

Noara Razzak

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RESEARCH INTERESTS

Financial Economics, Applied Econometrics and Urban Economics

EDUCATION

Clemson University Clemson, SC
Ph.D. in Economics Expected May 2026

Clemson University Clemson, SC
Masters in Economic Analytics; GPA: 3.62 December 2022

East West University Dhaka, Bangladesh
Masters of Social Science in Economics; GPA: 3.89 January 2016

Bryn Mawr College Bryn Mawr, PA
Bachelors of Arts in Physics and Comparative Literature; GPA: 3.53 May 2012

University of St. Andrews Fife, Scotland
Study Abroad Program January 2011

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**]
2. Location Choices of Community Banks and Redlining: The case of Minority Depository Institutions.
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.
4. How Extreme Weather Events Impact the Frequency of Loan Take-up by Bangladeshi Households in Vulnerable Communities: An Analysis with Count Data Models.

WORKS IN PROGRESS

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

TEACHING EXPERIENCE

Clemson University	Clemson, SC
Instructor of Record	Fall 2022 - Present
Principles of Microeconomics (UG)	
Fall 2022, 2023, 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	Dhaka, Bangladesh
Adjunct Faculty	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*, Scheduled on April 10); Public Economics Workshop (*Clemson University, SC*); Industrial Organization Workshop (*Clemson University, SC*; Scheduled in April)

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*)

2023 Public Economics Workshop (Clemson University, SC); Industrial Organization Workshop (Clemson University, SC)

SKILLS SUMMARY

Languages: Python, C#, R
Tools: GIT
Presentation: L^AT_EX
Other Skills: Clemson Palmetto Cluster (UNIX Parallel Computing Environment), Bloomberg Terminal

LANGUAGES

English: Fluent
Hindi: Fluent
Bengali: Native
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.

REFERENCES

[Professor Howard Bodenhorn](#)
Professor of Economics
Clemson University
Research Associate, NBER
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[Professor Molly Espey](#)
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[Professor Matthew S. Lewis](#)
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