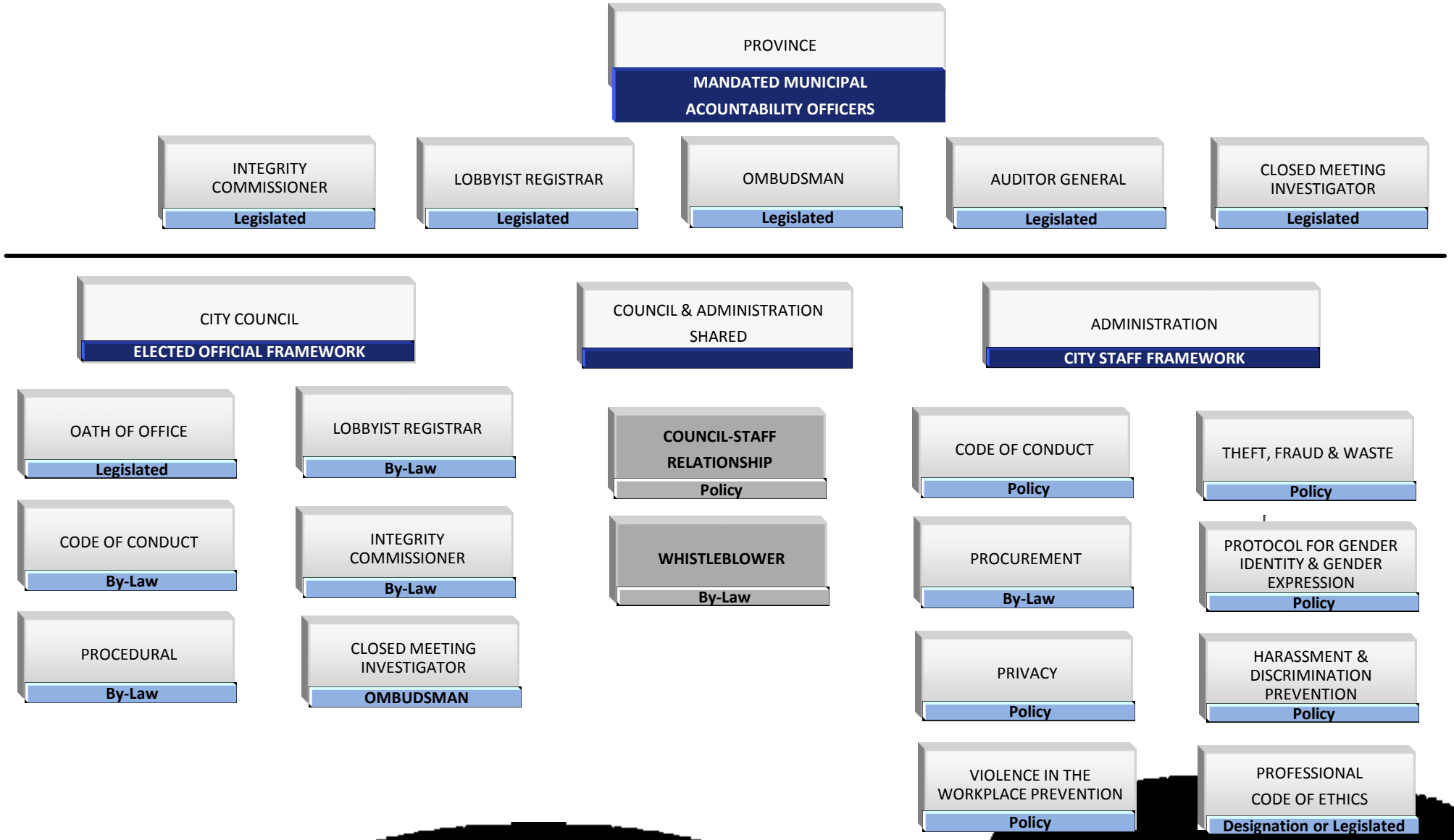ETHICAL AND ACCOUNTABILITY FRAMEWORK