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stokvels - a hidden economy - african response - *stokvels - a hidden economy unpacking the potential of south african traditional saving schemes abstract: stokvels have long been a safety net for millions of south africans, providing financial security and social well being. this paper aims to not only contribute to the limited body of **you and substance use - here to help** - you and substance use 3 you matter list some of the things about yourself that you're proud of (it could be achievements at school or work, relationships or contributions you've made to*

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