



Exploring Career Possibilities for People with Intellectual Disabilities

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Abstract

This article is about exploring career possibilities for people with intellectual disabilities. My coresearcher has an intellectual disability. We are not claiming any definite conclusions, but want to share some of our experiences, discoveries, and reflections. There are several special challenges for my coresearcher since she can only read a few words in addition to her own name, and can only write her name with some assistance. This means that the experiments we conduct together have to take special considerations. The experiences and discoveries we want to share in this article are about how it is possible for a person with an intellectual disability to engage in social entrepreneurship through microfinance. Our experiments are possible because of developments in device technology, user-friendly interface on touchscreen devices, developments in microfinance platforms, and the emergence of uncomplicated ways of making payments between countries.

Keywords: exploring careers, microfinance, intellectual disability, touchscreen devices

Introduction

The name of my coresearcher is Sofie Daae Kversøy. She is 13 years old. Sofie has extensive experience with using and testing touchscreen devices and applications made for touch screen devices. She has experience with several generations of the Apple iPad (1st, 2nd and 5th generation), the Android based cell phones Motorola Moto G (3rd generation), the Samsung Galaxy Note 4, and an array of applications (apps) for these devices. Sofie has been an active daily user of devices like these since 2011. Her favourite is the Apple iPad tablet. Sofie also owns her own virtual bank. The name of her bank is Bank of Sofie. The bank specializes in microfinance.

My name is Kjartan Skogly Kversøy. I am Sofie's father. In this project, we are colleagues with different tasks and roles. Sofie is the doer and I am the facilitator, talker, and writer. We are dependent on each other to make the project work. I also have many years of experience using and testing touchscreen devices and applications. My first contact with these type of devices was in 1995. I have been a daily user of touchscreen devices since 2011. I am an active user of devices that are both IOS based (iPad and iPhone) and Android based (smartphones of different generations from Motorola, LG, Huawei, and Samsung).

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In this article, I am first going to shed light on some of the innovations that make microbanking accessible for people with intellectual disability. I am thereafter going to share how Sofie is able to be an active banker despite her challenges with reading and writing. Lastly, I will reflect on how these types of experiments can challenge the way we see possibilities and limitations for people with intellectual disability. The main aims of the experiments conducted by Sofie and me are to have fun, do things together that are understandable and mutually interesting, and explore possibilities for meaningful future workdays. Our larger goals are to identify possible elements for building careers and a good life for people with intellectual disabilities. We also want to challenge ideas about roles and identities connected to people that are often thought of as part of a group for no other reason than their disability.

Microfinance and Crowd Funding

Microfinance is about financing small loans. These loans are often made to people who have a hard time getting their projects financed through ordinary finance institutions. Many of these loans have a social profile. Microfinance is carried out in different ways. The specific type of lending we engage in is where individuals lend to other individuals as directly as possible. This type of lending is called person-to-person microfinance. I will try to explain this through an example: Somewhere in the world, someone is in need of new tires for their taxi, a cow for their farm, or a smoke free oven for their home. In many cases this person needs a loan to make their needs and wishes possible. At the same time someone else, maybe even in a different country, has some extra funds that are not in use. The person with excess funds might be interested in lending it to someone that can put those funds to use. The first challenge is to make it possible for the person in need of a loan to meet the person interested in lending. There exist several online sites where a person in need of a loan can present their project and advertise for funding. The person interested in lending funds can visit these

sites and get to know projects available for financing. This is often how person-to-person microfinance is made possible. One such site is www.kiva.org.

The second challenge is that the person in need of a loan often needs more money than the individual lender is able or willing to lend. This can be both about the potential lenders accessible funds or the lenders need for managing risk. This means that, in order to make the transaction interesting and possible, many lenders want to finance projects together with other lenders. For example, the person who needs a loan to buy new tires for his/her taxi needs a loan in the size of \$300. If each lender is willing to lend \$25, 12 lenders will be able to finance a loan like this together. This type of microfinance is a type of crowdfunding. Crowdfunding is simply about a group of people joining forces to finance one loan.

The third challenge is to make a safe transaction. This requires a system that can gather the funds from each individual lender and pay it to the person asking for a loan. The same system also needs to be able to collect the down payments and send the money back to the lenders. Microfinance arenas like Kiva are developed specially to handle this task. The transaction of money is, in the case of Kiva, handled by PayPal. PayPal is one example of an online money transfer system that is, in our experience, fast, simple, and safe to use.

Emerging Possibilities Through Technological Advancements

There are many pieces of information technology that need to work together to make it possible for someone with an intellectual disability to take an active part in microfinance. Even more so if the person has limited abilities in reading and writing.

The first thing we need is a device that is not fully dependent on the user having reading or writing skills. The touchscreen device makes this possible. A touchscreen device is a computer without a

keyboard. The first time I tried a device like this was working as a restaurant manager in 1995. The owner wanted innovative cash registers with a user-friendly interface. The idea was to simplify and get better control with the order and payment processes in the restaurant. One challenge in Norwegian restaurants is the constant training of new staff. In many cases, the new staff has no prior experience or training in this field of work. Developing simple systems and procedures is important. In this case the waiters could use these user-friendly and intuitively understandable cash registers by pushing directly on the screen. On the screen there were squares with each food or drink item written inside. The waiter simply pushed the relevant squares to make an order and to build up the transaction. The early screens were somewhat different from the touchscreen devices we use today. The screens were actually soft, so the waiter needed to push with some force to make the action happen. In 2010 Apple introduced their touchscreen device, the iPad. The user interface was intuitively simple, accurate, fast, and inviting. The touchscreen concept had come a long way since the rather crude touchscreen devices I had first encountered in 1995. The concept had developed greatly both in terms of user-friendliness and aesthetically. The new devices were also a lot of fun to use. The screens were tempting to touch and both adults and children found it easy and interesting to tap, drag, and slide their fingertips on the touchscreen to make things happen. These devices were hard to resist for anyone put in contact with them. The learning process was more like playing. It is hard to grasp the proportions of the educational project that has happened since the touchscreen device first appeared on the market. Millions of people have learned to use touchscreen devices like the iPad. Just try to imagine just how many people have learned to use these very advanced devices. The amazing fact is that most people have learned to use them while having fun.

The iPad has applications both for amusement and business. The iPad is

delivered without an instruction manual. The idea is that the device can be used intuitively right out of the box. Children younger than 2 years of age, without any reading or writing skills, are one of the many user groups of these devices.

The next part needed is the application itself. These are simple programs, seen as small colourful and illustrated squares on the screen, which are activated by touching them. The applications can be activated and used in many ways. Examples are tapping, double tapping, sliding, dragging, and dropping. This link can be useful to get acquainted with the moves and the terminology: <http://www.dsource.in/course/touch-screen-gestures/gestures-touch-screen>.

The applications are called apps. The app can be a game, a puzzle, a writing program, a calculator, a calendar, a program for showing a video – nearly an endless number of other things. Many apps require reading and writing skills, but not all. Some apps are made specifically for small children. These apps do not require the user to have any reading or writing skills. Other apps, like YouTube, can be used without reading or writing. As soon as you open any video on YouTube there will emerge a picture feed beside the video you are watching. This feed shows possible videos you can choose to watch next. For a person challenged in reading and writing, the feed can help her/him discover possibilities. The feed can also be used intentionally and systematically. The feed makes systematic searching possible without using text. This important feature opens many new possibilities for a person challenged with reading and writing. The feature gives access to explore millions of entertaining and educational videos. We know examples of people with intellectual disabilities getting new interests and learning new skills by watching videos through apps.

One example is the exciting and systematic work done by social educator Yvonne Milanés in the municipality of Asker in Norway (Lystad, 2018). Unfortunately, her report (Milanes, 2017) is written in

Norwegian. It is worth a translation. I will, in the following sections of this paper, share some of her experiments and findings. Milanés has been working as a consultant in the homes of people with intellectual disabilities. In all the cases that Milanés has written about, the clients live in their homes with support staff. In her project, Milanés has been experimenting with apps and videos. She has been facilitating the use of the iPad as a touchscreen learning device and motivator for the clients. Her aim has been reducing passivity and learning of new skills. Her report from 2017 is about clients using apps and videos to facilitate and motivate their behavior. Milanés points to the challenge that many people with intellectual disabilities struggle with daily planning and lack of startup-energy for daily tasks. She explains that although people with intellectual disabilities have many skills, they often need support to utilize their skills. Her experiments are concerned with her clients using the iPad to initiate action and reduce the need for support. Her project supervisor Pål Skogstad inspired her project. He has been concerned with the challenge that there exist plenty of apps for learning to read and write, but next to none about initiating, motivating, and learning daily tasks such as showering, vacuuming and so on. The results of Milanés research are interesting and relevant to this article. With training, the participants with intellectual disabilities participating in her project were not only able to do many tasks with less support, but they started doing daily tasks on their own initiative. One participant even learned how to wash and dust her apartment all by herself. Other participants developed far less-challenging behaviours. In the homes, the joint activity between the support staff and the participants also increased greatly. Milanés (2017) claims that the participants, through the ordinary organizing system, were, on an average, able to complete 6.6% of typical daily tasks in their homes independently. With the use of the iPad, with apps and videos motivating and facilitating their behaviour, the participating clients managed to complete 89.5% of the same daily tasks independently.

My coresearcher Sofie is, in some cases, also able to explain her needs and wishes by showing videos she has found on YouTube. She uses the videos others have made to represent her own interests and needs. Often these are videos about doing activities such as painting nails, making things for her dolls, baking, going outdoors, fixing her hair, doing makeup, drawing, and making things with Play-Doh. Showing a video from YouTube to represent your wishes and needs can be a big help if you find expressing yourself difficult. Sofie often lacks words for what she wants to do. It is very frustrating for Sofie. She knows what she wants and what she wants to do, but just can't find the words. Often she prefers to show us by taking us by the hand and leading us to the thing she wants or wants to do. This is neither practical nor sufficient in many cases. Often a video found on YouTube can both explain her wishes and awaken new wants and wishes. Many apps will record and learn the user's habits. In Sofie's case, this can help her in finding content in accordance with her interests. The apps often also contain buttons in different colours. The buttons are for making choices and making things happen. This means that many apps can be used without reading skills as long as the user understands the use of a specific button.

The third part we need in order to make lending possible is a microfinance arena. In this case it is an online site where people who need a loan meet people who want to lend. There are many such arenas. We prefer to use Kiva. Kiva was one of the first online arenas that made crowdfunding possible. Lenders with a minimum of \$25 can join other people in financing loans. There are several reasons why we have chosen Kiva as our main lending arena. Kiva was started in 2005 and has a long traceable track record. The organization is non-profit. Kiva has been accessed by many organizations in the course of their 13 years in existence. The organization has multiple times been awarded 4 out of a possible 4 stars by Charity Navigator (see, <https://www.kiva.org/about/finances>). Kiva is simple to use. For us this is a key. We can browse for loans on their site and

see pictures of the people who are asking for a loan. We get to know the projects of each entrepreneur. We also get to know a little about their situation and their repayment plans. For Sofie, a picture is an essential part of choosing a project to finance. This is Kiva's own description of how their lending structure works: <https://www.kiva.org/about/how>.

An important feature on the Kiva site, and most similar sites we have tested, is that it is not possible to lend more than what you have registered as a credit. Credit either is filled up with funds by the lender, or is filled up by money coming back as down payments from loans already given. This means that Sofie can do lending without worrying about overusing funds. A lender who is challenged in reading and writing will often need assistance to log on and to fill up with additional new funds, but the choice of whom to lend to, the committing to lend, and the actual payment can be done without reading and writing. Even though there is a need for some assistance, Sofie will perform more steps in the lending process than many ordinary bank employees do. Often a loan in a more traditional bank will need action from several people to finalize. Choosing, assessing, committing, and paying are often tasks done by several people in a chain of events.

The last piece I want to address are payment structures. The emergence of PayPal and other online money transferring systems has made it simple to move money across borders. PayPal is the payment system used by Kiva. PayPal on Kiva makes money transfer both safe and without cost for the lender. The credit already on the lenders account in the Kiva system does not require any PayPal actions, but adding new funds does require a PayPal account. A PayPal account is connected to a credit card, so the user needs to be a credit card holder. Using PayPal increases the security barriers between the person making the payment and the person receiving it. Sofie needs assistance using a credit card and PayPal.

A Banker with an Intellectual Disability

In many ways our experiment started sometime in 2011. This was when Sofie got access to her first touchscreen device. The device was a first generation iPad. For the first time Sofie was able to have fun with simple puzzles on a computer. The traditional computer with a keyboard is in comparison inaccessible for someone with her degree of reading and writing skills. Very early in the development of applications (apps) for touchscreen devices, like the iPad, puzzle apps were among the first that were relevant for children. These apps made touchscreen devices accessible for children even younger than the age of two. Parents would let children borrow iPhones, iPads, and other devices and let them play. Sofie was no exception.

I had been looking for technology that could give Sofie an early introduction to computers. I thought early training with touchscreen devices like the iPad could open a range of possibilities for Sofie in the future. The iPad was the first device that engaged Sofie. Sofie saw my wife and me using the iPad and wanted to try too. Engagement and imitation are key factors. Passion is even better (Robinson & Aronica, 2009). Soon Sofie got her own iPad. Sofie is passionate about it. It is a tool for looking at princesses, playing games, and being entertained. In addition, of course, Sofie's own iPad has a personal touch with a pink silicone protective case!

Since the autumn of 2011, from age six, Sofie has been a daily user of the iPad. The use of it has been mostly for amusement and fun. She is currently using an iPad Air 2, which is a 5th generation touchscreen device. Today Sofie is an active user of apps that do not require reading or writing. Some examples of apps Sofie loves to use are My PlayHome, Toca Life: Neighbourhood and My Town: Bakery. Sofie also uses her iPad at school. Sofie was one of the first to bring her own iPad to school. Now all the children at her school have access to iPads. The municipality of Drammen, where Sofie's school is situated,

has made access to an iPad a priority for all children with special needs. The teachers at her school say there are many relevant and good apps to choose from. At school they use their iPads for things like documenting with pictures and videos, making story books, and playing with numbers. Sofie's school, Frydenhaug School, is a resource center for knowledge and technology relevant for children with special needs. All the children at this school have special needs. In one of their projects (Trondsen & Knarvik 2017), where I was a member of the project group as a parent representative, we explored language and communication technology, time planning and task planning technology, localization technology (GPS), and social interaction technology. It is a great advantage for Sofie to be a pupil at a school with special attention to technology. This means that her teachers and her fellow pupils share interest in the use of touchscreen devices. The former headmaster of this school, Else Kristin Tobiassen, has done a lot of important work to make this school become a resource and research environment.

Sofie uses YouTube every day. Even though it was probably not intentional when this app was being developed, YouTube functions in such a way that it is possible to surf and search only using pictures. This has greatly expanded the horizon of possibilities for Sofie. Through YouTube Sofie can take a more active role in exploring the internet. This also motivates Sofie to experiment and gives her a growing confidence that she can make things happen through her device. As Milanese (2017) explains, videos can also initiate startup-energy. Sofie gets inspired by videos from YouTube and often starts doing similar things by herself. Videos often make Sofie want to play, make things, put on makeup, or dance.

To Sofie it is not strange that you can lend money to anyone anywhere. She knows that the boundaries of space online are different than the boundaries of the physical world offline. Sofie can for instance use Skype to contact family and friends living in other parts of the country

and engage them through sound and pictures. She sometimes even plays with her grandmother through Skype. Her grandmother may be working in her kitchen with her iPad on the counter and Sofie may be playing on the floor with her dolls. Like magic, the 20 physical kilometres between them are erased.

Lending money to a person in a different country to buy a cow is not difficult to understand either. Sofie knows things cost something. She knows you need money to buy things you want at the local shop. She knows she can get extra money from her father if she asks and if he is willing to lend some. She knows that he is not always willing to lend. Sofie knows you have to explain why you want to buy something and what you want to buy. You have to negotiate. Sofie can understand many aspects of why a person in Uganda would want to get a loan to buy a cow. Sofie does not mind sharing either. Even though lending is a complicated issue, I am confident that the basic concepts of needs, wishes, money, buying, lending, negotiating, sharing, and helping are understandable to Sofie.

Assessing Loan Applications and Making Choices

This is how we lend. I will ask Sofie if she wants to lend money to someone. If she says yes, I will log on to the Kiva site, and we will sit down together and look at possible projects to fund. Logging on with letters and numbers is still out of reach for Sofie. We are looking into this. In many instances, it is possible to identify yourself with fingerprints and the like, but at this moment, we feel that assistance with identification and money handling is necessary. Sofie does have her own bankcard with a very limited credit. The card can be used in certain shops for small transactions just by laying it on top of the card reader and without the use of a security code. I think more user-friendly solutions usable for Sofie will emerge in the near future.

Sofie prefers to lend to people who wear nice dresses or people who are in a

group! For her, it is good if there is an animal in the picture! Sofie likes groups of happy smiling women. Together we look at the pictures on the Kiva site and I explain why the different potential borrowers want a loan. In this way Sofie can search and explore to find a project she would like to fund. Often we find more than one project. When we have found an interesting project, I ask her if she wants to lend money to make the project possible. If Sofie says yes, I remind her that she needs to press the blue button below the picture to start the lending process. I read to her what it says on the button ("lend \$25"). After pressing the button, it turns white. I remind her that she has to press the button again for committing to lend. Again, I read what it says on the button ("Checkout now"). Now the screen changes and she only sees the loan she has committed to fund. There now emerges a blue button that says "Continue". Sofie presses the button to get to the final payment page. The button is still blue and says "Complete order". She presses the button and the loan is payed. Sometimes Sofie will do all or many of these steps without guidance. Sometimes we need to talk about each action. Sometimes Sofie does not want to be a banker at all! We are experimenting and always try to keep in mind that we must cultivate motivation and not kill interest through pressure. Here is a link to an interview made with us by African Clean Energy and Christina Van Norden in 2017 about INDIMICRO and Bank of Sofie: <http://www.africancleanenergy.com/by-htm/>

Reflections

Sofie, like most people, likes to do things together with other people. For instance, Sofie likes to do the same things as her father and she likes her father to join in on things she is doing. We both like to play around with our iPads. There are at least two elements worth noticing here. Firstly, it is fun to do things together with people; secondly, it is fun to do the same things as those people do. These are powerful incentives for learning. Bandura (1977, 2000) and Johnson and Johnson (2015) are some of the interesting theorists

writing about the powers of imitation, cooperation, and learning. I will not elaborate this further in this article, but would like to point in their direction for deeper explanations and potential explorations of the learning processes we experience as successful in our case. The simple perspective is that Sofie likes to imitate, she likes to be imitated, and she likes to do things in cooperation with others. We try to utilize this learning energy in a positive way. Sofie, like her father, does not like being told what to do. Being ordered to do something is, in both our cases, similar to putting on the brakes of a car. The energy stops. The trick is to work with positive energies, not against them. Another key element is patience. Things take time. Things just take the time they take. We have tasks that are important for Sofie's future life that we have trained doing many times a day every day for 10 years and more. Some of these tasks Sofie has learned to do and some are presently just a hope of something to be managed in the future. People with an intellectual disability and their closest know this. Most other people have trouble even imagining it. In our everyday situation Sofie, my wife Eva, and me take it one step at a time. We know that any step of any length and at any speed can be useful. We are getting better at measuring success in the right proportions. To manage our situation we try to look at the situation at hand, as it is, try to visualize our wishes and needs, and by taking one step at a time, big or small, we try to move in a constructive direction (Kversøy & Hartviksen, 2018).

We do not know if Sofie in her future life will be a full time banker with microfinance as a specialty, but we have discovered that it is possible if she wants to follow this path. We know that she has the necessary skills and we know that the necessary infrastructure and information technology exists and is developing even further. Through our many experiments, we are discovering possibilities that are transferable to other parts of Sofie's life. What we have learned from this experiment is that touchscreen devices open up many new possibilities in Sofie's life and has opened many new paths to explore.

Milanes (2017) through her research confirms this by showing that videos and apps in combination with the iPad greatly increase her clients' ability to utilize skills. The touchscreen devices are facilitating her clients in learning new skills, igniting startup-energy, and making more independent ways of life possible.

It is important to understand that doing experiments like this are not only about Sofie and her future. It is also about rethinking the possible roles of people with intellectual disabilities. Neither Sofie nor I are embarrassed about her intellectual disability. At the moment her life works just fine. Sofie has some extra struggles and challenges, but she manages and she is happy. What is in contrast, often problematic, is the way Sofie's condition gets in the way of her being seen as someone more than a person with an intellectual disability. Often her condition is more limiting than her skills. Challenging roles and identities is a way of opening up for acceptance that the group "intellectually disabled" is as diverse and as full of possibilities as the group "human beings". This is very important in itself. As an example, if we want to make independent living possible in a larger degree than today, we need to be able to imagine people with intellectual disabilities living in alternative ways and working in alternative ways. To achieve this we need to experiment and share our stories. We might have to rethink what work is and what it is to create economic growth. Through microfinance Sofie is doing important work, although she is not paid to do so. Through Bank of Sofie she is also creating economic growth, not on her own behalf, but through the entrepreneurial work of the people borrowing money from her.

Professor Jan Grue (2017), working at the Department of Special Needs Education at the University of Oslo, points out in a letter to the editor of the online paper *Minerva*, that the need for support, assistance, and accessibility is often used about people that have a disability as if there exists people who do not need this.

He is himself dependent on a wheelchair. Grue (2016) discusses the stigma of disability in his article "The social meaning of disability: A reflection on categorization, stigma and identity". In the modern world we are all highly dependent on each other and we all need support and assistance (Grue, 2017). The modern world is to a large degree about making things easily accessible. Think about it. How do you get to work? Where does your food come from? Do you make your own clothes? How do you do your bank transactions? Both at home and at work you will probably be dependent in ways you might not even have thought about. If you look at our example, anyone wanting to be an online banker would need most of the support systems Sofie needs. Yes, Sofie does need some extra support and assistance, but maybe it is not that much extra compared to the infrastructure, advanced technological devices, and applications necessary to make online microfinance accessible for anyone else.

Sofie and I would like to depart from this article with the words of Kjersti Skarstad, from her article "Human rights through the lens of disability". This is the full abstract to her article:

Notions discriminatory to persons with disabilities commonly underpin political theories of rights. While persons without disabilities are considered "normal" and independent, persons with disabilities are commonly seen as "deviant" and dependent. Persons with intellectual disabilities are also seen as lacking the autonomy required to have human rights. Acknowledging the equal human rights of all human beings, the United Nations Convention on the Rights of Persons with Disabilities (CRPD) refutes such notions. Drawing upon relational theory, this Article provides a theoretical basis to some of the novel features of the CRPD. In contrast to many dominant theories of rights, the author argues that 1) disability constitutes a natural part of human diversity, 2) human beings

are interdependent, 3) rights are achieved through supportive relations, and 4) human rights are ideals that inform how we should treat each other. The Article shows

that a human rights theory fully inclusive of persons with intellectual disabilities also strengthens the human rights of others (Skarstad, 2018, p. 24).

About the authors

Kjartan Skogly Kversøy is associate professor at the University of South-Eastern Norway. He has his main work connected to the master program in career guidance. He is also founder of INDIMICRO (Intellectually Disabled Microbankers). In 2015, he won a prize for this work at the annual innovations competition at OsloMet (Oslo Metropolitan University). INDIMICRO is an arena where people with intellectual disabilities engage in microfinance together with family and friends.

Sofie Daae Kversøy is a co-researcher in the INDIMICRO project. Sofie is 13 years old and has an intellectual disability. Sofie owns her own virtual bank in the INDIMICRO system. Sofie's bank, Bank of Sofie, is one of several in the INDIMICRO system. Sofie is an expert in using touchscreen devices and apps without reading and writing.

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