

Noara Razzak

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Updated: Aug 2025

RESEARCH INTERESTS

Financial Institutions and Markets, Household Finance, Applied Econometrics and Urban Economics

EDUCATION

Clemson University Ph.D. in Economics	Clemson, SC Expected May 2026
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Clemson University Masters in Economic Analytics; GPA: 3.62	Clemson, SC December 2022
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East West University Masters of Social Science in Economics; GPA: 3.89	Dhaka, Bangladesh January 2016
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Bryn Mawr College Bachelors of Arts in Physics and Comparative Literature; GPA: 3.53	Bryn Mawr, PA May 2012
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University of St. Andrews Study Abroad Program	Fife, Scotland January 2011
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PUBLICATIONS

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. Mortgage Suppliers and Migration in Racially Diverse Urban Communities.
4. 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](#)

WORKS IN PROGRESS

1. Do Fintechs Replace Bank Branches in Diverse Urban Neighborhoods.
2. The Presence of Mission Oriented Bank Branches and Home Appraisal Values in Urban Areas.
3. 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

Clemson, SC

Fall 2022 - Present

Principles of Microeconomics (UG)

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

Teaching Assistant

Fall 2021 - Present

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

East West University

Adjunct Faculty

Dhaka, Bangladesh

Spring 2018 - Spring 2020

Statistics for Business and Economics II. 200 level

Mathematics for Business and Economics I. 100 level

Statistics for Business and Economics I. 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

Departmental Honors in Comparative Literature

2012

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*); Southern Economic Association 95th Annual Meetings (*Tampa, FL*, Scheduled in November); Southern Finance Association 2025 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

Languages: Python, C#, R

Tools: GIT, ArcGIS

Presentation: L^AT_EX

Other Skills: Palmetto Cluster (UNIX Parallel Computing Environment), Bloomberg Terminal

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, Email: bodnhorn@clemson.edu

[Thorsten Drautzburg](#), Economic Advisor and Economist, Federal Reserve Bank of Philadelphia, Email: Thorsten.Drautzburg@phil.frb.org

[Professor Matthew S. Lewis](#), Professor of Economics, Clemson University, Email: mslewis@clemson.edu

[Professor Christy Zhou](#), Associate Professor of Economics, Clemson University, Email: yichen2@clemson.edu

TEACHING REFERENCES

[Professor Molly Espey](#), Professor of Economics, Clemson University. Email: mespey@clemson.edu