



European
Commission

OECD DAC

GENDER EQUALITY

POLICY MARKER

**GUIDANCE
FOR THE EUROPEAN FUND FOR
SUSTAINABLE DEVELOPMENT
PLUS (EFSD+)**



INTRODUCTION

The EU Gender Action Plan III and the NDICI-Global Europe regulation state that all EU-funded actions, including those under the ESFD+, should meaningfully integrate gender equality, being marked as “gender as a significant objective” (G1) or “gender as a principal objective” (G2) as per the OECD-DAC gender equality policy marker.

The purpose of this Guidance is to equip DG NEAR, DG INTPA, and implementing partners to understand how the OECD-DAC gender equality policy marker (Marker) applies in the EFSD+ investment context.

The Marker is split into three scores: G0, G1, and G2. The OECD has set out several criteria that each project must fulfil in order to achieve a certain score. This guidance breaks those criteria down further and suggests minimum requirements and best practices for meeting each criterion for the scores G1 and G2.

To facilitate the assessment of each unfunded guarantee/blending proposal, this guidance also identifies the items on the unfunded guarantee/blending proposal forms¹ that may contain the relevant information for each criterion. The identified items are suggestions and are not exclusive.



THERE ARE SEVERAL POINTS TO NOTE:

1. A G1 score is not necessarily less desirable than a G2 score.
2. Financial partners should use best efforts to secure commitments to gender equality in downstream relationships with local intermediaries and borrowers.
3. This guidance provides a standardised methodology to evaluate proposals across financial partners and is meant as a high-level “umbrella” to complement whatever process institutions currently employ. It pulls directly from the OECD handbook and follows the same structure of OECD-DAC coding.

¹ EFSD+ Eligibility Assessment Fiche of EIB Investment Window 1, Proposed Investment Programme (PIP) application forms for unfunded guarantees under EFSD+ Open Access Window, and Project Application forms for Blending

G1 “SIGNIFICANT OBJECTIVE”:

Gender equality is an important and deliberate objective, but it is not the principal reason for undertaking the investment.

CRITERION 1

A GENDER ANALYSIS OF THE INTERVENTION HAS BEEN CONDUCTED OR USED.

At a minimum:

- The unfunded guarantee/blending proposal must be accompanied by a specific gender analysis, including risks and benefits².
- The unfunded guarantee/blending proposal will have identified any risks posed by gender dynamics to the success of the investment and/or risks posed by the investment to gender dynamics.
- The unfunded guarantee/blending proposal will have identified the investment’s benefits in terms of gender dynamics.

OECD CRITERIA GUIDANCE

EFSD+ APPLICATION FORMS ITEMS

I. RISKS

Risks may include:

1. Risks posed by gender dynamics to the success of the investment

These are risks caused by gender inequalities that may impact the success of the investment. For example, a lack of laws criminalising gender-based violence may impact the safety of female workers who work to produce the product or service in which an investment has been made.

These risks may include:

- ▶ Country / society-level gender dynamics, such as laws on gender-based violence and whether they are enforced.
- ▶ Industry-level gender dynamics, such as industry regulations on the protection of female workers.
- ▶ Financial partners, local intermediaries, and borrower-level gender dynamics, such as internal policies on hiring women.
- ▶ End user gender dynamics, such as whether gender dynamics amongst end users and their communities can affect the success of the product and hence the investment.

1. Risk assessment

This may identify:

- ▶ Unfunded guarantee/blending proposal related risks.
- ▶ How serious these risks are.
- ▶ Gender-related risks can fall under “social risks”, “implementation risks”, and “other risks”.

2. Sustainability of operations

This may identify:

- ▶ Whether an Environmental & Social Impact Assessment, or a Gender Equality Assessment, has been performed.

2. The content of the Gender and HRBA analysis should have been submitted before the opinion of the EFSD+ operational board and can be drawn from various sources of the due diligence process for a project.

2. Risks posed by the investment to gender outcomes

These are risks that the implementation of the investment may cause for gender outcomes. For example, a lack of measures to prevent gender-based violence on a construction site that is part of an infrastructure project that has been invested in may pose risks to female construction workers.

These risks may include:

- ▶ Country / society-level gender outcomes, such as risks to societal attitudes and practices related to gender norms.
- ▶ Industry-level gender outcomes, such as risks to industry level practices and regulations.
- ▶ Financial partners, local intermediaries, and borrower-level gender outcomes, such as risks to gender dynamics within these institutions, including to the workforce and workplace policies.
- ▶ End user gender dynamics, such as risks to the different gender and intersectional identities of end users and their communities, including unintended consequences of how the project (investment product) is implemented.

3. Unfunded Guarantee/blending proposal risk-related information

This may identify:

- ▶ Risks of the guarantee/blending proposal

II. BENEFITS POSED BY THE INVESTMENT FOR GENDER OUTCOMES

The unfunded guarantee/blending proposal should identify specific intended improvements or opportunities in gender outcomes, if any, for stakeholders that could be strengthened by the operation and specific opportunities to enhance gender equality. In particular, the following should be identified:

- ▶ Who does the investment improve gender equality outcomes for?
- ▶ How are those gender equality outcomes improved?
- ▶ Which stakeholders could see their agency power strengthened by increased gender equality?

1. Operational concept

This may identify:

- ▶ Rationale and objectives of the unfunded guarantee/blending proposal.
- ▶ The beneficiaries that will be most affected by the intervention.
- ▶ The most vulnerable groups who should benefit from the intervention and how we could address their specific needs.

2. Eligibility and additionality of the unfunded guarantee/blending proposal

This may identify:

- ▶ What the unfunded guarantee/blending will achieve, in terms of benefits or positive results, over and above what would be achieved without the guarantee.

BEST PRACTICES

In line with the Gender Action Plan III core principles, the gender analysis could:

- Integrate intersectionality, i.e., analyse the interconnected nature of social categorizations such as race, class, age, disability, sexual orientation, origin (urban/rural), ethnicity, etc. with gender as creating overlapping and interdependent systems of discrimination or disadvantage.
- Take a gender transformative approach, examining the root causes of gender inequalities, questioning, and changing social and gender norms and imbalances of power in order to achieve more shared and equal power dynamics and control of resources, decision-making, and support for the empowerment of women, girls, and diverse gender identities.
- Adopt a human rights-based approach that places the principles of non-discrimination and countering inequalities at the centre of all actions.

The gender analysis should furthermore be conducted:

- by gender experts.
- at the earliest stages of the investment process, so that it can inform the design of the investment.

Consultations before submission

- Whether local partners/regional organisations/civil society organisations and youth/other stakeholders, in particular those working on women's rights and gender equality, were consulted.



CRITERION 2

FINDINGS FROM THIS GENDER ANALYSIS HAVE INFORMED THE DESIGN OF THE INTERVENTION, WHICH ADOPTS A 'DO NO HARM' APPROACH, AS INTERPRETED IN THE HUMAN RIGHTS ARENA.

At a minimum:

- The investment is designed with gender risk mitigation measures informed by the gender analysis.
- The investment adopts a do no harm approach to gender equality.
- The investment is designed to promote gender equality, as informed by the gender analysis.

OECD CRITERIA GUIDANCE

EFSD+ APPLICATION FORMS ITEMS

I. THE INVESTMENT IS DESIGNED WITH GENDER EQUALITY RISK MITIGATION MEASURES

The unfunded guarantee/blending proposal should identify appropriate measures to mitigate each of the gender equality risks identified.

Risk assessment

This may identify:

- ▶ Unfunded guarantee/blending proposal-related risks
- ▶ The way these risks will be mitigated.

II. THE INVESTMENT IS DESIGNED TO PROMOTE GENDER EQUALITY, AS INFORMED BY THE GENDER ANALYSIS.

The guarantee/blending proposal should be designed to improve gender outcomes in appropriate ways, as informed by the gender analysis.

1. Operational concept

This may identify:

- ▶ Rationale and objectives of the unfunded guarantee/blending proposal.
- ▶ The beneficiaries that will be most affected by the intervention.

2. Eligibility and additionality of the unfunded guarantee/blending proposal

This may identify:

- ▶ What the unfunded guarantee/blending will achieve, in terms of benefits or positive results, over and above what would be achieved without the guarantee.

III. THE INVESTMENT ADOPTS A DO NO HARM APPROACH TO GENDER EQUALITY.

- ▶ The investment must avoid perpetuating or reinforcing gender inequalities.

1. Risk assessment

This may identify:

- ▶ Unfunded guarantee/blending proposal related risks.
- ▶ How serious these risks are.
- ▶ Gender-related risks can fall under “social risks”, “implementation risks”, and “other risks”.

- ▶ What constitutes “doing no harm” depends on the context. A holistic consideration of the investment should be undertaken to determine what a do no harm approach looks like for the specific investment.

2. Sustainability of operations

This may identify:

- ▶ The most vulnerable groups who could be affected by the intervention, including risks of doing harm
- ▶ Whether an Environmental & Social Impact Assessment, or a Gender Equality Assessment, have been performed.
- ▶ Reference to a complaint mechanism by the implementing partner

3. Unfunded guarantee/blending proposal risk-related information

This may identify:

- ▶ Risks of the unfunded guarantee/blending proposal.

BEST PRACTICES

In line with the Gender Action Plan III core principles, the gender analysis could:

- Value risks to diverse gender identities and communities with the same weight and evaluate them with the same rigour as risks to investors.
- Terms of the investment have been designed to consider gender equality risks and goals and the needs of all parties. This includes conditions and timing on interest, collateral, and repayment, bearing in mind gender-specific needs and contexts.
- The unfunded guarantee/blending proposal should consider post-investment support for the intermediaries, borrowers, and community, to avoid the sudden withdrawal of funds, leaving the intermediaries, borrowers, and community in a difficult position.

Financial details

This may identify:

- Whether the terms of the guarantee/blending proposal incorporate a gender analysis, for example, in its interest, collateral, and repayment conditions, as well as events of default, trigger events, and termination events.
- Verify that gender-based risks and opportunities have been addressed in the due diligence processes
- Identify whether gender risks are covered by the unfunded guarantee/blending proposal.
- Identify the level of risk borne by each stakeholder, including borrowers and final recipients.
- Identify the investment exit strategy.
- Identify whether TA support will be needed.

Consultations before submission

- Whether local partners / regional organisations / civil society organisations, including women' rights and gender equality organisations / other stakeholders were consulted.

Sustainability of operations

This may identify:

- Whether the unfunded guarantee/blending proposal will be sustainable when the EU guarantee and the IFI financial instrument expire.
- Whether the gender equality results achieved are sustainable in the long term.

CRITERION 3

PRESENCE OF AT LEAST ONE EXPLICIT GENDER EQUALITY OBJECTIVE(S)/ OUTCOME(S) BACKED BY AT LEAST ONE GENDER-SPECIFIC INDICATOR (OR A FIRM COMMITMENT TO DO THIS IF THE RESULTS FRAMEWORK HAS NOT BEEN ELABORATED AT THE TIME OF MARKING THE INTERVENTION)³.

At a minimum:

There must be at least one “significant” gender equality objective(s)/outcome(s) backed by at least one gender-specific indicator.

- “Significant” means there is an important and deliberate objective(s)/outcome(s) but it is not the principal reason for undertaking the action. Namely, without the significant gender equality objective(s)/outcome(s), the action would still be undertaken.
- “Gender equality objective(s)/outcome(s)” means that the investment, in addition to other objectives, is designed to have a positive impact on advancing gender equality and/or the empowerment of women and girls, reducing gender discrimination or inequalities, or meeting gender-specific needs.
- The gender equality objective(s)/outcome(s) must be explicit in the unfunded guarantee/ blending proposal and cannot be implied or assumed.

For example, investing in a project with the aim of increasing crop production, which, along with other measures, includes a specific lending and credit facility for women to purchase pesticides because a gender analysis points to the need to involve women who have been typically overlooked because of assumptions that farmers are men – is G1.

For example, an infrastructure project for the construction of a new metro line that seeks to improve the use of the transport system by women by taking into account their safety needs through providing secure street lighting around stations and including specific shop spaces for female-owned businesses in the stations – is G1.

OECD CRITERIA GUIDANCE

EFSD+ APPLICATION FORMS ITEMS

I. AT LEAST ONE EXPLICIT GENDER EQUALITY OBJECTIVE(S)/OUTCOME

- ▶ The gender equality objective(s)/outcome(s) may be about representation, for example, x% of women in the workforce. See the “direct criteria” under the 2X Criteria, provided that it involves an increase in that representation.

1. Unfunded Guarantee/blending proposal background and context

This may identify:

- ▶ What need does the unfunded guarantee/ blending proposal address?
- ▶ Any relevant information on the potential social impact that the guarantee may have.

2. Operational concept

This may identify:

- ▶ Rationale and objectives of the unfunded guarantee/blending proposal.
- ▶ The beneficiaries that will be most affected by the intervention.

³ Following the OECD-DAC gender equality methodology, operations focused on providing services (such as health clinics, childcare facilities, or domestic violence shelters), as they contribute to alleviating gender-specific constraints that women face as a result of prevailing gender norms and roles in society or which meet gender-specific needs, can be considered as supporting gender equality (see [OECD-DAC handbook](#), page 18).

- ▶ Or, the gender equality objective(s)/outcome(s) may measure other real improvements in gender equality outcomes, for example, the strengthening of women's voices in government, the improvement of access to and control over resources for women and girls, affordable and secure access to transport, etc.

3. Main objectives of the unfunded guarantee/ blending proposal and alignment with EFSD+ policy objectives

This may identify:

- ▶ Main objectives of the unfunded guarantee/ blending proposal.
- ▶ How the unfunded guarantee/blending proposal operations are directly or indirectly promoting social returns.
- ▶ The impact assumptions made when formulating the unfunded guarantee/blending proposal.

4. Results framework

- ▶ Objective(s)/outcome(s) showing the intentional to advance gender equality and women's empowerment.

5. Contribution to OECD DAC Markers and SDGs

This may identify:

- ▶ What the applicant considers to be the significant or principal objectives of the unfunded guarantee/blending proposal.
- ▶ Whether the applicant considers the unfunded guarantee/blending proposal to contribute to SDG 5.

6. Alignment with the purpose of EFSD+ and Compliance with relevant EU policies and strategies

This may identify:

- ▶ Significant or principal objectives that the operation involves a focus on, including gender equality and women's and girls' empowerment.

II. BACKED BY AT LEAST ONE GENDER-SPECIFIC INDICATOR

The gender-specific indicator(s) should appropriately measure progress towards the above gender equality objective(s)/outcome(s).

See Criterion 4 below.

(see criterion 4 below)

Results framework:

- ▶ At least one gender-specific indicator should be included in the results measurement framework at the outcome or output level (and whenever possible at the impact level).
- ▶ This indicator should, when relevant, include specific targets (with baselines) that show intentionality to promote gender equality and women's empowerment.

BEST PRACTICES

The gender equality objective(s)/outcome(s) should be adapted to the local context and be gender transformative⁴.

See above.

CRITERION 4

DATA AND INDICATORS ARE DISAGGREGATED BY SEX AND/OR GENDER, WHERE APPLICABLE.

At a minimum:

- Data and indicators are disaggregated by sex and/or gender where applicable, including arrangements over who is collecting data, how frequently, and the source of the data.
- The sex and/or gender disaggregated data will contribute to indicators that track progress towards the gender equality objectives and complement, when applicable, gender-specific indicators.

OECD CRITERIA GUIDANCE

EFSD+ APPLICATION FORMS ITEMS

I. DATA AND INDICATORS ARE DISAGGREGATED BY SEX AND/OR GENDER WHERE APPLICABLE, INCLUDING ARRANGEMENTS OVER WHO IS COLLECTING DATA, HOW FREQUENTLY, AND THE SOURCE OF THE DATA.

- ▶ There are arrangements over who is collecting data, the source of the data, and how frequently.
- ▶ The data will be sex and/or gender disaggregated where appropriate.

1. Results framework

This may identify⁵:

- ▶ Impact (overall objective)
- ▶ Outcomes (specific objectives)
- ▶ Outputs (results)
- ▶ Related indicators, baselines, and targets
- ▶ How data will be disaggregated, including by sex and/or gender
- ▶ Source of data

2. Monitoring, reporting, and evaluation

This may identify:

- ▶ How to monitor, review, and evaluate progress on indicators of the results framework.
- ▶ Arrangements and quality assurance for data collection from downstream partners.
- ▶ Data disaggregation, at least by sex and/or gender
- ▶ And whenever possible and relevant, a specific impact analysis of the operation in terms of gender equality should be conducted.

4. As defined in the [Gender Action Plan III](#), "An approach is gender transformative when it aims to shift gender-power relations for a positive change of the paradigm(s) that produce discriminations and inequalities."

5. As a minimum, the results framework should include indicator(s) at the output level, with corresponding baseline(s) and target(s).

II. THE SEX AND/OR GENDER-DISAGGREGATED DATA WILL CONTRIBUTE TO INDICATORS THAT TRACK PROGRESS TOWARDS THE GENDER EQUALITY OBJECTIVES AND COMPLEMENT, WHEN APPLICABLE, GENDER-SPECIFIC INDICATORS.

- ▶ These indicators may be quantitative, for example, an increase in the % of women in the workforce or an increase in the number of women and girls who have access to clean water.
- ▶ Alternatively, these indicators may be qualitative, for example, changes in relevant norms, knowledge, attitudes, and behaviours that reflect gender dynamics in the specific setting; or a sense of discrimination or empowerment.

1. Results framework

This may identify⁵:

- ▶ Impact (overall objective)
- ▶ Outcomes (specific objectives)
- ▶ Outputs
- ▶ Related indicators, baselines, and targets
- ▶ How data will be disaggregated, including by sex and/or gender
- ▶ Source of data

2. Monitoring, reporting, and evaluation

This may identify:

- ▶ How to monitor, review, and evaluate progress on indicators of the results framework.
- ▶ Arrangements and quality assurance for data collection from downstream partners.
- ▶ Data disaggregation, at least by sex and/or gender.
- ▶ And whenever possible and relevant a specific impact analysis of the operation in terms of gender equality.

BEST PRACTICES

- Unfunded guarantee/blending proposals should strive to adopt intersectional gender-sensitive indicators. Gender-sensitive indicators involve the collection of data disaggregated by sex and/or gender, with efforts to disaggregate by other categories such as, for example, age, socioeconomic status, and ethnic groups.
- Both positive impacts and unintended negative consequences should be measured.
- Co-create a data collection, evaluation, and reporting strategy with intermediaries and borrowers to ensure that the data reporting efforts are right-sized for their capacities.
- Practise safe data collection. For example, parties should be aware of and avoid sensitivities around collecting gender data from primary sources, for example, when asking for disclosure of gender or incidents of gender-based violence.
- Audit submitted gender data on a regular basis for irregularities, missing information, or supporting paperwork to ensure the quality and reliability of gender-sensitive data and indicators.

Results framework

This may identify:

- Impact (overall objective)
- Outcomes (specific objectives)
- Outputs
- Related indicators, baselines, and targets
- How data will be disaggregated, including by sex and/or gender
- Source of data

Monitoring, reporting, and evaluation

This may identify:

- How to monitor, review, and evaluate progress on indicators of the results framework.
- Arrangements and quality assurance for data collection from downstream partners.
- Data disaggregation, at least by sex and/or gender.
- And whenever possible and relevant, a specific impact analysis of the operation in terms of gender equality.

CRITERION 5

COMMITMENT TO MONITOR AND REPORT ON THE GENDER EQUALITY RESULTS ACHIEVED BY THE INTERVENTION IN THE EVALUATION PHASE.

At a minimum:

- Gender equality results will be recorded through data and indicators that measure progress towards the named gender equality objective.
- There should be an explicit commitment to monitor and report on gender equality results.

OECD CRITERIA GUIDANCE

EFSD+ APPLICATION FORMS ITEMS

I. GENDER EQUALITY RESULTS WILL BE RECORDED THROUGH DATA AND INDICATORS THAT MEASURE PROGRESS TOWARDS THE NAMED GENDER EQUALITY OBJECTIVE.

See Criteria 3 and 4 above.

Results framework

This may identify:

- ▶ Impact (overall objective)
- ▶ Outcomes (specific objectives)
- ▶ Outputs
- ▶ Related indicators, baselines, and targets
- ▶ How data will be disaggregated, including by sex and/or gender
- ▶ Source of data

II. THERE SHOULD BE AN EXPLICIT COMMITMENT TO MONITOR AND REPORT ON GENDER EQUALITY RESULTS.

Monitoring, reporting, and evaluation

This may identify:

- ▶ How to monitor, review, and evaluate progress on indicators of the results framework.
- ▶ Arrangements and quality assurance for data collection from downstream partners.
- ▶ Data disaggregation, at least by sex and/or gender.

And whenever possible and relevant, a specific impact analysis of the operation in terms of gender equality should be conducted.

BEST PRACTICES

- The collection, evaluation, and reporting of data and indicators are incorporated into the terms of the investment.
- The consequences of satisfactory or unsatisfactory reported results are built into the terms of the investment.
- Parties should use reported data and indicators to inform improvements in product design and implementation.

Financial details

This may identify:

- Whether the terms of the unfunded guarantee/ blending proposal incorporate a gender analysis, for example, in its interest, collateral, and repayment conditions, as well as events of default, trigger events, and termination events.
- Identify whether gender risks are covered by the unfunded guarantee.
- Identify the level of risk borne by each stakeholder, including borrowers and final recipients.
- Identify the investment exit strategy.
- Identify whether TA support will be needed.

Monitoring, reporting, and evaluation

This may identify:

- How to monitor, review, and evaluate progress on indicators of the results framework.
- Arrangements and quality assurance for data collection from downstream partners.
- Data disaggregation, at least by sex and/or gender.
- And whenever possible and relevant, a specific impact analysis of the operation in terms of gender equality.



G2 “PRINCIPAL OBJECTIVE”:

Gender equality is the main objective of the investment and is fundamental to its design and expected results. The investment would not have been undertaken without this gender equality objective.

Criteria 1, 2, 4, and 5 above are required under G2.
In addition, there are also the below additional criteria:

CRITERION 6

THE TOP-LEVEL AMBITION OF THE PROJECT/PROGRAMME IS TO ADVANCE GENDER EQUALITY AND/OR WOMEN’S EMPOWERMENT.

At a minimum:

The project/programme is designed with the principal intention of advancing gender equality and/or the empowerment of women and girls, reducing gender discrimination or inequalities, or meeting gender-specific needs.

- “Principal” means the objective is the main reason for undertaking the action. Namely, without the principal gender equality objective, the action would not be undertaken.
- “Gender equality objective” means that the investment is designed to have a positive impact on advancing gender equality and/or the empowerment of women and girls, reducing gender discrimination or inequalities, or meeting gender-specific needs.
- The gender equality objective must be explicit in the unfunded guarantee/blending proposal and cannot be implied or assumed.

For example, investing in a project that focuses specifically on girls’ access to and performance in education and/or vocational training, with the main objective of empowering women and girls and reducing inequalities between boys and girls – is G2.

For guidance on gender equality objectives, see criterion 3 above.

EXAMPLE OF A G2 PROJECT/PROGRAMME

Lending to women-led enterprises

Main objective: Support women’s economic empowerment.

Main components:

- Enhancing access to finance for women-led enterprises: providing finance solutions to local financial intermediaries implementing strategies to show real progress in providing access to finance and increased financing to women-led enterprises.
- Capacity building for financial intermediaries in order to serve women entrepreneurs.
- Capacity building to increase business development expertise for women entrepreneurs and women-led enterprises.

CRITERION 7

THE RESULTS FRAMEWORK MEASURES PROGRESS TOWARDS THE INVESTMENT'S GENDER EQUALITY OBJECTIVES THROUGH GENDER-SPECIFIC INDICATORS TO TRACK OUTCOMES/IMPACT.

OECD CRITERIA GUIDANCE

See Criteria 4 and 5 above.

In addition:

- ▶ The gender-specific indicators must be appropriate to track progress towards the referenced principal gender equality objective.
- ▶ Gender-sensitive indicators involve the collection of data disaggregated by sex and/or gender that is intersectional, disaggregating by other relevant categories such as age, socioeconomic status and ethnic group, except where such data collection puts the groups at risk.

EFSD+ APPLICATION FORMS ITEMS

1. Results framework

This may identify⁵:

- ▶ Impact (overall objective)
- ▶ Outcomes (specific objectives)
- ▶ Outputs
- ▶ Related indicators, baselines, and targets
- ▶ How data will be disaggregated, including by sex and/or gender
- ▶ Source of data

2. Monitoring, reporting, and evaluation

This may identify:

- ▶ How to monitor, review, and evaluate progress on indicators of the results framework.
- ▶ Arrangements and quality assurance for data collection from downstream partners.
- ▶ Data disaggregation, at least by sex and/or gender.
- ▶ And whenever possible and relevant, a specific impact analysis of the operation in terms of gender equality.

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