



South-South Series: Empowering and Growing Women-led Business

Session 8: Artificial intelligence for women entrepreneurs

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Algorithmic Equity

Building a Fair & Inclusive AI Future for Women Entrepreneurs

Insights from the GIP Research Report 2026

Kai Clarke

How I Use AI in My Business

AI is not just what I advise on – it's what I use daily

At EthicaAI Caribbean, I use AI to:

- **Analyze regulatory documents** (Data Protection Act, EU AI Act, NIST frameworks) to extract relevant clauses for clients
- **Draft policy templates** that Caribbean SMEs can customize
- **Research global AI governance trends** to keep clients ahead of compliance requirements
- **Streamline client communications** – proposals, reports, and educational content

"I can't advise businesses on AI without using it myself. AI makes my small team operate like a larger firm."

The Problem UN Women Identifies – and a Governance Gap

UN Women-COLEAD highlights:

- Women 25% less likely to adopt AI
- Only 23% of women use Generative AI at work
- Infrastructure, affordability, digital literacy gaps

My research adds:

Without governance safeguards, AI can **reproduce existing inequalities** – in credit scoring, agricultural platforms, healthcare, and digital employment.

Jamaica's three governance gaps:

- No mandated digital accessibility standards
- No required algorithmic impact assessments or bias audits
- No disability-disaggregated data in administrative systems

The JIAIS Framework – Jamaican Inclusive AI Standards

Pillar	What it does
Inclusive Data Standards	Representative datasets + disability, gender, location, literacy markers
Algorithmic Transparency Registry	Public disclosure of AI systems used in credit, benefits, agriculture, health
National AI Audit Office	Independent fairness testing, risk assessment, complaint investigation
AI Equity Fund	~J\$500 million public-private fund for inclusive innovation

How JIAIS Directly Supports Women Entrepreneurs

UN Women focus	JIAIS mechanism	Benefit to women entrepreneurs
Access to credit	AI Audit Office reviews credit scoring fairness	Reduces bias in loan approvals
Market access tools	Transparency Registry lists agri-advisory AI systems	Women farmers can see how advice is generated
Digital literacy & trust	Inclusive Data Standards include rural & low-literacy markers	AI tools work for them, not just urban elites
Financing women-led AI solutions	AI Equity Fund prioritizes women-led agri-tech and fintech	Direct investment in inclusive innovation

- **UN Women’s priorities for AI in the agrifood & MSME sectors → JIAIS in action**

Deep Dive – DISA (Disability Inclusion Scoring Algorithm)

What is DISA?

A lightweight evaluation tool that scores AI systems on four domains:

1. **Accessibility compliance** (WCAG standards)
2. **Bias risk** (NIST AI framework)
3. **Transparency** (OECD principles)
4. **Equity-data readiness** (WHO ICF disability indicators)

Why it matters for UN Women:

Women with disabilities face double exclusion. DISA ensures that AI tools for entrepreneurs – from chatbots to loan platforms – are tested for inclusion *before* deployment.

Conclusion

Key takeaways:

- Women entrepreneurs **are using AI** – I'm one example
- But we face **unique governance challenges** – bias, accessibility, affordability
- **Frameworks like JIAIS and tools like DISA** offer practical solutions
- The Caribbean can **lead** on inclusive AI – if we act now

Thank you.

Kai Clarke | EthicaAI Caribbean | ethicaaicaribbean.com

Connect With Me

Let's continue the conversation:

Website: ethicaaicaribbean.com

LinkedIn: Kai Clarke (EthicaAI Caribbean)

Email: kai.clarke@ethicaaicaribbean.com



Thank you

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