# Noara Razzak

Website:https://noararazzak.com Email: nrazzak@g.clemson.edu Github:github.com/noararazzak

Citizenship: Bangladesh (F1 Visa) Mobile: 8642072237 Updated: Sep 2024

# RESEARCH INTERESTS

Financial Economics, Applied Econometrics and Urban Economics

#### **EDUCATION**

Clemson University
Clemson, SC
Ph.D. in Economics
Expected May 2025

Clemson UniversityClemson, SCMasters in Economic Analytics; GPA: 3.62December 2022

East West University

Masters of Social Science in Economics; GPA: 3.89

Dhaka, Bangladesh
January 2016

Bryn Mawr College

Clemson, SC
Bachelors of Arts in Physics and Comparative Literature; GPA: 3.53

May 2012

University of St. Andrews
Study Abroad Program
Fife, Scotland
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. 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.
- 3. 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

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 Spring 2018 - Spring 2020

Adjunct Faculty

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
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

# Conferences, Seminars and Workshops

**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; Scheduled); 2<sup>nd</sup> Women in Central Banking Workshop (Federal Reserve Bank of Dallas, TX; Scheduled); Southern Economic Association 94<sup>th</sup> Annual Meetings (Washington D.C; Scheduled); 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)

LANGUAGES

Fluent

Fluent

Native

Beginner

English:

Bengali:

German:

Hindi:

#### SKILLS SUMMARY

Languages:

Python, C#, R

Frameworks: Scikit Learn, TensorFlow

Tools: GIT Presentation: LATEX

Other Skills: Clemson Palmetto Cluster

(UNIX Parallel Computing

Environment),
Bloomberg Terminal

#### 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

BRAC Development Institute, BRAC University

2012 - 2016 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

Professor of Economics Clemson University bodnhrn@clemson.edu Website

Professor Molly Espey Professor of Economics Clemson University mespey@clemson.edu

Professor F. Andrew Hanssen Professor of Economics Clemson University fhansse@clemson.edu Professor Scott L. Baier

Professor of Economics Clemson University sbaier@clemson.edu

Professor Matthew S. Lewis Professor of Economics Clemson University mslewis@clemson.edu