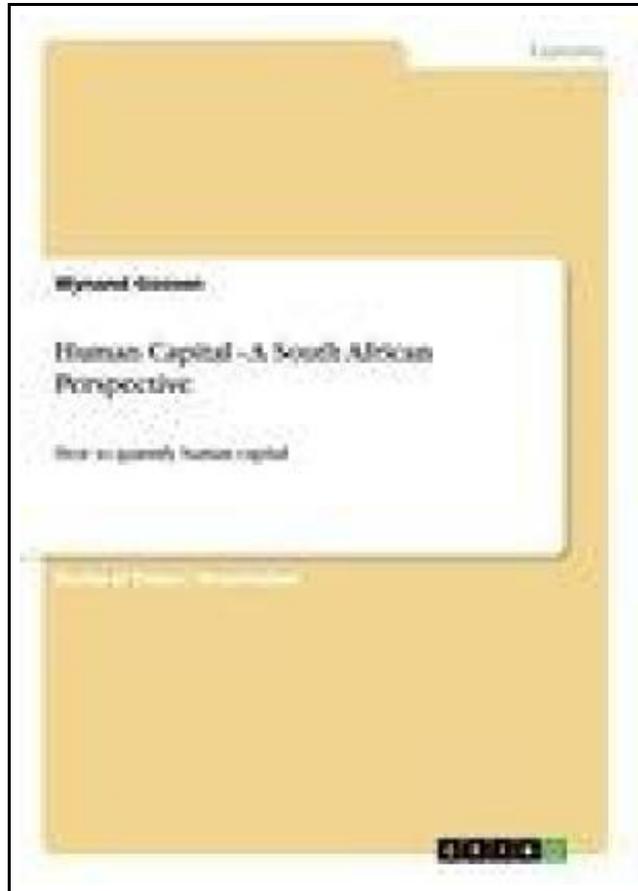# Human Capital - A South African Perspective

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