

# Noara Razzak

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[Website](#), [Github](#), Updated: Sep 2025

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## RESEARCH INTERESTS

Financial Institutions, Community Banking, Household Finance and Urban Economics

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## EDUCATION

### **Clemson University**

Doctor of Philosophy in Economics

**Clemson, SC**

Expected May 2026

### **Clemson University**

Masters of Science in Business Analytics Economics

**Clemson, SC**

December 2022

### **East West University**

Masters of Science in Economics

**Dhaka, Bangladesh**

January 2016

### **Bryn Mawr College**

Bachelor of Arts in Physics and Comp. Literature

**Bryn Mawr, PA**

December 2012

### **University of St. Andrews**

Study Abroad Program

**Fife, Scotland**

January 2011

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## 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.

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## 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 Racially Diverse Urban Communities.

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## WORKS IN PROGRESS

1. Do Fintechs Replace Bank Branches in Diverse 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.

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## TEACHING EXPERIENCE

### **Clemson University**

Instructor of Record

**Clemson, SC**

Fall 2022 - Present

Principles of Microeconomics (UG) 200 level

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	
<b>East West University</b>	Dhaka, Bangladesh
Adjunct Faculty	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

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<b>Philadelphia Fed Mentoring &amp; Advancing PhDs (PFMAP) Program Mentee</b>	
Federal Reserve Bank of Philadelphia	2024
<b>Emerging Scholar</b>	
Community Banking Research Conference, Federal Reserve Bank of St. Louis	2024
<b>Clemson University</b>	
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
<b>East West University</b>	
Medha Lalon Fellowship	2014-2015
Dean's Academic List	2014-2015
<b>Bryn Mawr College</b>	
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

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**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*, Scheduled in September); Southern Economic Association 95<sup>th</sup> 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*); 2<sup>nd</sup> Women in Central Banking Workshop (*Federal Reserve Bank of Dallas, TX*); Southern Economic Association 94<sup>th</sup> 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

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**Technical Skills:** Python, C#, R, L<sup>A</sup>T<sub>E</sub>X, GIT, ArcGIS, UNIX Parallel Computing Environment

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

## OTHER RESEARCH EXPERIENCES

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**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

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[Professor Howard Bodenhorn](#), Professor of Economics, Clemson University, Research Associate NBER, Email: bodnhorn@clemson.edu

[James Vickery](#), Senior Economic Advisor and Economist, Federal Reserve Bank of Philadelphia, Email: james.vickery@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

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