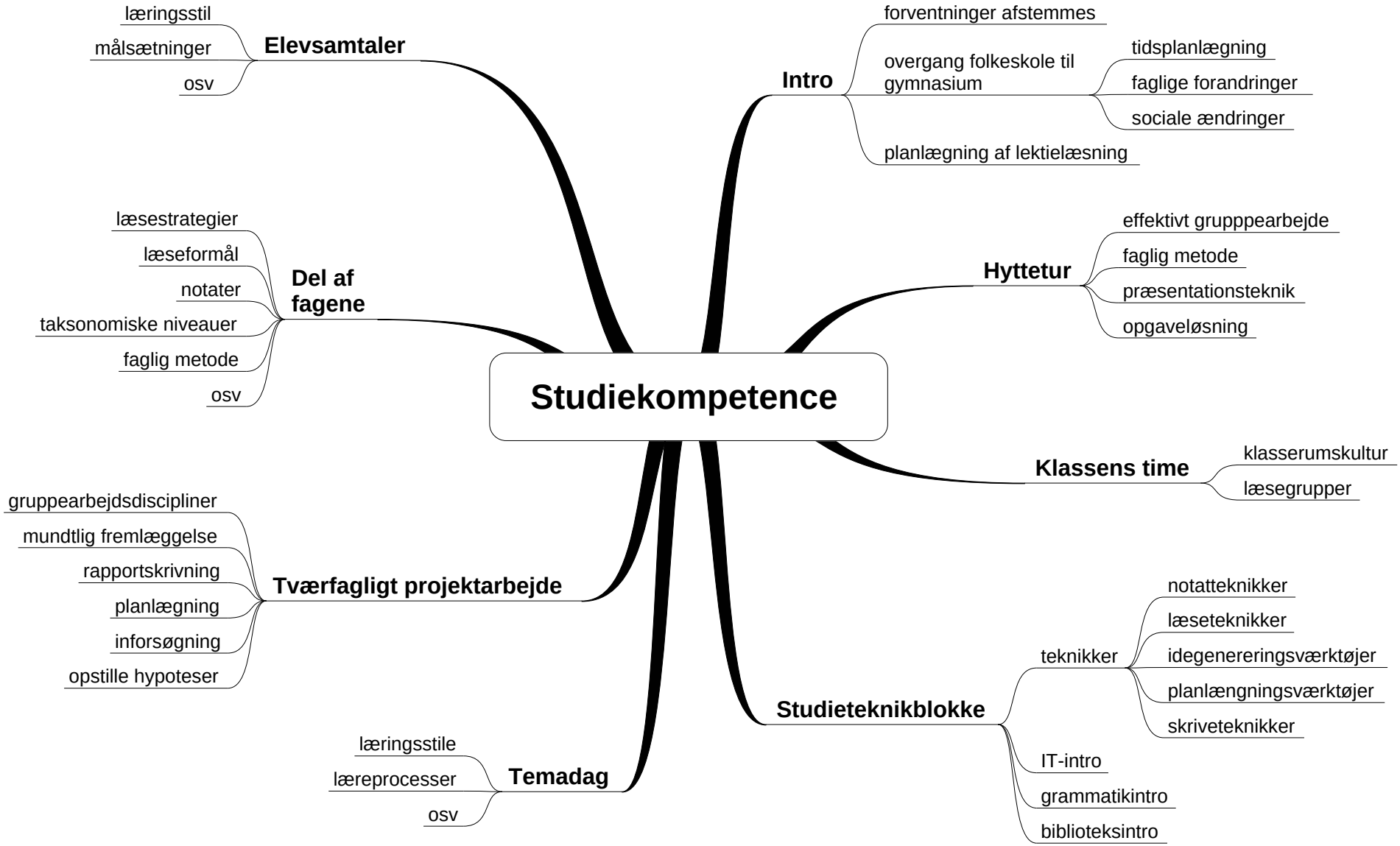Mange tilgange til studiekompetence