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Ms Sharma works on GIZ's project on Social Security Benefits for Unorganised Workers in Karnataka, India. She has been working with GIZ since 1995 in various capacities. Her areas of specialisation are micro-finance, micro insurance and social security. She obtained her Master's degree in Economics from Punjab University, Chandigarh and M.Phil in Applied Economics from Jawaharlal Nehru University, New Delhi. She has published a book on "Growth of Market Towns in Rayalaseema". She has also published a co-authored article on Social Security in Karnataka in the GIZ book on "The Social and Ecological Market Economy- A model for Asian Development?"