

# Gursmeep (Rubina) Hundal

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RESEARCH FIELDS **Primary:** Development Economics

**Secondary:** Behavioral Economics; Labor Economics; Education

EDUCATION

**University of Chicago**

*Expected 2026*

PhD in Public Policy

**Carnegie Mellon University**

2018

MS in Public Policy and Management; Data Analytics Track (*Distinction*)

**NMIMS University** | Mumbai, India

2014

Bachelor of Technology and MBA (*Summa cum laude*)

REFERENCES

**Anjali Adukia**

University of Chicago

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**Dan Black**

University of Chicago

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JOB MARKET  
PAPER 1

**Smile Inequality: Appearance, Perceived Productivity, and Labor Market Access**

When information about productivity is incomplete, visible markers of poverty can act as biased signals that distort hiring and reduce allocative efficiency. I study one such marker, oral appearance, and its effect on early hiring decisions in urban India. While inequality in education and skills is well documented, income also constrains how people present themselves. Poor oral health is common, visible, and remediable, yet it can influence perceptions of traits that matter in the labor market such as confidence, diligence, and trustworthiness. Using two experiments that replicate the first screening stage of hiring, I show that oral appearance creates a distinct, fixable barrier to upward mobility. In the first experiment, visibly poor teeth lower perceived confidence and predicted wages by about nine percent. In the second, a large-scale incentivized resume-rating experiment, with more than 800 hiring professionals, the same candidate with poor teeth is significantly less likely to be hired. The penalty is about two-thirds as large as removing a skill certificate. The effect is concentrated in customer-facing jobs and declines by about half once employers' incentivized forecasts of customer and coworker reactions are included, suggesting that discrimination partly reflects anticipated third-party responses rather than beliefs about productivity alone. Together, these findings show that even treatable health deficits linked to low income can restrict access to jobs and generate allocative inefficiencies. Policies that aim to promote mobility must therefore look beyond education and training to address appearance-related constraints that poverty itself creates.

JOB MARKET  
PAPER 2

**Learning by Doing (Work): Experimental Evidence from a School-Based Internship Program in India** (with Emma Zhang)

Many low-income youth grow up with little exposure to the world of work, leading to misinformed beliefs about education and employment. We evaluate a randomized school-based internship program in more than fifty public schools across Delhi that offered 80 hours of after-school work experience at neighborhood shops and service firms. Internship participation increased optimism about the returns to higher education and led students to form more realistic expectations about job-search frictions and low-skill earnings. Willingness to pay for career guidance rose by about 6–8 percent, though estimates are imprecise. Effects are driven largely by girls, who make up 70 percent of the sample and update their beliefs more strongly, consistent with larger initial constraints on exposure. The intervention improved labor-market information without changing aspirations or non-cognitive skills, reducing informational misallocation in education and career choices and aligning students' expectations more closely with labor-market realities to make the school-to-work transition more efficient.

**Language of Violence: Persistence of Origin-Based Social Norms Among Migrant Couples** (with Naira Kalra and Oyebola Okunogbe).

We examine how social norms embedded in place of origin shape intimate partner violence (IPV) among migrant couples in India. Using a novel classification of internal migrants based on mother tongue and language belts in the National Family Health Survey, we link historical IPV rates in origin regions to current experiences of migrant wives. A one percentage point increase in IPV prevalence at origin predicts a 0.4 percentage point rise in current IPV, even after rich controls and fixed effects. Mechanism analyses show that intergenerational beliefs, especially wives' acceptance of wife-beating formed from parental exposure, mediate the persistence of these norms. The results highlight the stickiness of cultural norms across migration and underscore how deeply rooted origin-based norms continue to shape household violence despite new social and institutional environments. [\[Working Paper\]](#)

**Sibling Socialization and the Formation of Labor Force Norms in India** (with Emma Zhang).

We study how sibling gender composition shapes labor market aspirations and job application behavior among low-income youth in India. Using data from public school alumni, we find that girls with older sisters are significantly more likely to apply for jobs, while those with older brothers apply less. These patterns persist even when controlling for parental expectations and socioeconomic background. Same-sex siblings appear to act as role models, whereas opposite-sex siblings reinforce traditional norms. The next phase, a large scale randomized trial with 5,000 students, is testing at scale whether structured information and social-learning interventions can recalibrate these norms within households. [\[Results\]](#)

**Saving with Stocks: Should We Promote Opportunities for Gains or Assuage Worries Around Loss?** (with Emma Zhang).

We explore how framing and gender interact in financial risk-taking in the US. Two experiments, one measuring preferences over gains and losses under ambiguity, and another randomizing a group-chat intervention, reveal that men and women differ not in preferences over gains but in aversion to losses. Traders exhibit higher sensitivity to gains than non-traders, while messages emphasizing loss avoidance increase willingness to invest among new investors. A larger follow-up will test whether "loss reassurance" or "gain celebration" framings are more effective at promoting stock market participation. [\[Results\]](#)

**Aspirations and Inaction Among High-School Students in India** (with Rajdev Brar).

At the end of Grade 10, students in India must choose a junior college and an academic stream (Science, Commerce, or Humanities), a decision that effectively determines which college degrees and majors remain available to them and shapes their long-run career trajectories. Despite these high stakes, many students approach this choice with limited knowledge of admissions requirements and future pathways. We implement a large-scale randomized controlled trial (RCT) spanning 200 government schools in India to examine whether encouraging active information search, rather than relying solely on direct provision of information, enables students to independently acquire admissions knowledge and make better-informed choices. We assess whether this approach improves students' understanding of educational options, increases the alignment of selected streams with their aspirations, and enhances the quality of academic decisions.

PROJECTS IN DEVELOPMENT	<b>Visa Vows: Migration, Marriage, and Cultural Remittances in India</b> (with Mridul Joshi).	
	This project investigates how female-led educational migration from Punjab to Canada reshapes norms in marriage markets. We introduce the concept of <i>cultural remittances</i> as the transmission of ideas and status signals from migrants to non-migrants, and test whether migration substitutes for or amplifies traditional identity markers such as caste, skin tone, and dowry. Two experiments, a lab-in-the-field partner choice task in IELTS coaching centers and an online audit of matrimonial platforms, randomize migration and dowry cues in AI-generated profiles. The results will illuminate how cross-border mobility alters assortative matching and the behavioral foundations of gender and social hierarchies.	
	<b>Does entrepreneurship curriculum create firm growth or perpetuate microenterprises?</b> (with Emma Zhang).	
	We study whether school-based entrepreneurship curricula expand firm employment or mainly reproduce small self-employment. In India, we partner with local firms and public schools offering vocational coursework alongside regular academics. We randomize whether firms see vocational credentials when evaluating student applicants and track subsequent labor-market entry. The design identifies whether such curricula raise wage-job access or instead steer youth toward low-scale microenterprises.	
RESEARCH GRANTS (As PI/Co-PI)	George E Richmond Foundation	2024
	The Agency Fund	2024
	The Scandinavian Consortium for Organizational Research	2023
	Weiss Fund for Research in Development Economics	2022
	Fama Miller Center for Research in Finance	2022
	Mansueto Institute Urban Doctoral Fellowship and Grant	2022
	Committee on Southern Asian Studies	2022, 2023, 2024, 2025
	Development Economics Research Fund	2022, 2023
	Becker Friedman Institute for Economics	2021, 2022, 2023
AWARDS & FELLOWSHIPS	Committee on Education Fellowship, University of Chicago	2025
	PhD Advance Internship Fellowship, University of Chicago	2024
	Centre for Applied AI Machine Learning Institute	2022
	Carnegie Mellon University Academic Scholarship	2016–2018
	J. N. Tata Scholarship	2016
	ETS TOEFL Scholarship	2016
	One Young World Ambassador, Digital Development panelist	2015
	Dean’s Merit Award, NMIMS University	2014
	NMIMS Student Ambassador Award	2014
	Resolution Project Fellowship and Venture Grant	2013
RESEARCH EXPERIENCE	<b>World Bank Group</b> , Washington, DC	2018 – 2023
	Consultant, Development Research Group, and Development Impact Evaluation (DIME)	
	<b>GoodWeave International</b> , Washington, DC	2022 – 2023
	Research Consultant ( <i>Pro Bono</i> )	
	<b>Carnegie Mellon University</b> , Pittsburgh, PA	2016 – 2018
	Research Assistant to Prof. Alfred Blumstein	
	<b>Organisation for Economic Co-operation and Development (OECD)</b> , Pittsburgh, PA	2017 – 2018
	Capstone Project Manager under Prof. Jonathan Caulkins	

TEACHING EXPERIENCE	<b>University of Chicago</b>	
	Instructor, Math Camp for incoming graduate students	2024
	Instructor, Mathematical Methods	2022 & 2023
	Preceptor, Undergraduate Thesis Advising	2023
	Head TA, Math Camp	2022 & 2023
	TA, How to Change the World (Prof. Chris Blattman)	2024
	TA, Crony Capitalism (Prof. Luigi Zingales)	2024
	TA, Behavioral Experiments (Dr. Mareike Schomerus)	2023
	TA, Behavioral Science and Policy (Prof. Kim Wolske)	2022 & 2023
	TA, Cost Benefit Analysis (Prof. Robert Kaestner)	2022
	TA, Public Policy Analysis (Prof. Jim Leitzel)	2022
	<b>Carnegie Mellon University</b>	
	TA, International Development (Prof. Silvia Borzutsky)	2018
	TA, Research Writing (Prof. Kim Hyatt)	2016 & 2017
PRESENTATIONS	Midwest Economics of Education Conference at Notre Dame	2025
	Advances with Field Experiments Conference	2025
	Association for Education Finance and Policy, EdDev	2025
	Eastern Economic Association, New York	2023
	BIG Difference Conference, University of British Columbia	2021
	UNLEASH Innovation Lab, Shenzhen, China	2019
	Innovation with Impact, Carnegie Mellon University	2018
	National Center for Juvenile Justice, Pittsburgh, PA	2018
PRE PHD RESEARCH	<b>Quantitative Analysis of the Social Costs of Road Traffic Crashes Literature.</b>	
	Bougna, T., Hundal, G., & Taniform, P. (2022). <i>Accident Analysis &amp; Prevention</i> , 165, 106282.	
	<b>Analysis of Intergenerational Income Mobility for Counties Within the United States Using Machine Learning.</b>	
	Tso, A., Hundal, G., & Mei, V. (2017). <i>The Heinz Journal</i> , 15(2).	
	<b>Long View of Recidivism: Exploring the Long-Term Recidivism Patterns Among First-Time Arrestees and Prison Releasees.</b>	
PROFESSIONAL ACTIVITIES	Nakamura, K., Blumstein, A., & Hundal, G. <i>Working Paper</i> .	
	Graduate Student Union Steward, University of Chicago	2024
	Mentor, Women in Economics, University of Chicago	2022
	Highland Ambassador, Carnegie Mellon University	2018
	President, International Development Group, Carnegie Mellon University	2018
REFEREING	<i>American Educational Research Journal</i> .	
INDUSTRY EXPERIENCE	<b>United Nations Development Programme</b> , New York, NY	2017
	Programme Associate Intern	
	<b>Barclays</b> , Mumbai, India	2014 – 2016
	Senior Investment Banking Analyst	
	<b>Project Reach Foundation</b> , Mumbai, India	2013 – 2016
	Co-Founder, nonprofit (undergraduate)	
	<b>Siemens Financial Services</b> , Mumbai, India	2013
	Management Trainee	
LANGUAGES	<b>Edelweiss Securities Limited</b> , Mumbai, India	2012
	Intern	
CITIZENSHIP	English, Hindi, Panjabi	
	Canadian Permanent Resident, Indian Citizen	