Nabila Rahman Biju

Research Statement

Having wonderful mentors both during my undergraduate and graduate studies, I was extremely fortunate to be exposed to some of the seminal research done in Economics and also learned important research skills from them. My exposure to different fields and a wide range of curiosity somehow did not let me take a side and brand myself either as a staunch macroeconomist or a devoted microeconomist. Interesting and important questions are yet to be answered in both major fields and I find myself interested in topics that fall under both umbrellas. Also, with massive technological advancement and access to detailed micro-level data, I feel the line between micro and macro is also fading day by day. So I, rather like to focus on the topics and questions that I am interested in, with an openness to the technique and methods which can come from either the arsenal of applied microeconomics or can be theories or models used widely used by a macroeconomist.

I am curious mostly about household finance and consumption, banking and financial institutions, financial economics, real estate economics and economics of networks, and use my skill of applied econometrics to answer my questions.
I had the opportunity to get involved with research during my sophomore years when I worked as an RA to my mentor Dr. Atonu Rabbani. That was the beginning of the journey which later led me to pursue a PhD to learn more. During my tenure at James P. Grant School of Public Health, I led the entire social network analysis team (starting from the entire data collection strategy, designing an effective questionnaire, training the data collectors, field visits to ensure proper data collection and finally analyzing the collected social network data and produce research output) of the project.

After extensive field-level research experience, I started my Ph.D. in economics at the University of Houston where I took many classes with different renowned professors who are excellent researchers in their fields. These classes expanded my horizon of curiosity and I realized that my preference for research topics gradually shifted. Currently, I am working on two projects. For one my projects, I am using the Nielsen dataset which is a rich household-product level data set and I am studying household consumption using various consumption theories. My job market paper is an outcome of this project. To handle this massive data set, I had to learn cluster computing and had to do thorough data cleaning just to even start with the project. It was a noteworthy learning experience for me which taught me working with very large dataset and programming. My other project is about the entry choice problem of banks. The central bank of Bangladesh introduced a financial inclusion policy in 2011 which affected private banks and I am studying how this policy affected banks' later entry choices and overall welfare using a standard IO model.

It is extremely important for a researcher and educator to have practical experience if one wants to teach skills to others. My every day struggle and learning in research hones me every day by improving my skills and this prepares me for sharing my skill and knowledge with others in a more effective way.

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