

Rafia Nisat

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EDUCATION

Ph.D. in Economics , University of Washington	2021 – 2027 (expected)
Advisor: Rachel Heath. Research area: Applied Microeconomics	
M.A. in Economics , University of Washington	2024
M.S.S. in Economics , University of Dhaka	2019
B.S.S. in Economics , University of Dhaka	2018
Rank: 3rd of 160	

JOB MARKET PAPER

When the Rains Fail, Does Faith Pay? Weather Shocks and the Religious Margin of Adaptation

In this paper, I test a model in which visible contributions to religious institutions insure households through reputation with village lenders rather than divine protection. Reputation is effective only when lenders are able to lend. Such contributions should therefore rise after droughts, which hit poor households while sparing their richer lenders, and fall after floods, which hit the whole village. I test these predictions using a three-wave panel from rural Bangladesh. Droughts raise poor households' contributions to mosques and temples, while time spent on early-morning religious rituals does not rise, and past donors are more likely to receive informal loans. These findings are consistent with religious giving as a way to build reputation with lenders. Contrary to the model, floods have no detectable effect on contributions.

PUBLICATIONS

Intimate Partner Violence, Reporting Bias, and Impact Evaluation: Evidence from Bangladesh (with Narayan Das, Sakib Mahmood, and Atiya Rahman). *The World Bank Economic Review*, 2026.

A Re-examination of the Relationship between Plot Size and Productivity: The Case of Bangladesh (with Mohammad Raied Arman, Narayan Das, and Atiya Rahman). *Australian Journal of Agricultural and Resource Economics*, 69(2): 369–382, 2025.

Graduation Approach to Poverty Reduction in the Humanitarian Context: Evidence from Bangladesh (with Atiya Rahman, Anindita Bhattacharjee, and Narayan Das). *Journal of International Development*, 35(6): 1287–1317, 2023.

WORKING PAPERS

Predicting Kindergarten Readiness and 3rd Grade Test Scores Based on Early Learning Experiences in Washington State (with Dan Goldhaber and Stephanie Liddle). CEDR Working Paper 03282025-1, University of Washington, 2025.

The Impact of COVID-19 Pandemic on Small and Medium Enterprises in Bangladesh (with Asadul Islam and Atiya Rahman). BIGD Development Economics Series 01, Report No. 62, 2020.

WORK IN PROGRESS

Weather Shocks and Intra-household Dynamics

Graduation Programs and Social Safety Net Access: Evidence from Rural Bangladesh (with Mohammad Raied Arman and Narayan Das)

TEACHING EXPERIENCE

Instructor of Record, University of Washington

ECON 300: Intermediate Microeconomics Autumn 2026

ECON 200: Introduction to Microeconomics Spring 2026

Teaching Assistant, University of Washington

BA 501: Business Statistics (Foster) Winter 2026

ECON 200: Introduction to Microeconomics Au 2025, Au 2022, Wi 2022, Au 2021

QMETH 500: Statistical Data Analysis for Management (Foster) Winter 2025

QMETH 510: Probability and Statistics (Foster) Autumn 2024, Autumn 2023

GH/ECON 345: Global Health Economics Spring 2023

SOC 300: Foundations of Social Inquiry Winter 2023

RESEARCH EXPERIENCE

Research Consultant, Center for Education Data and Research (CEDR), UW 2026

Research Assistant, Center for Education Data and Research (CEDR), UW 2023 – 2025

Research Associate, BRAC Institute of Governance and Development (BIGD), Dhaka 2020 – 2021

SCHOLARSHIPS AND AWARDS

Graduate Fellow, Department of Economics, University of Washington 2022

Best Paper Award, 15th South Asian Economics Students' Meet, Colombo, Sri Lanka 2019

Governor Scholarship, Department of Economics, University of Dhaka 2018

CONFERENCE PRESENTATIONS

Northwest Development Workshop, Oregon State University, Portland, OR May 2026

SKILLS

Programming: Stata, R, Python, LaTeX, Git, JavaScript

Methods: Econometrics, causal inference, impact evaluation, panel data, geospatial analysis (flood susceptibility mapping), machine learning (random forest, XGBoost)

Languages: English (proficient), Bangla (native)

REFERENCES

Rachel M. Heath (Advisor)
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University of Washington
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Jason Kerwin
Department of Economics
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Fahad Khalil
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