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ETHICAL IMPLICATIONS OF AI APPLICATIONS IN NONPROFIT AND CHARITY SECTORS

Kravchuk Y. Ethical Implications of AI Applications in Nonprofit and Charity Sectors. The article analyzes the modern ethical aspects of the use of artificial intelligence (AI) in the activities of non-profit and charitable organizations. The relevance of the study is due to the need to ensure transparency, social responsibility and equal access to digital services in the context of the growing use of AI to automate processes and decision-making in humanitarian initiatives. It was established that the key ethical challenges are the opacity of algorithms, the risks of algorithmic bias, non-compliance with data confidentiality and digital inequality among beneficiaries. The aim of the work is to develop recommendations for the introduction of ethical standards for the use of AI in the non-profit sector, taking into account international practices and ensuring social responsibility. The study used methods of content analysis, systematic comparison and a review of international experience to identify key factors for ensuring the ethics and inclusiveness of digital solutions. The results of the analysis indicate the need to implement the principle of "explained AI", which ensures the transparency of algorithms and their accountability. It has been proven that the use of multilingual interfaces adapted for socially vulnerable groups, as well as the integration of multi-layered data protection policies, increase the level of trust in digital solutions. It is concluded that the effective implementation of AI in humanitarian programs is possible under conditions of constant monitoring and independent audit of algorithms to reduce the risks of "black boxes". Prospects for further research include the development of methods for adapting algorithms to local socio-cultural needs, the study of innovations in the field of personal data protection and the creation of training programs to increase the digital literacy of beneficiaries.
Keywords: artificial intelligence ethics, nonprofit technology, digital transformation, algorithmic accountability, charitable sector innovation.

Кравчук Я.Я. Етичні аспекти застосування штучного інтелекту у неприбутковому та благодійному секторах. У статті проаналізовано сучасні етичні аспекти застосування штучного інтелекту (ШІ) у діяльності неприбуткових і благодійних організацій. Актуальність дослідження зумовлена необхідністю забезпечення прозорості, соціальної відповідальності та рівного доступу до цифрових сервісів у контексті зростаючого використання ШІ для автоматизації процесів і прийняття рішень у гуманітарних ініціативах. Встановлено, що ключовими етичними викликами є непрозорість алгоритмів, ризики алгоритмічної упередженості, недотримання конфіденційності даних та цифрова нерівність серед бенефіціарів. Метою роботи є розробка рекомендацій для запровадження етичних стандартів використання ШІ у неприбутковому секторі з урахуванням міжнародних практик та забезпеченням соціальної відповідальності. У дослідженні використано методи контент-аналізу, системного порівняння та огляд міжнародного досвіду для визначення ключових факторів забезпечення етичності та інклюзивності цифрових рішень. Результати аналізу свідчать про необхідність впровадження принципу «пояснюваного ШІ», що забезпечує прозорість алгоритмів та їхню підзвітність. Доведено, що використання багатомовних інтерфейсів, адаптованих для соціально вразливих груп, та інтеграція політик багаторівневого захисту даних підвищують рівень довіри до цифрових рішень. Зроблено висновок, що ефективне впровадження ШІ у гуманітарних програмах можливе за умов постійного моніторингу та незалежного аудиту алгоритмів для зниження ризиків «чорних скриньок». Перспективи подальших досліджень пов'язані з розробкою методів адаптації алгоритмів до локальних соціокультурних потреб, вивченням інновацій у сфері захисту персональних даних та створенням навчальних програм для підвищення цифрової грамотності бенефіціарів.
Ключові слова: етика штучного інтелекту, некомерційні технології, цифрова трансформація, алгоритмічна підзвітність, інновації в благодійному секторі.

Problem statement. The use of artificial intelligence in the nonprofit and charitable sectors raises a number of ethical issues that require comprehensive research and implementation of effective regulatory mechanisms. These issues arise in the context of ensuring algorithmic transparency, responsible use of personal data, and maintaining a balance between process automation and social sensitivity of decisions. The use of artificial intelligence technologies contributes to the efficiency of resource management, but there is still a risk of violating the rights of certain groups of people due to possible algorithmic errors or bias, which can lead to unequal access to social programs. In this context, there is a need to develop methodological approaches to analyzing and assessing algorithmic responsibility, which is an important task of modern research in the field of ethics and technology.

From a practical point of view, an important task is to implement the principles of ethical transparency and inclusiveness in the digital transformation of charitable programs to minimize the risks of discrimination and inequality. The proper implementation of artificial intelligence technologies requires the introduction of standards that will regulate the use of data for forecasting and decision-making, taking into account the social, cultural, and economic aspects of organizations. The study of these aspects contributes not only to the development of theoretical approaches to building responsible algorithms but

also forms the basis for creating practical recommendations for their integration into the nonprofit sector to ensure fair distribution of resources and maintain social trust in such programs.

Analysis of the latest research and publications. The ethical use of artificial intelligence (AI) in non-profit organizations covers a wide range of issues, including algorithmic transparency, social responsibility, data protection, and algorithmic justice.

One key aspect is ensuring that algorithms are transparent and explainable. The study by K. Chyzhmar, O. Dniprov, O. Korotiuk, R. Shapoval, and O. Sydorenko examined the issue of information security as a challenge to the development of information technology. The authors proved that insufficient regulation in data protection can lead to leaks of confidential information, which is especially critical for humanitarian programs [1].

The study by L. Floridi et al. proposed the AI4People ethical framework, which outlines the principles of responsibility that help increase trust in algorithmic solutions and reduce the risks of discrimination [2]. B. Mittelstadt proved that ethical principles alone do not guarantee the fairness of AI use, emphasizing the importance of controlling algorithms and checking their impact on social groups [3]. A. Jobin, M. Ienca, and E. Vayena reviewed global ethical guidelines, noting significant differences in standard approaches depending on regional practices and emphasizing the need for unified ethical standards [4]. C. Cath discusses the technical and legal aspects of AI applications and highlights the problem of balancing algorithms' autonomy with respect for human rights [5]. Aspects of algorithmic management and data's impact on non-profit organizations' activities were studied by C. Bopp, E. Harmon, and A. Voida. They emphasize that the lack of transparency of algorithms in the work of social enterprises can reduce the effectiveness of charitable programs and user trust [6]. M. O. Elamin's work showed that modernization of the charity sector through AI can increase resource collection and distribution efficiency but requires measures to prevent bias [7]. The problem of trust in automated systems in charitable initiatives was studied in the article by C. Yang, Y. Yang, and Y. Zhang, where it was found that the level of trust largely depends on the transparency of the algorithms and their ability to be explained [8]. L. Arango, S. P. Singaraju, and O. Niininen examined consumer reactions to charity campaigns created by AI. The authors note that using such systems can effectively attract donors, but adaptation to the cultural and value orientations of the audience is required [9]. In medical philanthropy, C. W. Goodman and K. Chalmers have shown that predictive tools can increase the efficiency of resource allocation. However, there are risks of limiting access to care for certain groups due to technical errors [10].

The impact of automated interaction with users is analyzed in the work of Y. Zhou et al., who showed that communication through chatbots can influence users' moral attitudes and their willingness to participate in charity events [11].

In his study, R. Binns analyzed the lessons of political philosophy to ensure fairness in machine learning and prevent social injustice in AI decisions [12].

Thus, the main challenges in ethically using AI in charitable organizations relate to algorithmic transparency, data protection, and ensuring equal access to assistance. Despite the significant progress in AI adoption, research shows the need to develop adaptive and accountable models to minimize the risks of bias and increase the efficiency of nonprofit organizations.

Highlighting previously unresolved parts of the problem. Despite significant progress in using artificial intelligence (AI) in nonprofit organizations, aspects of transparency, inclusion, and fairness of algorithms remain unresolved. There is still a lack of research on the impact of algorithms on decision-making in socially critical situations.

Data privacy requires adapting international standards to local conditions to strike a balance between data protection and program accessibility. The issue of algorithm explainability also remains relevant: many solutions function as "black boxes," which reduces user trust.

Digital inclusion requires additional analysis of language accessibility, digital literacy, and access to services in remote regions.

The proposed study aims to fill these gaps by formulating recommendations for transparency, data protection, and service adaptability, which will help increase the efficiency and trust in charitable programs.

The article aims to study the ethical aspects of artificial intelligence applications in the nonprofit and charitable sectors and develop scientifically based recommendations for ensuring transparency, algorithmic responsibility, and inclusiveness of digital solutions in organizations' activities.

To achieve this goal, the following tasks are envisaged:

1. Analyze the main AI methods and technologies used in nonprofit and charitable organizations, identifying potential ethical challenges such as transparency, fairness, and inclusion.

2. To study the aspects of confidentiality and responsible use of data in protecting the rights of benefactors and beneficiaries.

3. Develop recommendations for introducing ethical standards for the use of AI based on international practices to increase social responsibility, security, and trust in organizations.

Summary of the main material. Artificial intelligence is becoming an important tool for optimizing the activities of nonprofit and charitable organizations, allowing them to automate processes, increase the efficiency of resource management, and improve communication with beneficiaries. Using machine learning, natural language processing, computer vision, and recommender systems facilitates quick decision-making and implementation of support programs. However, the effectiveness of such solutions depends on the correct application of technologies by the organization's and target groups' needs. Table 1 provides a visual representation of artificial intelligence's main methods and technologies and their functionality.

Table 1 – Main methods and technologies of artificial intelligence in non-profit organizations and their functional purpose

AI method or technology	Appointments in non-profit organizations	Examples of functional use
Machine learning	Predicting the needs of beneficiaries and optimizing aid distribution	Developing models for predicting community needs in humanitarian programs, calculating the amount of resources for crisis situations
Natural language processing	Automation of processing of citizens' appeals and support of communications	Use chatbots to answer queries, analyze text messages to identify priority issues
Computer vision	Monitoring of program implementation and evaluation of project results	Automatic analysis of photo and video materials to check the condition of reconstruction or aid delivery sites
Recommendation systems	Personalization of offers for participants of charity programs	Creating individual recommendations for users of social program selection platforms
Intelligent chatbots	Improving the efficiency of interaction with beneficiaries and donors	Providing information on the status of applications, support in finding the necessary assistance

Source: compiled by the author based on [13; 14].

In the current environment, non-profit organizations actively use machine learning methods to predict humanitarian needs. In Ukraine, an example is the SpivDiya platform [15], which works to coordinate humanitarian aid for internally displaced persons and affected communities during the war. Using data processing algorithms and predictive models, the platform efficiently distributes requests for assistance between support centers and volunteer organizations depending on regional needs and available resources. This helps to reduce delays in assisting and ensures faster processing of applications.

Natural language processing technologies are also used in social projects to improve communication with the public. For example, during the evacuation of the population, AI-powered chatbots helped citizens receive up-to-date information on evacuation routes and safe aid stations.

Computer vision systems are used to monitor humanitarian projects, particularly to verify the delivery of humanitarian supplies to hard-to-reach regions. This allows you to automatically check whether the photo reports from the scene correspond to the stated results.

Recommender systems personalize interaction with users of assistance platforms by offering the most relevant support options [13]. This greatly facilitates the search for appropriate programs and helps to increase the number of engaged participants.

Data privacy is a key issue for non-profit and charitable organizations, as they handle large amounts of personal information about donors and beneficiaries. In particular, this includes demographic information, financial data, and the history of receiving assistance or support. Using this

information to optimize processes requires compliance with ethical standards and legal regulations governing its processing and storage. Breaches of confidentiality not only undermine an organization's credibility and can have legal consequences, especially in the face of increasing cyberattacks and misuse. In this regard, organizations must implement comprehensive data protection measures and ensure transparency in the use of information (Table 2).

Table 2 – Main categories of data and risks of confidentiality violation in charitable organizations

Data category	Purpose of processing in charitable organizations	The main privacy risks
Personal data of beneficiaries	Registering, identifying needs, providing assistance	Improper storage or leakage of data
Data on benefactors	Donation accounting and reporting	Use without the owner's consent
Medical data	Providing specialized care	Unauthorized access or transfer
Financial information	Maintaining financial statements	Unsecured transactions and fraud
Demographic information	Statistical analysis and program planning	Misuse of data for targeting

Source: compiled by the author based on [3; 16; 17].

In practice, ensuring data confidentiality in nonprofit organizations requires modern technological solutions, regular monitoring, and implementation of information security policies. For example, the SpivDiya platform [15] pays special attention to multi-level data encryption and multi-factor user authentication, which can significantly reduce the risk of unauthorized access. In addition, restricting access rights for employees depending on their responsibilities prevents accidental information leaks and minimizes the risk of internal threats. An important aspect is compliance with the data minimization policy, which provides for processing only the information that is directly necessary to perform a specific task.

A special category is medical data, which requires increased protection due to its confidential nature. In programs like the International Committee of the Red Cross [18], data on the health status of people receiving assistance is processed in compliance with international security standards. For this purpose, regular audits of information systems are conducted to identify vulnerabilities and implement security updates promptly.

Financial information is also sensitive, as fraudulent activities or improper storage of payment data can lead to a loss of trust from donors. In this context, Ukrainian fundraising platforms that use secure protocols to process financial transactions can serve as an example. For example, the United24 platform [19] ensures transparency of financial transactions through integration with international payment systems that are certified according to PCI DSS (Payment Card Industry Data Security Standard) [20]. This ensures high confidence in the activities and transparency of reporting for donors.

Demographic information is used for planning support programs and statistical analysis of performance. However, there is a risk that this data may be used for targeting in unintended ways that may raise questions about the ethics of the organization's activities. To minimize these risks, it is important to ensure that datasets are anonymized before processing and to limit access to aggregate reports by third parties.

Algorithmic explainability and accountability are important elements of using AI systems in nonprofit and charitable organizations, especially when it comes to making decisions that affect access to care or resource allocation. "Black boxes" are algorithms whose working principles remain opaque to users and even developers, making it difficult to control and verify the validity of the results. Lack of transparency can lead to situations where decisions made by an AI system are biased or unfair, but the reasons for this remain unclear. Algorithmic explainability mechanisms make the decision-making process understandable and transparent, which increases trust in the systems and allows for auditing the results to prevent errors (Table 3).

Table 3 – Mechanisms of algorithmic explainability and their practical application in decision-making

Approach to ensuring explainability	Description of the mechanism	Practical application
Linear model	Use of algorithms with a transparent structure and clear links between input and output data	Used in predicting small data sets for social surveys

Methods of informed decisions	Integration of interpretive models for analyzing the work of complex algorithms	They are used to explain the work of deep neural networks in decision support systems
Visualization of results	Creating graphs and charts to display key factors that affect the result	Used in reports to present data on the results of charitable programs
Artificial examples (counterfactuals)	Analysis of alternative scenarios to assess the impact of variables	Used in simulations to test the impact of various indicators on decisions
Artificial examples (counterfactuals)	Analysis of alternative scenarios to assess the impact of variables	Used in simulations to test the impact of various indicators on decisions

Source: compiled by the author based on [5; 21].

In the current context, explanation mechanisms are actively used to increase the credibility of AI systems in charity programs. For example, UN humanitarian aid projects [22] use decision support systems with built-in explanation modules that allow analysts to understand what factors influenced the selection of priority regions for assistance. This allows them to check whether the socioeconomic characteristics of the regions are taken into account and whether automatic biases have been introduced.

The use of results visualization methods is especially common in reports of large organizations such as the Red Cross [23], where program performance indicators are presented in the form of charts and diagrams that illustrate the factors that influenced the allocation of resources. This allows beneficiaries and donors to better understand the logic of allocation and decision-making processes.

Regular algorithm audits ensure that errors in the systems can be identified. For example, social assistance platforms in Ukraine conduct independent algorithm audits to prevent potential failures and identify signs of discrimination in access to programs.

Thus, algorithm explainability and responsibility are not only technical requirements but also ethical standards that allow organizations to maintain transparency and user trust in artificial intelligence systems. Effective implementation of these mechanisms strikes a balance between automating decisions and preserving social justice.

Digital inclusion is key to ensuring equal access to charitable programs for socially vulnerable groups. In today's rapidly digitalizing society, technological solutions must be accessible to all users, including the elderly, people with disabilities, and internally displaced persons. Lack of proper access to information resources and digital tools can significantly limit the ability of these groups to receive assistance. The main challenges to digital inclusion are insufficient technical means, low digital literacy, and lack of adapted services for people with specific needs.

To analyze the main factors that influence digital inclusion in the context of charitable programs, we summarize the data in Table 4.

Table 4 – Aspects of digital inclusion and approaches to ensuring equal access to charitable services

Digital inclusion factor	Manifestation in access to charitable programs	Recommended approaches to removing barriers
Access to the Internet and devices	Lack of a computer or smartphone limits the ability to participate in programs	Providing free access to technical facilities in support centers
Digital literacy	Low level of knowledge about using online platforms	Conducting trainings on the use of digital services
Adaptation of interfaces	Inaccessibility of resources for people with visual and hearing impairments	Using audio and subtitles in services
Language adaptation	Lack of information in several languages limits access for foreigners and national minorities	Implementation of multilingual user interfaces
Remote access	Lack of programs for those living in remote regions	Development of specialized platforms with minimum requirements for Internet speed

Source: compiled by the author based on [6; 7].

In practice, digital inclusion in charitable programs requires integrating adapted solutions for all population categories. For example, the Help.ua platform [24], which coordinates humanitarian support during crises, has introduced a simple and intuitive interface with adaptations for users of different ages. The service also provides the possibility of telephone consultations for those with limited access to the Internet or insufficient digital literacy. In addition, the organization conducts specialized training webinars for civic activists and volunteers, reducing technical barriers to attracting new participants.

International organizations' experiences also demonstrate the importance of adapting services. For example, the ReliefWeb platform [25], which supports UN humanitarian projects, offers multilingual interfaces and a search function with audio descriptions for visually impaired people. This provides access to information for users living in different countries and with different needs.

Language adaptation is especially important in regions with multiethnic populations. Some EU humanitarian aid programs use chatbots that support multiple languages, allowing users to be consulted in their native language. This facilitates more effective communication and reduces the risk of misunderstanding critical information.

Developing recommendations for introducing ethical standards for using artificial intelligence in non-profit organizations is an important step in ensuring social responsibility, security, and public trust. International experience shows that effective use of AI is possible only if the principles of transparency, inclusiveness, and respect for user rights are observed. One of the key requirements is the creation of mechanisms for regular auditing of algorithms that allow checking the validity of decision results and identifying possible biases. Such measures are necessary to avoid automated errors that could lead to discrimination against certain groups of users or inaccurate allocation of resources.

Implementing a multi-layered user data protection system is also key to maintaining trust. This includes technical security measures such as encryption and multi-factor authentication, the development of a clear privacy policy, and a transparent system for notifying users of data processing. The experience of international organizations such as the Red Cross and the UN shows that transparency in data collection and use policies helps to reduce mistrust and increases users' willingness to participate in support programs.

One effective approach is to apply the principle of "explainable AI," which provides a clear explanation of algorithms to users and internal auditors of the organization. For example, many humanitarian projects integrate modules that allow presenting information on which parameters were key in decision-making. This increases the transparency of activities and allows for a faster response to potential problems in the functioning of systems.

Implementing measures to ensure inclusiveness is also important, which involves adapting algorithms to the needs of different social groups and regions. This requires taking into account cultural, linguistic, and economic peculiarities and providing users with access to training materials on how to use the services. Successful international practices show that the introduction of multilingual interfaces and the creation of accessible instructions significantly extend the reach of programs and promote more effective communication with beneficiaries.

Finally, an important aspect is to ensure that organizations are held accountable for AI effectiveness. This involves conducting regular reviews of system performance and reporting the results to stakeholders. Adherence to international standards such as ISO 27001 [26] and GDPR [27] allows for a balance between security and program efficiency. Thus, the introduction of ethical standards for the use of artificial intelligence is a complex process that requires an interdisciplinary approach and regular monitoring to increase the transparency and responsibility of organizations in the nonprofit sector.

Conclusions and Prospects for Further Research. It has been established that using artificial intelligence in non-profit and charitable organizations significantly increases resource management efficiency and optimization of communications with beneficiaries but is accompanied by numerous ethical challenges. The main problems are the lack of transparency of algorithms ("black boxes"), the risks of data privacy violations, and restrictions on access to digital services for socially vulnerable groups. It was found that insufficient attention to digital inclusion can lead to discrimination and unequal access to programs. It is recommended that international ethical standards, such as GDPR and ISO 27001, be implemented to regulate data processing and develop transparent decision-making algorithms. It is proposed that explainable AI models and multilingual interfaces be used, as well as integrate tools for regular auditing of algorithms to check their effectiveness and reduce the risk of automatic errors. Prospects for further research include creating hybrid solutions to adapt algorithms to the needs of local communities, developing digital literacy education programs for socially vulnerable groups, and the study of the impact of digital tools on trust in humanitarian programs. Particular attention should be paid to improving data anonymization methods and ensuring the fairness of algorithmic solutions globally.

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