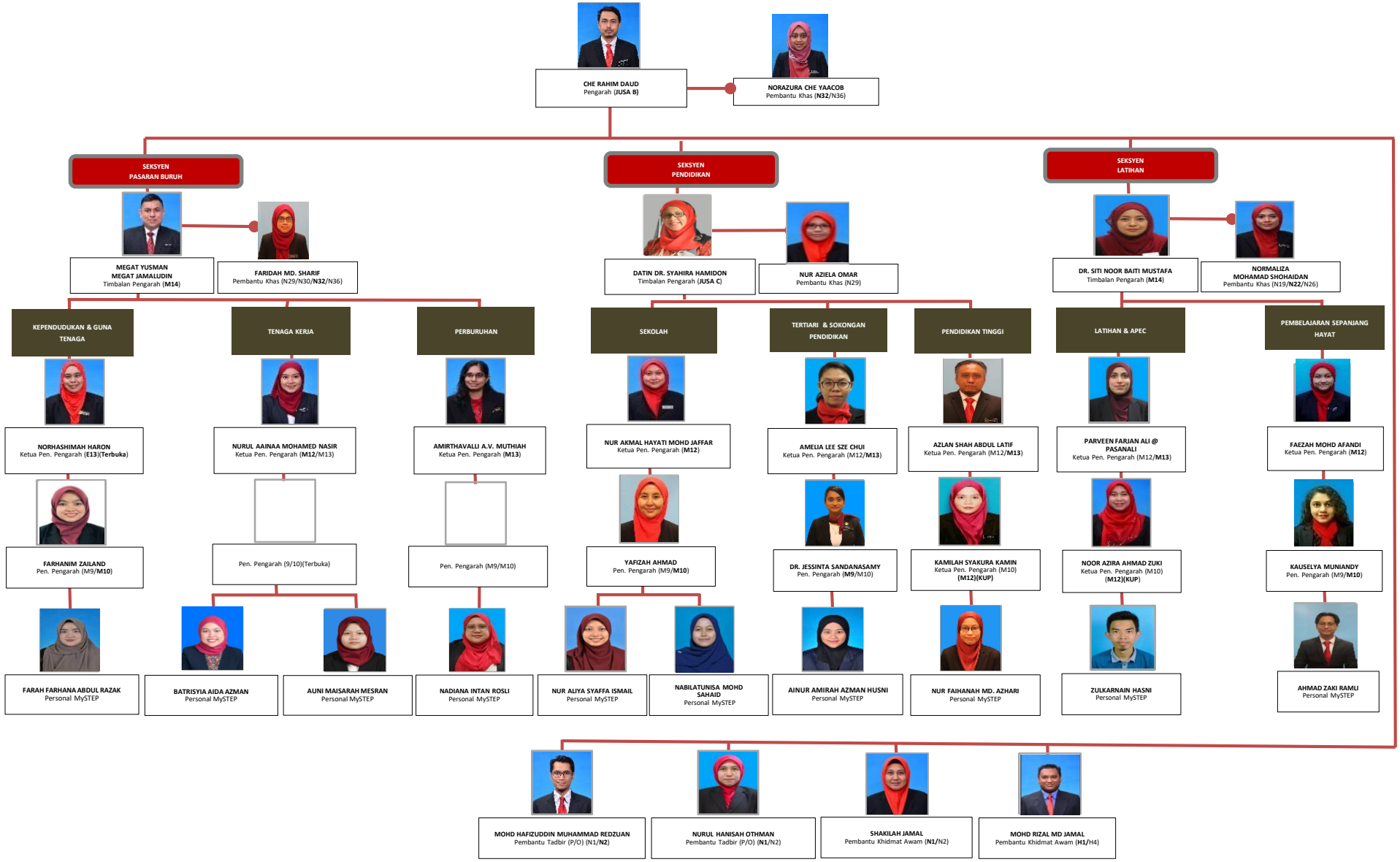BAHAGIAN PEMBANGUNAN MODAL INSAN