

Noara Razzak

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Updated: Sep 2024

EDUCATION

Clemson University Ph.D. in Economics	Clemson, SC Expected May 2025
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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	Clemson, SC May 2012
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University of St. Andrews Study Abroad Program	Fife, Scotland January 2011
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RESEARCH INTERESTS

Financial Economics, Applied Econometrics and Urban Economics

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.

JOB MARKET PAPER

How Closing Minority Depository Institutions Affects Credit in Their Communities

I construct a unique dataset to analyze how closure of bank branches affects credit accessibility in racially diverse communities. Four main findings illustrate differential impacts from the closure of Minority Depository Institution (MDI) branches and non-MDI branches within their local markets, defined by census tracts. First, closure of Asian MDI branches reduces large mortgage originations only within the Asian community. Second, closure of Hispanic MDI branches reduces small business loan originations to firms with less than \$1 million in assets. Third, closure of non-MDI branches decreases mortgage loan originations to the Black community within tracts served by Black MDIs. Fourth, closure of non-MDI bank branches increases total small business loan originations. Using lender level Herfindahl–Hirschman index, I show the decision to close branches is driven by increased competition from branchless banking rather than by expected future loans. These findings highlight the evolving role of physical bank branches in an increasingly digital banking landscape.

WORKING PAPERS

1. 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.
2. 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. Location Choices of Community Banks and Redlining: The case of Minority Depository Institutions
2. The Presence of Mission Oriented Bank Branches and Home Appraisal Values in Racially Diverse Urban Enclaves

TEACHING EXPERIENCE

Clemson University

Instructor of Record

Clemson, SC

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

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

CONFERENCES, SEMINARS AND WORKSHOPS

2024: Philadelphia Federal Reserve's Mentoring and Advancing PhDs (PFMAP) Program (*Federal Reserve Bank of Philadelphia, PA*; Scheduled); Community Banking Research Conference (Invited Attendee, *Federal Reserve Bank of St. Louis, MO*; Scheduled); Southern Economic Association 94th Annual Meetings (Washington D.C; Scheduled); Public Economics Workshop (*Clemson University, SC*); Industrial Organization Workshop (*Clemson University, SC*)

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

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

John E. Walker Department of Economics Assistantship

2021-2025

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

SKILLS SUMMARY

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

LANGUAGES

English: Fluent
Hindi: Fluent
Bengali: Native
German: Beginner

OTHER RESEARCH EXPERIENCE

Research Associate

2017

Insight Institute of Learning

Dhaka, Bangladesh

Research on the Challenges that the Apparel Industry of Bangladesh Faced

Junior Research Associate

2012 - 2016

BRAC Development Institute, BRAC University

Dhaka, Bangladesh

Research on Impact of Climate Variability on the Urban Poor in Dhaka.

Research on BRAC-Financial Education and Consumer Protection.

Research on Impact Assessment of Rural Electrification and Renewable Energy Development Program.

REFERENCES

[Professor Howard Bodenhorn](#)
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[Professor Matthew S. Lewis](#)
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