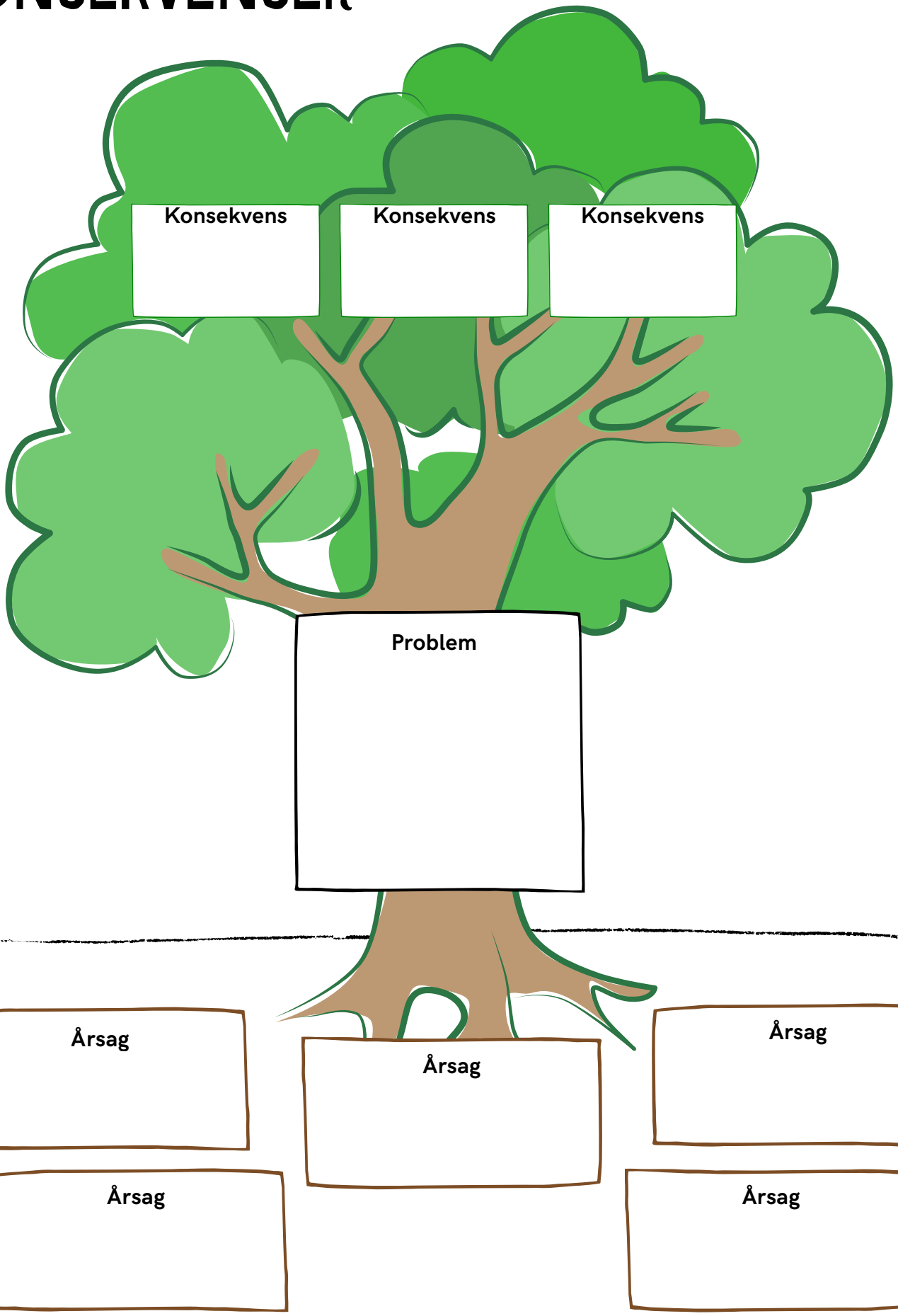Årsager, problemer og konsekvenser