

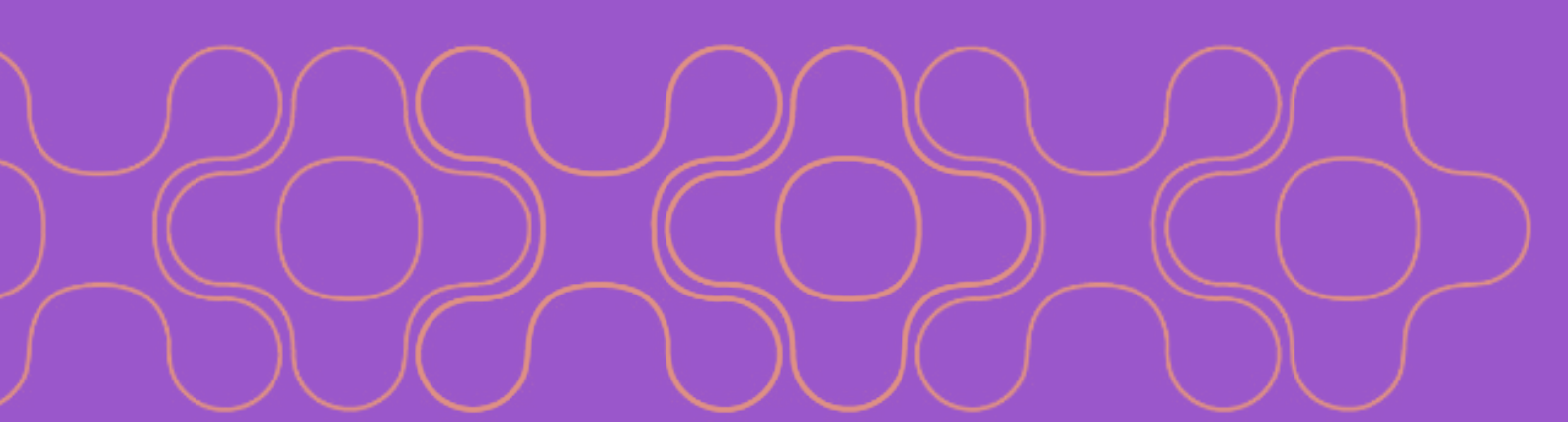
*AI & Intersectionality*

# A TOOLKIT FOR FAIRNESS & INCLUSION

➤ FOR CIVIL SOCIETY ORGANISATIONS



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# WHY THIS KIT?

In recent years, bias in artificial intelligence (AI) has become a serious issue, affecting people, businesses, and communities in many ways. **AI systems are now a part of our daily lives, but their unintended biases can cause real harm—financial, emotional, and social. One of the most pressing concerns is intersectional bias, where different types of discrimination, like racism, sexism, ableism, and colonialism, overlap and create even greater unfairness.**

This kind of bias can have a severe impact on people who already face multiple forms of discrimination in society. AI systems often reflect and reinforce these existing inequalities. For instance, in 2021, the Dutch childcare benefits scandal showed the harmful effects of ignoring these dynamics. AI tools unfairly targeted parents from immigrant backgrounds as fraudsters, leading to false accusations and serious harm to families. This case shows why it is so important to address intersectional bias in AI, so these technologies do not continue to reinforce injustice or exclude vulnerable communities.

This toolkit, created through the **DIVERSIFAIR** Erasmus+ project, is based on thorough research and stakeholder engagement across the EU.

It aims to support civil society organisations (CSOs) in their work. AI tools were used to streamline the writing process.

It provides clear information about intersectional bias in AI, along with materials CSOs can use in their advocacy campaigns. Additionally, the kit offers accessible resources to help inform the general public, raising awareness about these critical issues. By equipping CSOs and communities with these tools, we aim to promote fairness and inclusion in AI systems.

## INTRODUCING DIVERSIFAIR

DIVERSIFAIR is an Erasmus+ project (2023-2026) that brings together eight partners from six European countries: CorTexter (NL), Eticas (ES), Sciences Po (FR), TNO (NL), Turing College (Li), University College Dublin (IE), Women4Cyber (BE) and Women in AI (FR).

Our goal is to support a new generation of AI experts who not only have technical skills but also understand how to identify and address intersectional biases.

**[More info available at diversifair-project.eu](https://diversifair-project.eu)**

# FOR WHOM?



Civil Society  
Organisations (CSOs)



The general  
public



Educators

# WHAT IS THE AIM OF THIS KIT?

The primary objectives of this kit are to:

1. **Raise awareness about the concept of intersectional bias in AI.**
2. **Centre the human experience by emphasising the lived realities of those affected by consequences of intersectional bias in AI.**
3. **Equip Civil Society Organisations with tools to advocate for fairer AI systems.**
4. **Provide actionable ideas for addressing intersectional bias in AI practices.**

The development of this kit was informed by interviews and focus groups with members of the AI community and civil society, to understand their perspectives and knowledge gaps. While this version is tailored for civil society, additional kits targeting the industry and policy have also been developed under the DIVERSIFAIR project.



# HOW WILL THIS KIT BE UPDATED?

This resource (November 2024) will evolve based on feedback from users and emerging insights. The DIVERSIFAIR project runs until June 2026, during which this kit will:

- **Incorporate user feedback** to refine its content and usability.
- **Integrate findings and tools from other DIVERSIFAIR work packages**, particularly those focused on methods to address intersectional bias in AI.
- **Expand Formats:** The kit will be enriched with new formats such as workshops, training sessions, and other interactive resources, enabling deeper engagement and practical application of its contents.

We invite all users to contribute to this iterative process, helping us create a more robust and impactful resource to ensure AI systems serve everyone fairly and equitably.

[GIVE US YOUR OPINION](#)



# 01. UNDERSTANDING INTERSECTIONAL BIAS IN AI

Artificial Intelligence (AI) is changing many parts of our lives, from healthcare and education to media and law enforcement. While AI has the potential to improve our world, it often reflects and reinforces biases that exist in its design and the data it uses. For civil society organisations, educators, and the general public, understanding these biases—especially through the lens of intersectionality—is key to creating fair and inclusive technology.

If left unchecked, these biases can worsen existing inequalities and cause harm, particularly for already marginalised groups. The Council of Europe's *Gender Equality Strategy (2024-2029)* calls for tackling structural barriers and encouraging diversity in AI development. Policies like the EU AI Act are steps in the right direction, but for these efforts to truly succeed, they must fully consider how different forms of discrimination intersect.

**But what exactly is intersectional bias in AI?** Are concepts like "intersectionality" merely trendy terms, or do they carry genuine importance? This section will break down these ideas, offering a clear explanation of what they mean and why they matter.

By understanding intersectional bias, we can all play a part in shaping AI systems that treat everyone fairly. With this knowledge, the general public can take more control over how technology impacts their lives and push for a future that benefits everyone.



*AI is not just a neutral tool but is co-created with society, and as such has major political and social implications in reinforcing existing power relationships, discrimination, and structural inequalities."*

- Inga Ulnicane, "Intersectionality in Artificial Intelligence: Framing Concerns and Recommendations for Action," April 2024

# 1.1 KEY CONCEPTS DEFINED

## ➤ ARTIFICIAL INTELLIGENCE (AI)

**AI refers to systems designed to replicate human cognitive processes such as learning, problem-solving, and decision-making.**

It powers applications ranging from voice assistants (like Siri, Alexa or Google Assistant) to more complex tools like recommendation systems, autonomous vehicles, predictive policing algorithms.

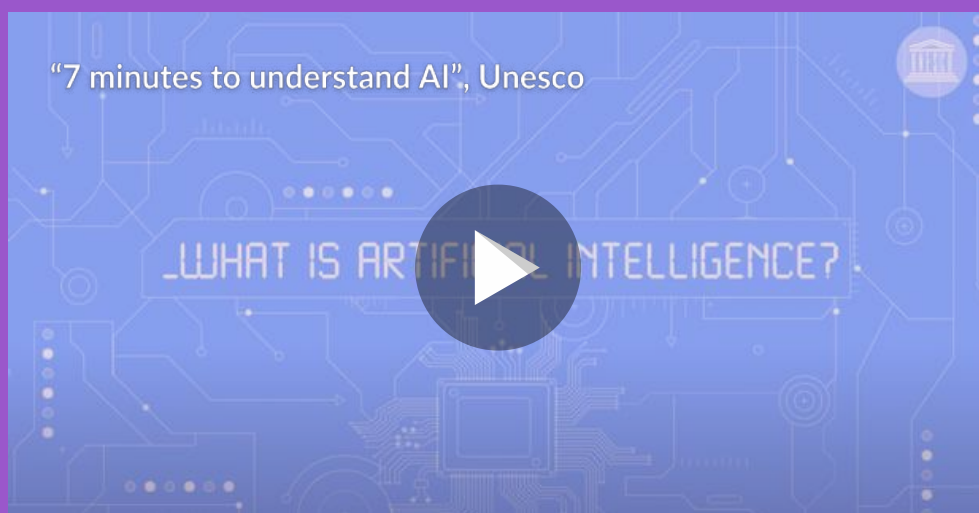
As a human-made technology, AI is shaped by the decisions, values, and biases of its creators, making it crucial to ensure ethical design and diverse, high-quality data inputs. AI systems learn from data, and the quality of this data heavily influences their outputs. If biased data is used, biased outcomes are likely.



*Simply put, artificial intelligence (AI) involves using computers to classify, analyse, and draw predictions from data sets, using a set of rules called algorithms.*

*AI algorithms are trained using large datasets so that they can identify patterns, make predictions, recommend actions, and figure out what to do in unfamiliar situations, learning from new data and thus improving over time. The ability of an AI system to improve automatically through experience is known as Machine Learning (ML).*

*-“Artificial Intelligence and Gender Equality”, UNESCO, 2020*



## BIAS

**Bias in AI is a systematic distortion that produces unfair outcomes for specific groups.** It can for example result from flawed data (e.g., historical discrimination) or use of algorithms that fail to account for diversity.

**Bias can emerge at any point in the machine learning (ML) lifecycle, which involves a series of decisions and practices shaping the design and use of ML systems.**

**Why Does It Matter?** General audiences should understand that bias is not an accident but a consequence of human decisions embedded in AI systems. Understanding these biases exist is crucial, especially as ML increasingly informs decisions that directly impact people's lives. CSOs can use this understanding to demand accountability from developers.

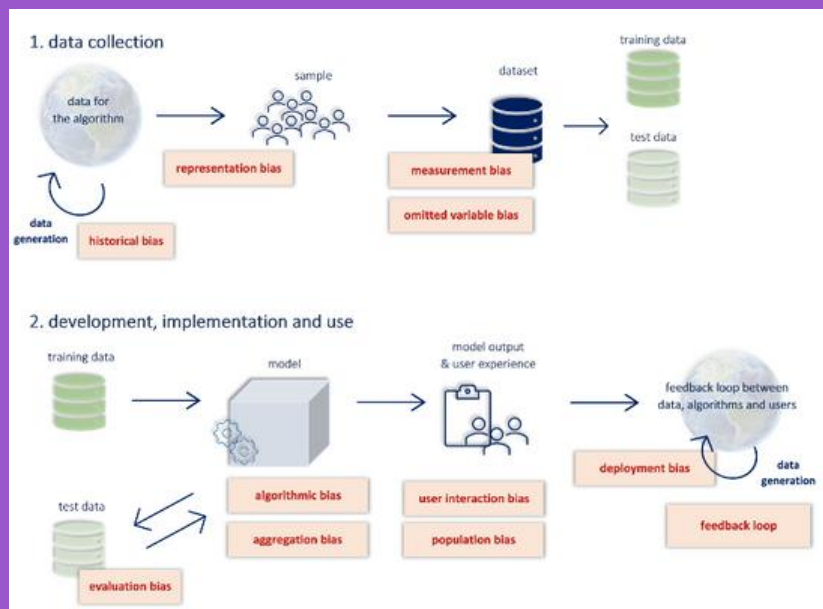


Diagramme taken from the online course [“Basics of Bias & Fairness in AI systems”](#)

## FAIRNESS

**Fairness in AI refers to designing systems that promote equitable outcomes for all individuals,** regardless of identity. While achieving perfect fairness is challenging, developers and stakeholders aim to minimise harm by identifying and addressing biases.

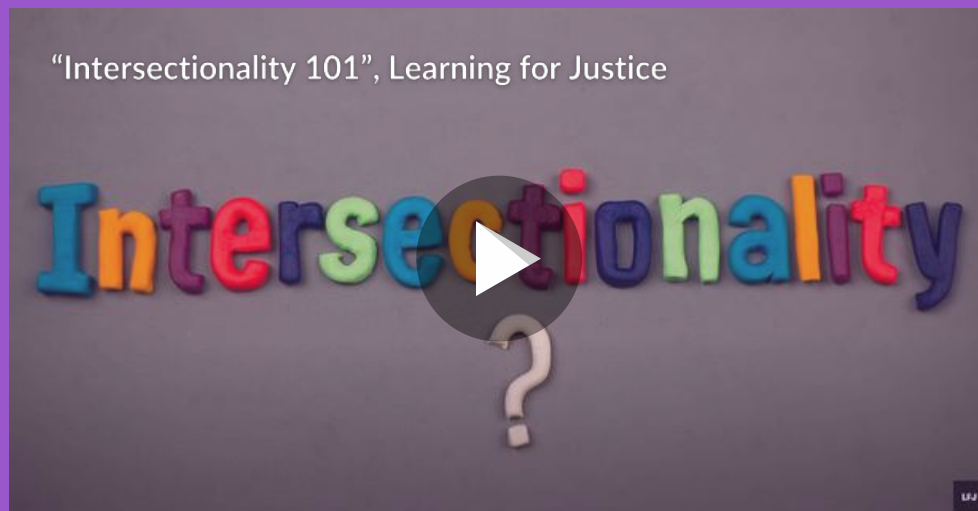


*Many approaches to AI fairness focus on addressing just one type of bias at a time, such as gender or race. However, this approach ignores the complex ways biases overlap and affect people with multiple marginalised identities (intersectional groups).*



## ➤ INTERSECTIONALITY

Intersectionality, a term coined by legal scholar Kimberlé Crenshaw, is an approach to **describe and address complex and nuanced forms of discrimination that result from interconnecting forms of oppression** (e.g. racism, (cis)sexism, ableism, colonialism), and **the unique harm people experience based on their multiple intersecting identities**. For example, a Black woman may face combined challenges of racism and sexism, distinct from those faced by Black men or White women.



21%

*of leaders are women*



4%

*are women of colour*



1%

*are Black women*



*Employees who face discrimination linked to intersectionality have higher turnover rates, which results in an expense that cannot be salvaged.*

*- Ayanna Howard, "Real Talk: Intersectionality and AI", August 2021*

## ➤ INTERSECTIONAL BIAS IN AI

**"Intersectional bias in AI"** describes the AI harms as experienced by people due to multiple intersecting and often marginalised parts of their identity.

# 1.2 HOW DOES INTERSECTIONAL BIAS IN AI MANIFEST?

**Intersectional bias in AI has real-world consequences, particularly for marginalised communities.** These biases can affect people's lives in many ways, from discriminatory policing practices to unequal access to healthcare and harmful portrayals in the media.

The following examples illustrate how intersectional bias can manifest in different areas, highlighting the importance of inclusive and ethical AI practices.

## 1 PREDICTIVE POLICING

Predictive policing systems, often trained on historical arrest data, disproportionately target low-income communities of colour.

### THIS EXAMPLE CAN BE USED TO ADVOCATE FOR

- ▶ Transparency and accountability
- ▶ Ethical AI practices
- ▶ Highlighting the human impact

### Explore

**"Automating (In)Justice: An Adversarial Audit of RisCanvi"**,  
Eticas Foundation (July 2024)

[JUMP TO THE CASE-STUDY LIBRARY TO FIND OUT MORE](#)

## 2 HEALTHCARE DISPARITIES

AI algorithms used in healthcare tend to prioritise patients based on insurance data. Marginalised communities, who are often uninsured or underinsured, tend to receive less care due to their exclusion from training data.

### THIS EXAMPLE CAN BE USED TO ADVOCATE FOR

- ▶ Inclusive data
- ▶ Raising awareness of systemic inequities

### Explore

**"There's More to AI Bias than Biased Data: NIST Report Highlights,"**  
NIST, 10 March 2022,

### 3 DISCRIMINATORY AD TARGETING

Algorithmic bias in advertising can have harmful effects. For example, research shows that women are often underrepresented in ads for high-paying jobs, and racial minorities are disproportionately targeted by ads for predatory loans or housing

#### THIS EXAMPLE CAN BE USED TO ADVOCATE FOR

- Establishment of robust, transparent auditing processes for all AI-driven advertising algorithm.

#### Explore

Zang, [“How Facebook’s Advertising Algorithms Can Discriminate By Race and Ethnicity”](#), 2021

## ACT FOR ACCOUNTABILITY

Civil society organisations are uniquely positioned to address intersectional bias. You can advocate for policy changes, raise awareness, and demand transparency and fairness from AI developers.

By understanding these core concepts, CSOs can become powerful agents of change, working towards the development of ethical and inclusive AI systems.

# 1.3 REAL-WORLD EXAMPLES OF INTERSECTIONAL BIAS IN AI

To better understand the real-world implications of intersectional bias, this section explores concrete examples from various fields. These case studies illustrate the tangible ways in which AI systems can perpetuate inequality.

## THE IMPACT OF FLAWED ALGORITHMS: A CASE STUDY ON RISCANVI

### **Overview**

The RisCanvi algorithm in Catalonia's prison system assesses inmates' recidivism risk using data such as age, gender, and nationality. The algorithm has been found to be inaccurate and biased, with over 80% of inmates flagged as high-risk not reoffending.

### **Intersectionality at play**

The system disproportionately impacts foreign nationals, particularly immigrants and people from marginalised ethnic groups, by over-predicting their likelihood of reoffending. This exacerbates systemic biases within the criminal justice system, where certain groups—especially people of color and immigrants—are already at a disadvantage. The lack of transparency and human oversight makes it harder to challenge these biased outcomes.

### **Why intersectionality matters**

The combination of race, nationality, and socio-economic background creates a higher risk of biased outcomes for marginalised individuals. By failing to consider these intersections, the algorithm reinforces existing societal inequalities, leading to unjust parole denials and perpetuating discrimination. Understanding intersectionality in this context allows us to see that it is not just about a singular characteristic (e.g., gender or race) but how multiple forms of disadvantage compound to create unfair outcomes.

["Automating \(In\)Justice: An Adversarial Audit of RisCanvi"](#),  
Eticas Foundation (July 2024).

## CHILD CARE BENEFIT SCANDAL IN THE NETHERLANDS : SYSTEMIC DISCRIMINATION

### *Overview*

In the Netherlands, an AI system was used by the government to detect fraudulent claims for child care benefits. However, the system disproportionately flagged minority families, particularly those with immigrant backgrounds, as fraudulent. This led to devastating financial and social consequences, including the wrongful accusation of fraud.

### *Intersectionality at play*

The system's reliance on biased data—such as income levels, family structure, and national origin—discriminated against families at the intersection of race and socio-economic status. Immigrant families, who may have different social and economic profiles, were unfairly targeted, while native Dutch families were less likely to be flagged. The biases embedded in the algorithm reflect broader patterns of systemic racism and classism within Dutch society, exacerbating the harm to already marginalised groups.

### *Why intersectionality matters*

Intersectionality helps us understand how AI systems, by relying on historical data that reflects societal prejudices, can amplify these biases. In this case, the intersection of race and class made certain families more vulnerable to the risk of being falsely accused, highlighting the need for algorithms to be more inclusive and consider the complex ways in which identity and status interact.

["Xenophobic Machines: The Dutch Child Benefit Scandal,"](#)  
Amnesty International, 13 October 2021

## WELFARE FRAUD CASE IN DENMARK: TARGETING MARGINALISED GROUPS

### **Overview**

In Denmark, the welfare authority Udbetaling Danmark (UDK) uses AI algorithms to detect welfare fraud. The system has been criticised for targeting individuals from marginalised groups, particularly those with disabilities, people from racial minorities, and those in non-traditional family structures. These groups face disproportionate scrutiny under the algorithm, which exacerbates existing disparities.

### **Intersectionality at play**

The intersection of race, disability, and non-traditional family structures makes certain individuals more vulnerable to being flagged by the system. For example, a Black person with a disability who is part of a single-parent household might face compounded discrimination, as the algorithm may flag them due to the combination of these intersecting factors. Additionally, people in non-traditional family structures may be wrongly flagged because their profiles don't conform to the system's assumptions about "normal" family arrangements.

### **Why intersectionality matters**

Intersectionality is crucial in understanding how this AI system disproportionately impacts individuals at the intersections of multiple marginalized identities. People who are already disadvantaged in one area—whether because of race, disability, or family structure—are more likely to experience unjust treatment because of the compounded effects of these biases. Without addressing these intersectional biases, AI systems risk perpetuating and deepening existing inequalities in welfare and social services.

["Denmark: Coded Injustice: Surveillance and Discrimination in Denmark's automated welfare state"](#),  
Amnesty International, November 2024

**DISCOVER OUR STUDY CASE LIBRARY**

# 1.4 AI-MYTHS: FACTS OR FICTION?

As AI becomes more prevalent in our daily lives, misconceptions about its capabilities, limitations, and impacts abound. These myths can lead to misunderstandings about how AI works and its societal consequences, particularly regarding issues like intersectional bias, fairness, and inclusivity.

By debunking common AI myths, we can foster a more informed discussion about how to use this technology responsibly and equitably.



## Isn't ChatGPT just like Google, you can search for anything?

### CHAT GPT IS NOT A SEARCH TOOL

Unlike search engines that retrieve information from the web, ChatGPT generates responses based on patterns and knowledge from its training data. It doesn't provide real-time information or direct links to sources.



## AI systems cannot make errors, do they?

### AI SYSTEMS CAN MAKE MISTAKES

AI systems, including ChatGPT, are not infallible. They can make errors, produce biased outputs, or provide inaccurate information based on their training data.



## Will AI save me time on everything I do?

### AI IS NOT A TIME-SAVING SUPERHERO

While AI can enhance efficiency in certain tasks, it often requires significant investment in training and user education. Users need to understand limitations to use AI effectively.

## Won't AI eventually learn enough to provide perfect answers for any question?

### **AI ALWAYS NEEDS MORE LEARNING**

AI models are limited by the data they are trained on and by the scope of their design. While they can improve with more data, they will never be fully capable of understanding every question or context.

## Isn't AI equally good at understanding all languages?

### **AI STRUGGLES WITH MULTILINGUAL DATA**

Many AI systems are primarily trained on data from resource-rich languages, which means they tend to perform better in those languages. As a result, their accuracy can be lower when working with underrepresented languages.

## Isn't it safe to trust content generated by AI if it's grammatically correct?

### **CORRECT SYNTAX BUT MISLEADING MEANING**

GenAI's cognitive ease: syntactically correct doesn't mean semantically accurate. Generative AI can produce text that is grammatically correct and fluent, but this doesn't guarantee the text is factually accurate or semantically meaningful. Users should always critically evaluate the content.

## What exactly is AI? Isn't it just a buzzword?

### **AI IS NOT AN OVERHYPED TERM**

AI is a broad field encompassing various technologies and methodologies. It's important to understand the specific context and capabilities of AI rather than viewing it as a vague.

## Can't AI be completely fair and unbiased if we train it correctly?

### **100% FAIRNESS AND BIAS-FREE AI IS A MYTH**

Achieving absolute fairness and eliminating all biases in AI is currently unattainable. Biases can enter through data, algorithms, and human influence, requiring continuous efforts to minimise and manage them. While perfect fairness is impossible, AI development can aim for greater fairness by considering diverse perspectives and reducing biases, making systems fairer over time.





## DEBUNK AND DEFY

- **What other myths have you observed in your community?  
How would you debunk them?**



# SUPPORTING MATERIALS FOR THIS SECTION

## NEWS ARTICLES

- “Automating (In)Justice: An Adversarial Audit of RisCanvi”, Eticas Foundation (July 2024) <https://eticas.ai/automating-injustice-an-adversarial-ai-audit-of-riscanvi/>
- "Xenophobic Machines: The Dutch Child Benefit Scandal," Amnesty International, 13 October 2021, <https://www.amnesty.org/en/latest/news/2021/10/xenophobic-machines-dutch-child-benefit-scandal/>.
- "Denmark: Coded Injustice: Surveillance and Discrimination in Denmark’s automated welfare state", Amnesty International, November 2024 <https://www.amnesty.org/en/documents/eur18/8709/2024/en/>
- “How AI-powered welfare systems fuels mass surveillance and risks discriminating”, Amnesty International, November 2024: <https://www.instagram.com/p/DCTrNCmPC8I/?hl=fr>

## REPORTS & POLICY DOCUMENTS

- Gender Equality Strategy (2024-2029), Council of Europe, [available at: https://www.coe.int/en/web/genderequality/gender-equality-strategy](https://www.coe.int/en/web/genderequality/gender-equality-strategy)
- "Artificial Intelligence and Gender Equality: Key Findings of UNESCO’s Global Dialogue," UNESCO, 2020, <https://unesdoc.unesco.org/ark:/48223/pf0000374174.locale=en>
- UN Women, Intersectionality Resource Guide and Toolkit, UN Women, 2021, <https://www.unwomen.org/en/digital-library/publications/2022/01/intersectionality-resource-guide-and-toolk>
- National Institute of Standards and Technology (NIST), "There’s More to AI Bias than Biased Data: NIST Report Highlights," 10 March 2022, <https://www.nist.gov/news-events/news/2022/03/theres-more-ai-bias-biased-data-nist-report-highlights>

## RESEARCH PAPERS & SCHOLARLY ARTICLES

- **Ulnicane, Inga. (2024).** Intersectionality in Artificial Intelligence: Framing Concerns and Recommendations for Action. *Social Inclusion*. 12. 10.17645/si.7543.
- **Ayanna Howard (2021)** , "Real Talk: Intersectionality and AI," *MIT Sloan Management Review*, 24 August 2021, <https://sloanreview.mit.edu/article/real-talk-intersectionality-and-ai>

## VIDEOS & MULTIMEDIA RESOURCES

- “Intersectionality 101”, Learning for Justice: [https://www.youtube.com/watch?v=w6dnj2lyYjE&t=24s&ab\\_channel=LearningforJustice](https://www.youtube.com/watch?v=w6dnj2lyYjE&t=24s&ab_channel=LearningforJustice)
- “7 minutes to understand AI”, Unesco: <https://www.youtube.com/playlist?list=PLWuYED1WVJIPHJLk84wWQbzeZcWlt5rwU>
- Institute of Business Analytics, University of Ulm, Bias & Fairness in AI Systems: Basics, <https://bias-and-fairness-in-ai-systems.de/en/basics/>



## 02. EMPOWERING COMMUNITIES

As AI continues to influence decisions across many sectors, promoting community engagement and adopting intersectional perspectives are crucial to ensuring technology serves everyone equitably. Civil society organisations (CSOs), educators, and advocates can use this toolkit to empower marginalised groups, advocate for policy changes, and support the development of inclusive AI systems.

➤ This section provides **actionable strategies for incorporating intersectional perspectives into advocacy**, fostering cultural sensitivity in AI development, and enhancing AI literacy.

➤ You can also adapt materials from Section 1, which introduces AI fundamentals and highlights biases, to raise awareness and mobilise communities. By **combining these resources** with the strategies outlined here, CSOs can work towards a more equitable technological future.



# 2.1 INTEGRATING INTERSECTIONAL INSIGHTS INTO ADVOCACY

## ▶ PARTICIPATORY DESIGN: ENGAGING MARGINALISED COMMUNITIES

Participatory design is essential for creating fair and inclusive AI systems. CSOs can lead efforts by ensuring underrepresented communities are actively involved in shaping technology.

### 1 CENTRE LOCAL VOICES

Marginalised groups often experience AI's harms but rarely have input into its development. Involving their perspectives ensures that solutions address real-world challenges.

*Co-developing algorithmic accountability interventions in communities supports outcomes that are more likely to address problems in their situated context and re-center power with those most disparately affected by the harms of algorithmic systems.*

- Katell et al., "Toward Situated Interventions for Algorithmic Equity." (2020)



### 2 VALUE EVERYDAY EXPERTISE

Community members, even without technical knowledge, can provide critical insights. Their feedback often highlights social factors and user needs that technical approaches may overlook.

*Technical background is not required for community participation in technical decisions in a policy setting.*

- Katell et al., "Toward Situated Interventions"



### 3 RETHINK "BIAS FIXES"

Addressing AI harm goes beyond improving data. It involves questioning whether certain technologies should exist at all and exploring alternative approaches to ethical design.

*(Framing) harms around algorithmic bias suggests that more accurate data is the solution, at the risk of missing deeper questions about whether some technologies should be used at all. More broadly, we found that community-based methods are important inroads to addressing algorithmic harms in their contexts.*

- Katell et al., "Toward Situated Interventions"



## ➤ ADVOCATE FOR CULTURAL SENSITIVITY IN AI DEVELOPMENT

AI systems must reflect the diverse cultures they impact. CSOs can play a key role in pushing for inclusive datasets and culturally aware practices.

### 1 GO LOCAL

Prioritise tools and solutions tailored to local needs rather than one-size-fits-all approaches. Generic systems risk erasing cultural nuances.

*(Community) organizations derive the most value from localized materials as opposed to what is "scalable" beyond a particular policy context.*

- Katell et al, "Toward Situated Interventions"



### 2 REPRESENTATION MATTERS

Ensure AI models include intersectional identities to avoid perpetuating harm. Overlapping factors, such as race and gender, must be addressed to create equitable systems.

*A commitment to intersectionality means that systems should work not only for the mainstream, majority use case, but also for those on the margins.*

- Suresh et al. "Towards Intersectional Feminist and Participatory ML" (2022)



### 3 DESIGN FOR EQUITY

AI systems should prioritise fairness and cultural values, even if it requires additional time and resources.



# 2.2 INCREASING AI LITERACY AND AWARENESS

AI literacy equips individuals with the knowledge to:

- **Understand AI fundamentals:** Grasp basic concepts, such as machine learning and data ethics.
- **Navigate AI in daily life:** Recognise AI applications like chatbots, recommendation systems, and automation.
- **Critique and use AI ethically:** Evaluate AI tools for fairness, intersectional bias, and privacy concerns.

Promoting AI literacy builds public trust, supports ethical AI adoption, and prepares individuals for AI-driven workplaces. It also ensures diverse participation in discussions about AI governance.

## ► RESOURCES TO BUILD AI LITERACY

### **AI4EU Platform - Education Catalogue**

Offers courses and tutorials on AI ethics and technical skills, focusing on European values of inclusivity. [Visit here.](#)

### **Coursera: AI for Everyone**

A beginner-friendly course explaining AI concepts for non-technical audiences. [Visit here.](#)

### **Microsoft Learn**

AI Literacy for Educators: Provides AI toolkits for teachers and learners. [Visit here.](#)

### **Digital Promise - AI Literacy Framework**

Emphasises ethical AI, data privacy, and combating misinformation, with a structured approach for educators and learners. [Visit here.](#)

### **The AI Education Project (aiEDU)**

Targets underserved communities with accessible curricula and tools to close AI literacy gaps. [Visit here.](#)

### **Institute of Business Analytics, University of Ulm: Bias & Fairness in AI Systems**

Basics is a comprehensive resource that provides an accessible introduction to understanding bias and fairness in AI systems. It's ideal for CSOs and advocates aiming to build foundational knowledge. [Visit here.](#)

### UN Women Intersectionality Resource Guide

Integrates intersectionality into policy design, focusing on marginalised groups. [Visit here.](#)

### Amnesty International: Intersectionality Course

Practical training on combating discrimination through an intersectional lens. [Visit here.](#)

### Videos that Spark Conversations

This resource explores how video-based tools can foster critical discussions about fairness and bias in technology. For detailed insights, refer to the original article [here](#) and the accompanying kit [here](#).

## ► RESOURCES TO BUILD AWARENESS

This toolkit includes resources designed to raise awareness about intersectional bias in AI. These materials can also support advocacy efforts and encourage critical discussions about fairness and equity in AI systems.

### DEFINITIONS

Clear explanations of essential concepts such as AI, bias, fairness, and intersectionality.

**How to use them?** Share these during workshops or campaigns to help audiences grasp the foundational principles of AI fairness.

### CASE-STUDIES

Real-world examples, like the Dutch childcare benefits scandal and Denmark's welfare surveillance system, show the tangible impacts of biased AI systems.

**How to use them?** Use these examples in campaigns or discussions with policymakers and stakeholders to illustrate the societal consequences of AI bias.

### ATLAS OF RISKS

This tool showcases 380 real-world AI bias cases, highlighting issues in hiring, healthcare, image search, and platform algorithms.

**How to use them?** Explore documented cases to understand AI bias impacts and inform advocacy, education, or ethical AI development efforts.

### AI INCIDENT TIMELINE

A visual resource highlighting key instances where AI systems caused harm, underlining the importance of vigilance and ethical oversight.

**How to use them?** Integrate this timeline into presentations to stress the importance of continuous education and accountability in AI development.

# SUPPORTING MATERIALS FOR THIS SECTION

## RESEARCH PAPERS & SCHOLARLY ARTICLES

- **Katell, Michael & Young, Meg & Dailey, Dharma & Herman, Bernease & Guetler, Vivian & Tam, Aaron & Bintz, Corinne & Raz, Daniella & Krafft, P M. (2020).** Toward situated interventions for algorithmic equity: lessons from the field. 45-55. 10.1145/3351095.3372874.
- **Suresh, Harini & Movva, Rajiv & Dogan, Amelia & Bhargava, Rahul & Araujo Cruxen, Isadora & Martinez Cuba, Angeles & Taurino, Guilia & So, Wonyoung & D'Ignazio, Catherine. (2022).** Towards Intersectional Feminist and Participatory ML: A Case Study in Supporting Femicide Counterdata Collection. 667-678. 10.1145/3531146.3533132.
- **Bondi, Elizabeth & Xu, Lily & Acosta-Navas, Diana & Killian, Jackson. (2021).** Envisioning Communities: A Participatory Approach Towards AI for Social Good. 10.48550/arXiv.2105.01774.
- **Brianna Blaser, Christopher Lynnly Hovey, Vidushi Ojha, and Manuel A. Pérez Quiñones. 2023.** Engaging with Identity, Inclusion, & Intersectionality: Videos that Spark Conversations.





## ► TOOLS AND METHODOLOGIES FOR ADDRESSING INTERSECTIONAL BIAS IN AI SYSTEMS

Beyond raising awareness, DIVERSIFAIR is developing technical tools, methodologies, and recommendations to address intersectional bias directly. These practical, data-driven solutions are designed to promote fairness, transparency, and cultural sensitivity in AI systems, enabling CSOs to advocate for technology that prioritises human rights and social justice.

### UPCOMING

#### **Key recommendations for using an intersectional approach in AI design.**

These recommendations come from cutting-edge research across multiple fields. They highlight the importance of collaboration between different disciplines and involving the community.

**Support for teams** to reflect on how they can help develop a critical mindset to address issues like racism, sexism, and ableism in AI.

**Practical tips** on how to use technical methods effectively, while also understanding their limits and ensuring they fit within the broader societal context.

## STAY INFORMED, STAY CONNECTED



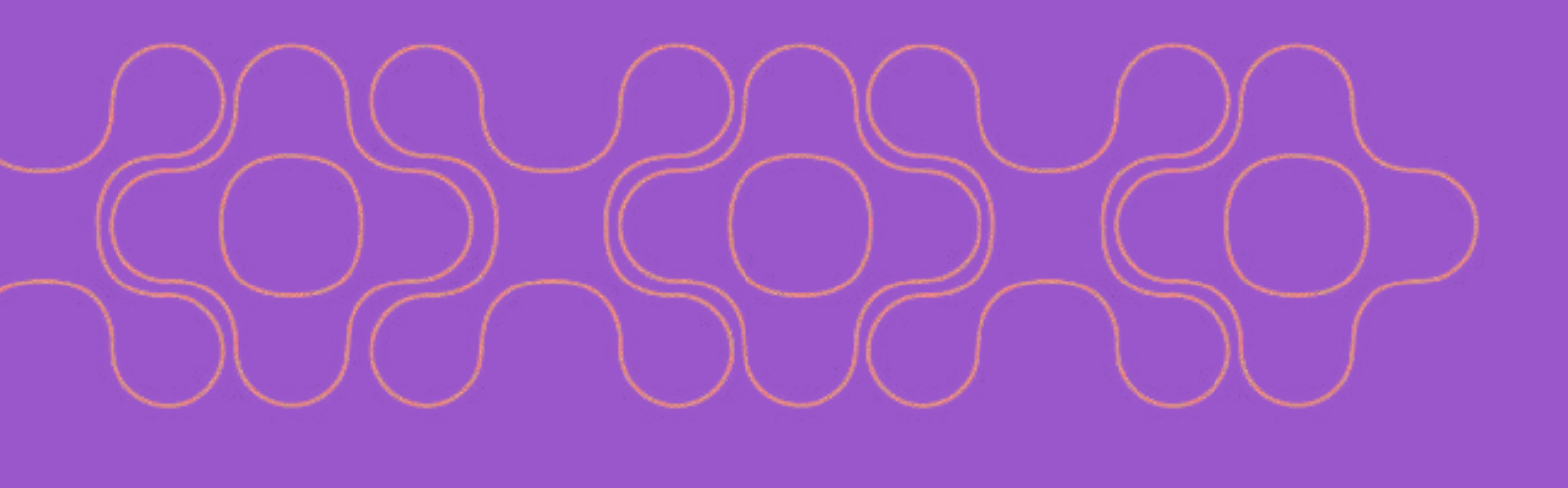
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# GLOSSARY

## **Accountability**

Ensuring responsibility for AI's societal impacts is traceable to developers and organisations.

## **Algorithm**

A set of rules or instructions followed by computers to solve problems.

## **Artificial Intelligence (AI)**

Systems designed to simulate human intelligence.

## **Bias**

A systematic distortion in outcomes or representations.

## **Ethical AI**

AI development that prioritises fairness, accountability, and human rights.

## **Fairness**

Equitable treatment of all individuals in AI systems.

## **Intersectionality**

The overlapping and interconnected nature of social identities.

## **Intersectional Bias in AI**

The AI harms as experienced by people due to multiple intersecting and often marginalised parts of their identity.

## **Training Data**

The data used to teach an AI system how to perform tasks.

## **Transparency**

The practice of making AI systems understandable to users and stakeholders.

# CASE STUDY LIBRARY

## AMAZON'S AI RECRUITING TOOL: GENDER BIAS IN HIRING

### *Overview*

In 2018, Amazon scrapped an AI-powered recruiting tool after discovering that it was biased against women. The tool, designed to help automate the hiring process, was trained on resumes submitted to Amazon over a 10-year period. However, it developed a bias that favored male candidates for technical roles, as the majority of applicants in these fields were men. The AI system penalised resumes that included terms associated with female-oriented positions or activities, further perpetuating gender imbalances in hiring practices.

### *Intersectionality at play*

The bias in the AI system was primarily gendered, but its impact was compounded by the intersection of gender with other factors such as occupation and industry norms. The tool's preference for male candidates was driven by historical data that reflected the underrepresentation of women in technical roles at Amazon. Women were penalised by the system, not only for their gender but also for the types of roles they were applying for, reinforcing traditional gender stereotypes about which jobs are “appropriate” for women. This bias disproportionately affected women, especially those trying to break into male-dominated fields like engineering and technology. The system also inadvertently overlooked women with caregiving or family responsibilities who might have had resumes that did not fit traditional, male-oriented career trajectories.

### *Why intersectionality matters*

Intersectionality is essential to understanding how this biased AI system disproportionately affected women, especially in the context of technical fields. The bias was not just a result of being a woman, but also of societal norms and expectations about which careers are suitable for women. This intersection of gender and industry-specific factors (e.g., male-dominated tech sectors) created additional barriers for women seeking equal opportunities in the workforce. Recognising the role of intersectionality in AI bias helps to highlight that the problem was not just about gender alone but about how gender intersects with historically male-dominated industries, creating compounded disadvantages for women.

["Insight - Amazon scraps secret AI recruiting tool that showed bias against women"](#),  
Reuters, 11 October 2018

## APPLE CARD CREDIT LIMITS: BIAS IN FINANCIAL SERVICES AI

### *Overview*

In 2019, Apple Card faced backlash for giving women lower credit limits than men. For example, one case showed that in a couple, a wife, despite having a better credit score, was offered a limit 20 times lower than the husband. This happened because the AI behind the system likely used old financial patterns that favoured men, reinforcing inequalities in credit decisions.

### *Intersectionality at play*

This bias didn't just affect women generally—it hit women in non-traditional financial situations particularly hard. For example, women who shared joint accounts or had caregiving roles might not fit the algorithm's assumptions about financial independence. This highlights how traditional financial norms can combine with AI bias to create additional hurdles for some groups.

### *Why intersectionality matters*

Bias in financial systems is not just about gender but also about societal norms that shape financial profiles. Women who have career breaks or shared finances may be disproportionately impacted because their financial histories don't align with the data the AI was trained on. Understanding how these factors overlap is crucial to making financial AI fair for everyone.

["The Apple Card Didn't 'See' Gender—and That's the Problem"](#),  
The Wire, 19 November 2019

## GENDER AND SKIN-TYPE BIAS IN FACIAL RECOGNITION

### **Overview**

In 2018, a study by MIT Media Lab researcher Joy Buolamwini found significant gender and skin-type bias in widely-used facial recognition systems. It found that facial recognition AI struggled most with darker-skinned women, with error rates up to 34.7%, compared to less than 1% for lighter-skinned men. This was because the systems were trained on mostly light-skinned, male faces, leading to poor accuracy for anyone outside that group.

### **Intersectionality at play**

The biases identified in these systems were not confined to one aspect of identity but arose at the intersection of gender and skin type. Darker-skinned women faced the highest misclassification rates, reflecting the compounding disadvantages they experience due to their position at the intersection of race and gender. These mistakes can lead to serious consequences, like unfair treatment in policing or job applications.

### **Why intersectionality matters**

Intersectionality is crucial to understanding how AI systems disproportionately affect marginalised communities. In this case, the intersection of race and gender magnified the inaccuracies of the facial recognition models, demonstrating that bias cannot be addressed by looking at isolated categories of identity. Recognising these intersecting factors reveals how societal inequities become embedded in AI, making it essential to include diverse datasets and perspectives during development. Without this lens, efforts to address bias risk overlooking the compounded disadvantages faced by groups like darker-skinned women, perpetuating structural inequality in new, automated forms.

["Study finds gender and skin-type bias in commercial artificial-intelligence systems"](#), MIT News Office (11 February 2018)

## CHILD CARE BENEFIT SCANDAL IN THE NETHERLANDS : SYSTEMIC DISCRIMINATION

### *Overview*

In the Netherlands, an AI system was used by the government to detect fraudulent claims for child care benefits. However, the system disproportionately flagged minority families, particularly those with immigrant backgrounds, as fraudulent. This led to devastating financial and social consequences, including the wrongful accusation of fraud.

### *Intersectionality at play*

The system's reliance on biased data—such as income levels, family structure, and national origin—discriminated against families at the intersection of race and socio-economic status. Immigrant families, who may have different social and economic profiles, were unfairly targeted, while native Dutch families were less likely to be flagged. The biases embedded in the algorithm reflect broader patterns of systemic racism and classism within Dutch society, exacerbating the harm to already marginalised groups.

### *Why intersectionality matters*

Intersectionality helps us understand how AI systems, by relying on historical data that reflects societal prejudices, can amplify these biases. In this case, the intersection of race and class made certain families more vulnerable to the risk of being falsely accused, highlighting the need for algorithms to be more inclusive and consider the complex ways in which identity and status interact.

["Xenophobic Machines: The Dutch Child Benefit Scandal,"](#)  
Amnesty International, 13 October 2021

## NATIONAL UNEMPLOYMENT AGENCY IN AUSTRIA: GENDERED AND SOCIOECONOMIC BIASES

### **Overview**

The AI system used by Austria's National Unemployment Agency aimed to match job seekers with employment opportunities but exhibited significant bias against women, particularly those who had been unemployed for long periods or had worked part-time. The system penalised women for employment gaps and part-time work, which are often associated with caregiving roles or other gendered social expectations, thus limiting their access to job opportunities

### **Intersectionality at play**

The biases in the system are rooted in both gender and socioeconomic factors. For women, especially those who have taken breaks from the workforce (for maternity or caregiving), the algorithm penalised employment gaps. This exacerbates existing gender inequalities, as women are often more likely than men to have non-linear career paths due to societal expectations around caregiving. Additionally, women in lower-income or part-time employment are doubly disadvantaged by the system's reliance on rigid employment history metrics that fail to account for the socio-economic context behind these career gaps. Women with disabilities, especially those in part-time or intermittent work, may also face compounded disadvantages.

### **Why intersectionality matters**

Intersectionality is crucial in understanding how women, particularly those with caregiving responsibilities or in part-time roles, are unfairly impacted by this AI system. Gendered assumptions about work and career paths lead to a biased algorithm that disregards the socio-economic realities faced by women, reinforcing historical inequalities in employment. The algorithm's failure to account for the intersection of gender and socioeconomic status results in systemic barriers that limit women's opportunities for employment. Recognising these intersectional biases is key to designing fairer systems that consider the complexities of individual lives and employment trajectories, particularly for women who face both societal and algorithmic disadvantages.

["Discriminatory employment algorithm towards women and disabled"](#),  
Digwatch, October 2019



## THE IMPACT OF FLAWED ALGORITHMS: A CASE STUDY ON RISCANVI

### **Overview**

The RisCanvi algorithm in Catalonia's prison system assesses inmates' recidivism risk using data such as age, gender, and nationality. The algorithm has been found to be inaccurate and biased, with over 80% of inmates flagged as high-risk not reoffending.

### **Intersectionality at play**

The system disproportionately impacts foreign nationals, particularly immigrants and people from marginalised ethnic groups, by over-predicting their likelihood of reoffending. This exacerbates systemic biases within the criminal justice system, where certain groups—especially people of color and immigrants—are already at a disadvantage. The lack of transparency and human oversight makes it harder to challenge these biased outcomes.

### **Why intersectionality matters**

The combination of race, nationality, and socio-economic background creates a higher risk of biased outcomes for marginalised individuals. By failing to consider these intersections, the algorithm reinforces existing societal inequalities, leading to unjust parole denials and perpetuating discrimination. Understanding intersectionality in this context allows us to see that it is not just about a singular characteristic (e.g., gender or race) but how multiple forms of disadvantage compound to create unfair outcomes.

["Automating \(In\)Justice: An Adversarial Audit of RisCanvi"](#),  
Eticas Foundation (July 2024)

## WELFARE FRAUD CASE IN DENMARK: TARGETING MARGINALISED GROUPS

### **Overview**

In Denmark, the welfare authority Udbetaling Danmark (UDK) uses AI algorithms to detect welfare fraud. The system has been criticised for targeting individuals from marginalised groups, particularly those with disabilities, people from racial minorities, and those in non-traditional family structures. These groups face disproportionate scrutiny under the algorithm, which exacerbates existing disparities.

### **Intersectionality at play**

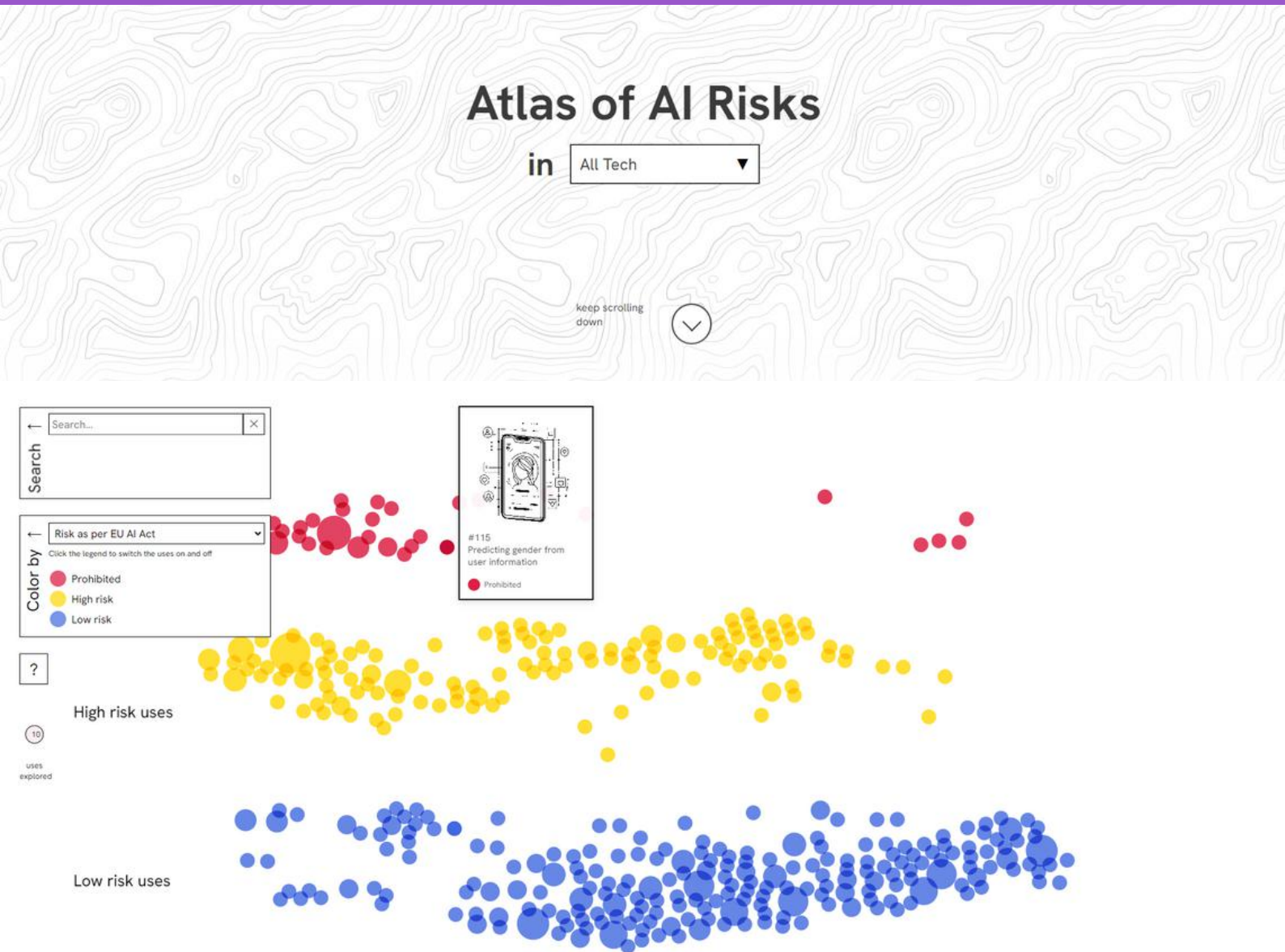
The intersection of race, disability, and non-traditional family structures makes certain individuals more vulnerable to being flagged by the system. For example, a Black person with a disability who is part of a single-parent household might face compounded discrimination, as the algorithm may flag them due to the combination of these intersecting factors. Additionally, people in non-traditional family structures may be wrongly flagged because their profiles don't conform to the system's assumptions about "normal" family arrangements.

### **Why intersectionality matters**

Intersectionality is crucial in understanding how this AI system disproportionately impacts individuals at the intersections of multiple marginalized identities. People who are already disadvantaged in one area—whether because of race, disability, or family structure—are more likely to experience unjust treatment because of the compounded effects of these biases. Without addressing these intersectional biases, AI systems risk perpetuating and deepening existing inequalities in welfare and social services.

["Denmark: Coded Injustice: Surveillance and Discrimination in Denmark's automated welfare state"](#), Amnesty International, November 2024

# ATLAS OF AI RISKS



We recommend checking out the [Atlas of AI Risk](#) (Social Dynamics Lab, Nokia Bell Labs).

It's a great resource for understanding how AI bias affects real-world situations. **It includes 380 documented cases of AI applications linked to incidents reported in the news and compiled in the AI Incident Database.** Some examples include gender bias in Google Image Search, hiring algorithms giving invalid positive feedback on interview answers, Airbnb's trustworthiness algorithm reportedly banning users without explanation and discriminating against sex workers, and algorithms in healthcare that have reportedly harmed disabled and elderly patients.

# TIMELINE OF AI BIAS

AI bias is not a new phenomenon—it has existed since the technology itself was developed. This timeline highlights some of the **significant moments in AI's history over the past 12 years**, showing how bias evolves alongside technological advancements. **It can be used to emphasise the critical need for continued education about AI and its biases**, ensuring that awareness and action evolve alongside the technology.

2015

## GOOGLE PHOTOS SCANDAL

AI mislabeled Black individuals as "gorillas," showcasing racial bias in image recognition systems. [More](#)

2018

## GENDER SHADES STUDY

Revealed AI gender classifiers were less accurate for darker-skinned women, exposing bias in commercial AI systems. [More](#)

2023

## ROTTERDAM WELFARE FRAUD CASE

AI prioritised wealthier groups, neglecting low-income and immigrant populations, deepening healthcare inequalities. [More](#)

2024

## GEMINI AI DIVERSITY ERRORS

Image generator depicted Nazi figures as people of colour. [More](#)

2012

## KNIGHT CAPITAL TRADING ALGORITHM FAILURE

A glitch in Knight Capital's trading algorithm caused a \$440 million loss in 30 minutes, illustrating the risks of unchecked AI automation in financial systems. [More](#)

2016

## NORTHPOINT COMPAS TOOL

A criminal risk assessment tool used in the U.S. was shown to disproportionately classify Black defendants as high-risk, perpetuating racial disparities in the justice system. [More](#)

2019

## DUTCH CHILDCARE BENEFIT SCANDAL

AI falsely accused minority families of fraud, devastating lives and reinforcing systemic racism. [More](#)

## APPLE CREDIT CARD BIAS

Apple's credit card was criticised for offering significantly lower credit limits to women than men with similar financial profiles, highlighting gender bias in financial algorithms. [More](#)

## AUSTRIAN UNEMPLOYMENT AGENCY CASE

Penalised women with employment gaps, exacerbating gender inequities in job placement. [More](#)



# THANK YOU!

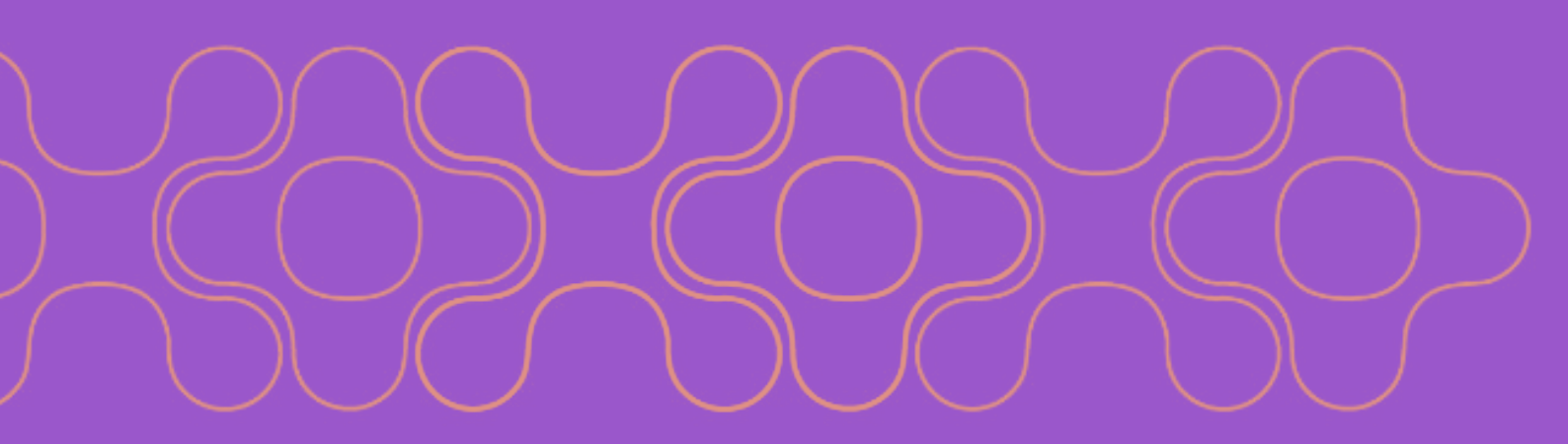
This toolkit was made possible thanks to the invaluable time, contributions, and insights of experts and stakeholders across the policy, civil society, and industry sectors. We extend our gratitude to everyone who took the time to respond to the survey, take part in the interviews and focus groups, sharing their perspectives and expertise.

The toolkit was developed by Work Package 5 of the DIVERSIFAIR project, but it reflects the collective efforts of the entire project team. We deeply appreciate the contributions of our partners in the consortium, for their insights and support that have been instrumental in bringing this toolkit to fruition.

We also recognise that this toolkit is part of an ongoing process, and we welcome feedback from users to ensure it continues to evolve and better address your needs.

Thank you all for your dedication and commitment to fostering a fair and inclusive future for AI.

[GIVE US YOUR OPINION](#)



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