslewis@clemson.edu
- **Professor Molly Espey**, Professor of Economics, Clemson University, mespey@clemson.edu
- **Professor Christy Zhou**, Associate Professor of Economics, Clemson University, yichen2@clemson.edu