

# Noara Razzak

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Updated: Jul 2024

## EDUCATION

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<b>Clemson University</b> Ph.D. in Economics	Clemson, SC Expected May 2025
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<b>Clemson University</b> Masters in Economic Analytics; GPA: 3.62	Clemson, SC December 2022
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<b>East West University</b> Masters of Social Science in Economics; GPA: 3.89	Dhaka, Bangladesh January 2016
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<b>Bryn Mawr College</b> Bachelors of Arts in Physics and Comparative Literature; GPA: 3.53	Clemson, SC May 2012
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<b>University of St. Andrews</b> Study Abroad Program	Fife, Scotland January 2011
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## RESEARCH INTERESTS

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Financial Economics, Industrial Organization, Urban Economics and Applied Econometrics

## PUBLICATIONS

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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

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1. How the Closing of Minority Depository Institutions Affect Credit in Their Communities
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

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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

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### 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

## SCHOLARSHIPS, HONORS AND AWARDS

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### Federal Reserve Bank of Philadelphia

Philadelphia Fed Mentoring & Advancing PhDs (PFMAP) Program Scholar

2024

### Community Banking Research Conference, Federal Reserve Bank of St. Louis

Emerging Scholar

2024

### Clemson University

Doctoral Dissertation Completion Award  
John E. Walker Department of Economics Assistantship  
International Teaching Fellowship

Fall 2024, Summer 2025

2021-2025

2020-2021

### East West University

Medha Lalon Fellowship  
Dean's Academic List

2014-2015

2014-2015

### Bryn Mawr College

Departmental Honors in Comparative Literature  
Cum Laude  
Hanna Holborn Gray Research Fellow  
Regional Alumnae Scholar  
International Student Grant

2012

2012

2011

2010

2008-2012

## CONFERENCES, SEMINARS AND WORKSHOPS

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**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 94<sup>th</sup> 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)

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## SKILLS SUMMARY

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**Languages:** Python, C#, R  
**Frameworks:** Scikit Learn, TensorFlow, Keras  
**Tools:** GIT  
**Presentation:** L<sup>A</sup>T<sub>E</sub>X  
**Other Skills:** Clemson Palmetto Cluster (UNIX  
Parallel Computing Environment)  
Bloomberg Terminal

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## LANGUAGES

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

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## OTHER RESEARCH EXPERIENCE

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**Insight Institute of Learning**  
Research Associate

Dhaka, Bangladesh  
2017

Research on the Challenges that the Apparel Industry of Bangladesh Faced

**BRAC Development Institute, BRAC University**  
Junior Research Associate

Dhaka, Bangladesh  
2012 - 2016

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.

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## REFERENCES

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[Professor Howard Bodenhorn](#)  
Professor of Economics  
Clemson University  
[bodnhorn@clemson.edu](mailto:bodnhorn@clemson.edu)  
[Website](#)

[Professor Scott L. Baier](#)  
Professor of Economics  
Clemson University  
[sbaier@clemson.edu](mailto:sbaier@clemson.edu)

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

[Professor Matthew S. Lewis](#)  
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