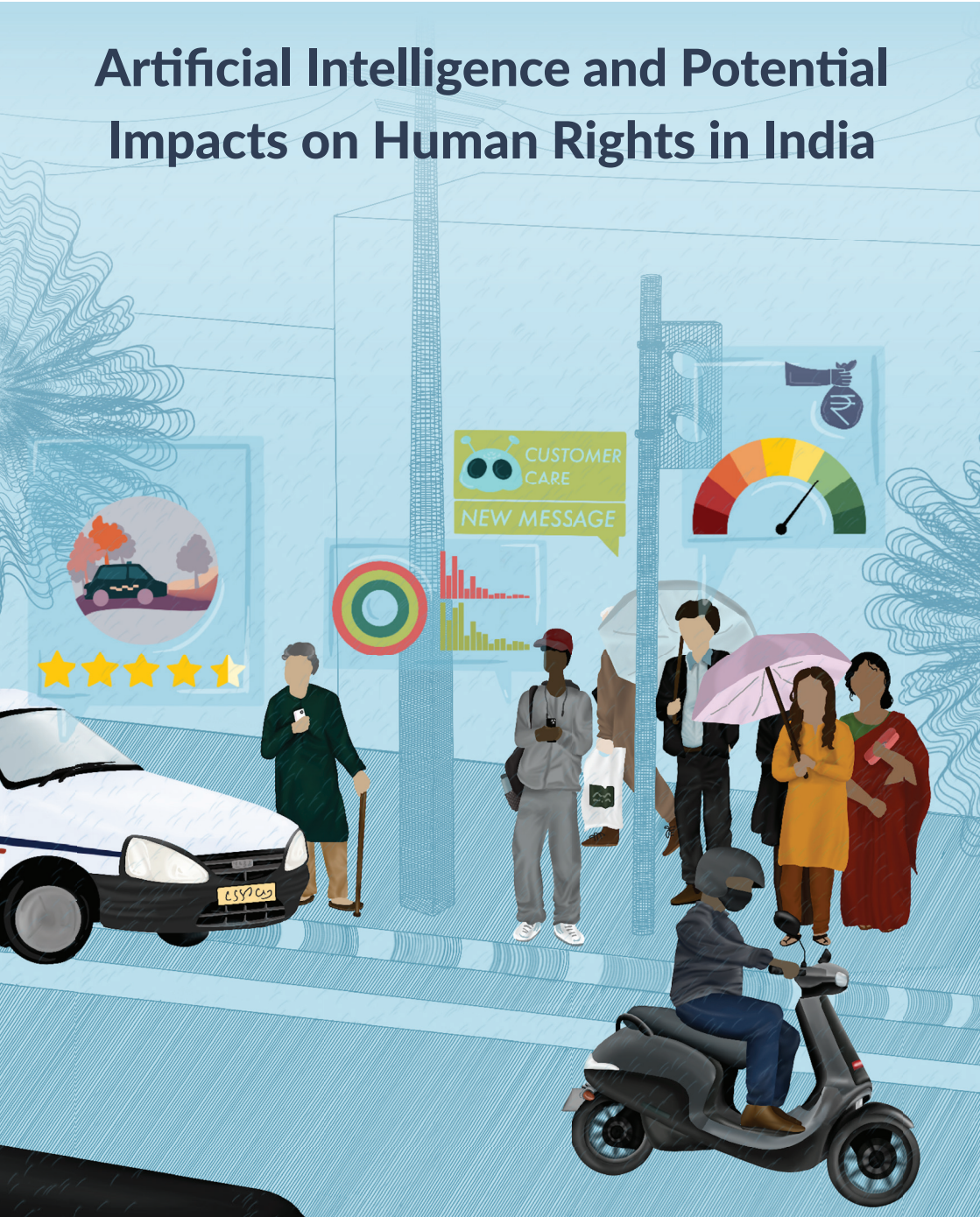
aapti institute

Funded by the European Union

B+HR BUSINESS AND HUMAN RIGHTS | ASIA

UNDP

Artificial Intelligence and Potential Impacts on Human Rights in India



Artificial Intelligence and Potential Impacts on Human Rights in India

Report

May 2022

aapti institute

Aishani Rai, Vinay Narayan & Dr. Sarayu Natarajan

Authors

Acknowledgements

This report was produced by Aapti Institute, commissioned by the United Nations Development Programme (UNDP) under the Business and Human Rights in Asia programme, funded by the European Union. This document should not be considered as representative of the European Union's official position. The views expressed in this publication are those of the authors and do not necessarily represent those of the European Union, the United Nations, including UNDP, or the UN member States.

In addition to contributions from the wider Aapti team, this report also draws upon the expertise of numerous academic and industry experts, practitioners, and workers. We are grateful for their input during interviews and feedback sessions.

Editor: Yana Banerjee-Bey | **Report design:** Meher Rajpal

Cover Illustration: Shubhangi Karia

Aapti is a public research institute that works on the intersection of technology and society. It examines the ways in which people interact and negotiate with technology both offline and online.

This is a work of independent research, commissioned by the **United Nations Development Programme (UNDP) under the Business and Human Rights in Asia programme, funded by the European Union**

Artist note on cover page illustration

The notification icons were modelled on existing design interfaces of various apps so that they are at once familiar to any reader. There are four icons representing the tech lives of as many sectors. First, a star rating notification for gig work that is common to taxi and delivery services. Second, a customer care chatbot used in retail, replacing human resource personnel. Third, credit score meters – signalling the finance industry. And, finally, an activity graph used by health apps. While the data displayed in these notifications is personalised to users, they remain standardised.

This work is licensed under the Creative Commons Attribution-NonCommercial-ShareAlike 2.5 India License.

To view a copy of this license, visit http://creativecommons.org/licenses/by-nc-sa/2.5/in/

Table of Contents

Glossary 6

Executive Summary 8

01 / Introduction 13

Importance of the study 15

Approach 16

Structure of the paper 17

02 / Approach 18

Methodology 19

Sector Identification 20

03 / Intersections of sectoral AI use with UN Guiding Principles on Business and Human Rights 23

Sectoral intersection of AI and UNGPs on Business and Human Rights 24

Sources of human rights: Exploring the intersection of AI and the UN Guiding Principles on Business and Human Rights framework 28

04 / Key Findings 31

Intersection of AI, company practice and governance 32

Sector-wise deep dives 34

Financial services and AI-based credit scoring: Risks to privacy, financial access and grievance redressal 34

Healthcare and predictive healthcare analytics: Risks to life, equality, privacy and individual autonomy 47

Retail and AI-based automation: Risks to livelihood, standard of living and worker autonomy 55

Gig work and AI algorithmic intermediation: Risks to standard of living, social security, privacy and effective remedy 62

05 / Pathways for mitigating risks **72**

Pushing the business case **73**

Roles for each stakeholder across sectors **76**

Sector-wise risk mitigation strategies **82**

Financial Services 82

Healthcare 92

Retail 101

Gig Work 105

References **111**

Annexure A – Policy Brief **121**

Annexure B – Risk Assessment Toolkits **140**

Annexure C – List of Experts **172**

Glossary

Term	Definition
AI automation *(IBM, n.d.)*	The most complex level of automation is artificial intelligence automation. The addition of AI means that machines can "learn" and make decisions based on past situations they have encountered and analysed.
AI based credit scoring *(Raso et al., 2018)*	Usage of artificial intelligence to assess the credit risk of a potential borrower, analysing vast amounts of data from many sources.
AI bias *(PWC, 2021)*	An occurrence where the output of algorithmic processing results in systematic prejudices against certain groups of persons.
Artificial Intelligence *(Allison-Hope and Hodge, 2018)*	Intelligence exhibited by machines including both "machine learning" (an approach to achieve Artificial Intelligence or AI), which uses algorithms to parse data, learn from it, and then make a determination or prediction, and "deep learning" (a technique for implementing machine learning), which is inspired by understanding the biology of our brains.

Automated Decision Making *(ICO UK, n.d.)*	The process of making a decision by automated means without any human involvement. These decisions can be based on factual data, as well as on digitally created profiles or inferred data. Automated decision-making often involves profiling, but it does not have to.
Gig work *(Aapti analysis)*	Gig work involves temporary jobs, typically in the service sector, where the worker is engaged as an independent contractor or freelancer. In most cases, the allocation of tasks is mediated by a platform company.
Predictive Analytics *(Deloitte Insights, 2019)*	Predictive analytics is a branch of advanced analytics which in the realm of healthcare transforms patient care, both at individual level and on a cohort scale, by evaluating historical and real-time data.
Profiling *(UK GDPR)*	Any form of automated processing of personal data consisting of the use of personal data to evaluate certain personal aspects relating to a natural person, in particular to analyse or predict aspects concerning that natural person's performance at work, economic situation, health, personal preferences, interests, reliability, behaviour, location or movements.

Executive Summary

预览已结束，完整报告链接和二维码如下：

https://www.yunbaogao.cn/report/index/report?reportId=5_31435