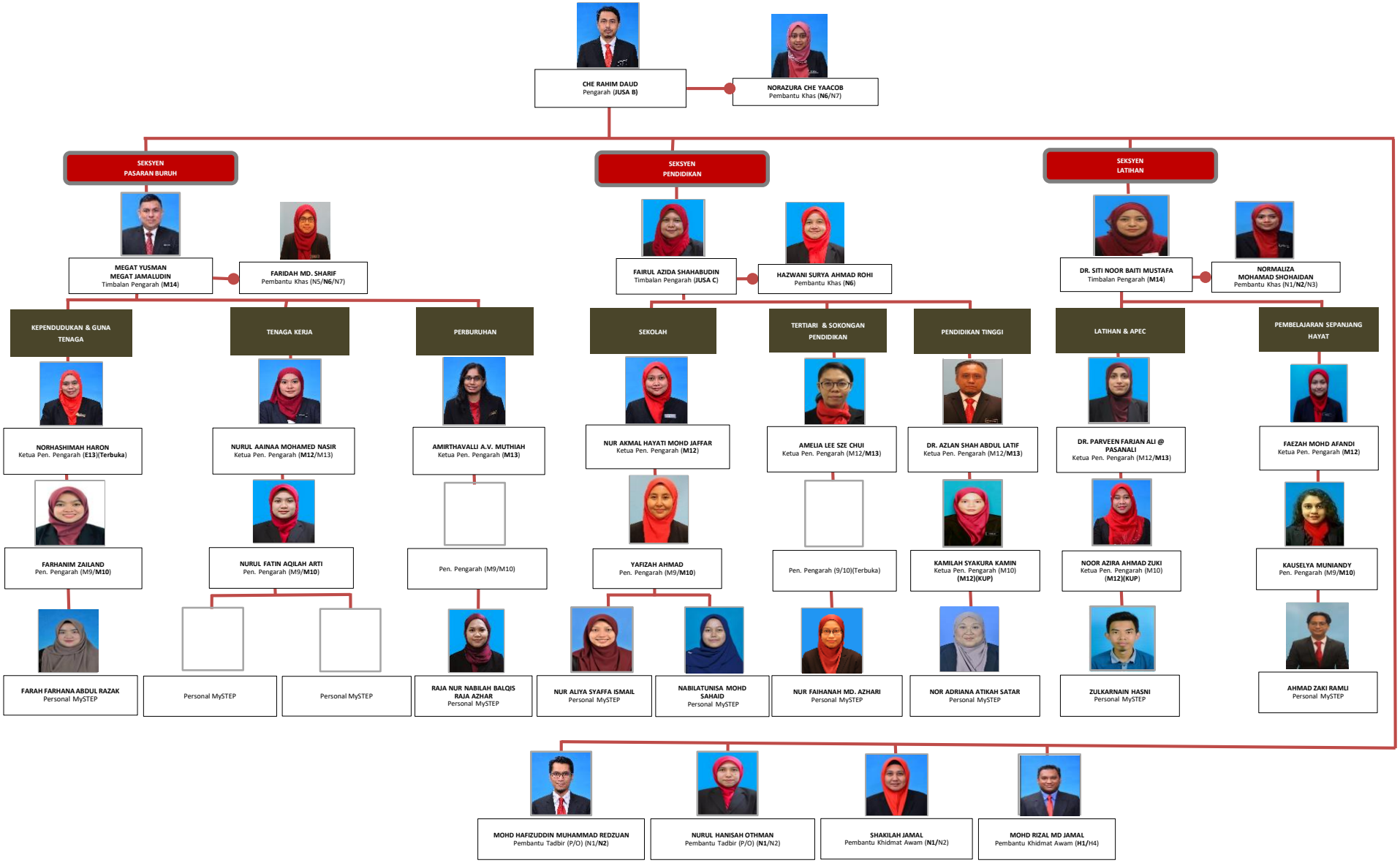# BAHAGIAN PEMBANGUNAN MODAL INSAN