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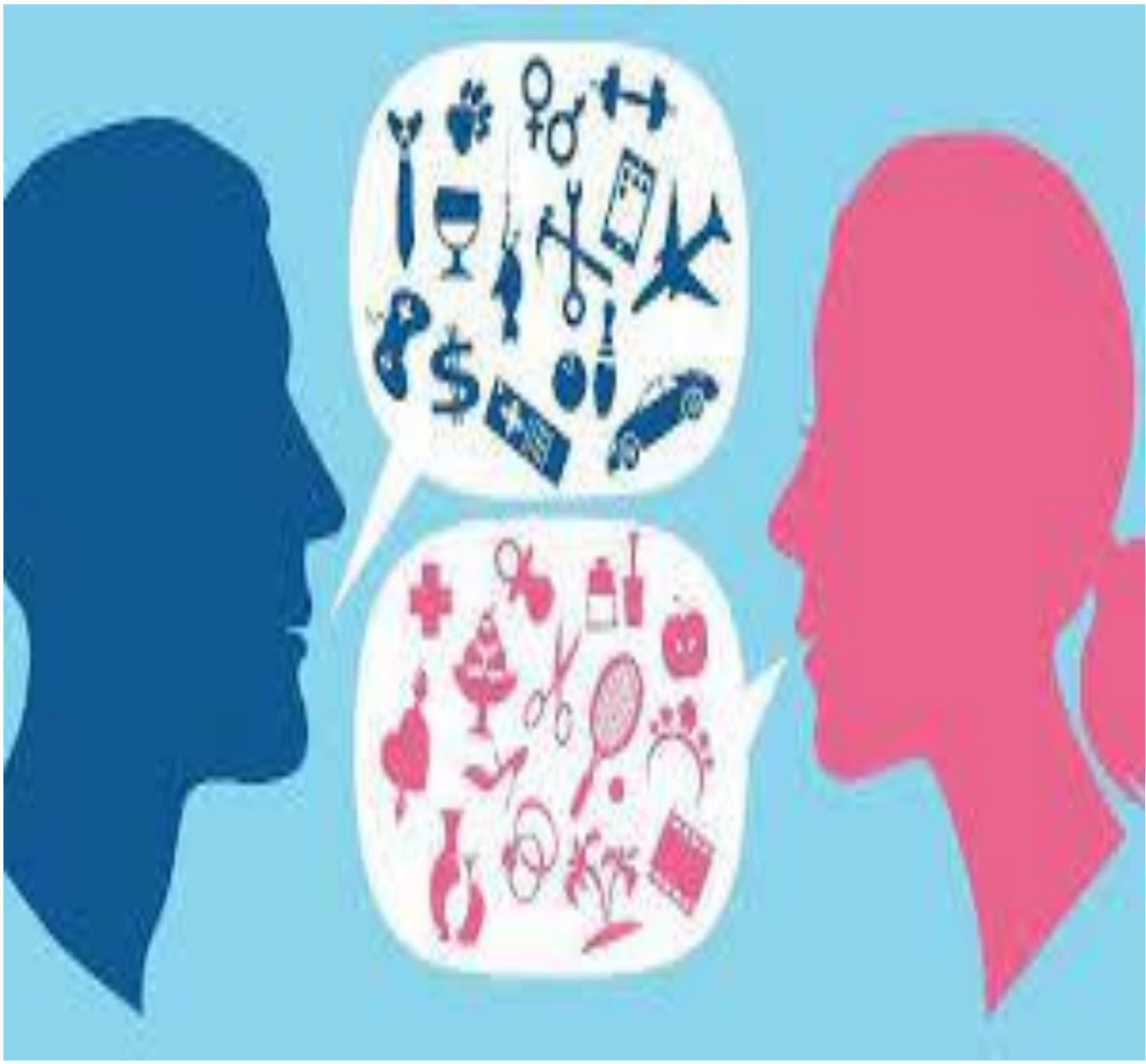

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AI Literacy Digital Inclusion and Perceived Legal Empowerment Potential in Bangladesh

Maruf Hasan Joy[1*]; Md. Didarul Islam[1]; Surove Syed Oaishe[1]; Kazi Abdul Mannan[2]

Responsible access to artificial intelligence (AI) may help people locate and evaluate legal information, but endorsement of that possibility does not show that users have the resources or agency to act on it. This cross-sectional study distinguishes perceived empowerment potential from judgements about literacy, affordability, training and inclusive design. We analysed 385 adult responses to a common questionnaire on AI, gender, equality and law in Bangladesh. The analysis reports complete response distributions, joint endorsement, within-person comparisons and exploratory adjusted models. The proposition that responsible AI access can support legal awareness and empowerment was endorsed by 284 respondents (73.8%), compared with 209 (54.3%) for the importance of affordable digital access and 198 (51.4%) for the expected benefit of training for women's safe use of legal information. Within respondents, empowerment potential exceeded endorsement of the four more specific propositions by 16.1-22.3 percentage points (all Holm-adjusted $p < 0.001$). Of those who endorsed empowerment potential, 164 also endorsed affordability. Affordability was positively associated with the original empowerment rating after adjustment ($b = 0.153$, 95% CI 0.058 to 0.248; Holm-adjusted $p = 0.005$), but the association did not meet the adjusted threshold in binary or student-only sensitivity analyses. The findings support evaluating access conditions and legal outcomes separately. They do not measure women's actual agency, use of legal services, or the effect of improving affordability. The mixed sample does not establish national prevalence.

Keywords: artificial intelligence; digital inclusion; legal information; women's empowerment; affordability; Bangladesh.

[1]Department of Law, [2]Department of Business Administration, Faculty of Business
Shanto-Mariam University of Creative Technology, Dhaka, Bangladesh.

Corresponding author: Maruf Hasan Joy. Email: marufhasanjoy02@gmail.com

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1. Introduction

A person looking for legal assistance must often solve several problems before obtaining advice. They may need to identify what kind of problem they have, find a relevant source, understand the terms it uses and decide whom to contact. AI can assist some of these steps, such as explaining a term or suggesting where to seek help. An answer can also be incomplete, wrong for the jurisdiction, or unsuitable for a decision that turns on facts the user has not supplied. The practical question is whether the tool helps a person take an informed next step under conditions they can actually access.

Digital access is not a single condition. A person may have a device but lack private access to it, a reliable connection or money for continued use. A person may be able to ask a question but unable to assess whether the answer cites a credible source. A service may be available in principle yet hard to use for someone with limited literacy or a need for a safe, private channel. These are distinct barriers. Addressing one can help without resolving the others.

Empowerment involves more than obtaining an answer. It concerns the capacity to make and act on consequential choices. An AI service could improve access to explanations without increasing someone's ability to seek advice, challenge a decision or obtain a remedy. Conversely, an understandable answer may help a user identify what must be done outside the tool. The distinction matters for research: a survey can measure whether people think responsible access may help, but it cannot establish that users acquired or exercised agency.[1]

The Group 10 questionnaire includes statements about whether literacy can help women access and evaluate information, whether affordability is important, whether training can improve safe use, whether design should accommodate different literacy levels and whether responsible AI access can support legal awareness and empowerment. The final statement does not identify a particular provider, cost or outcome. It is best interpreted as perceived potential. The other statements describe potential conditions or interventions, not observed levels of affordability, training or inclusion.

Articles 27 and 28 of the Constitution of Bangladesh provide a domestic context for equality and non-discrimination. The survey does not evaluate constitutional compliance, specify the obligations of private providers or establish a right to a particular technology. Its contribution is to distinguish broad support for the potential of responsible AI from support for more specific inclusion propositions that could be examined when designing services.[2]

The article asks how often the five statements are endorsed; how much endorsement of empowerment potential differs from the other propositions within the same people; and how literacy benefit, affordability and training benefit covary with the empowerment rating after adjustment. It also examines joint endorsement of affordability and empowerment. The Group 10 instrument supports companion papers on legal-service adoption and algorithmic accountability. Those papers share the underlying observations and are not independent replications.

[1] Naila Kabeer, ‘Resources, Agency, Achievements: Reflections on the Measurement of Women’s Empowerment’ (1999) 30 Development and Change 435; Amartya Sen, Development as Freedom (OUP 1999).

[2] Constitution of the People’s Republic of Bangladesh, arts 27–28.

2. Literature Review and Theoretical Foundation

The study uses a capability perspective to distinguish resources, agency and outcomes. It also draws on AI literacy research to explain why reaching an information service and evaluating its output involve different skills. The concepts guide interpretation of the questionnaire rather than serving as latent variables directly measured by it.

2.1 Resources and real opportunities

A capability approach distinguishes an available resource from a person's real opportunity to use it for a valued purpose. Two users with the same device and service may face different constraints. For example, one may be able to obtain a private explanation and consult a professional, while another may be unable to disclose relevant facts safely or act on the answer. The existence of the service says little about these differences unless the assessment examines the circumstances in which it is used.[3]

Kabeer's distinction between resources, agency and achievements is particularly useful for interpreting an empowerment questionnaire. Affordability and access to training may provide resources. Understanding a choice and being able to act on it concern agency. Whether the person obtains assistance or a remedy concerns an outcome. A favourable opinion about the potential of responsible access does not verify any of these stages. A study that combines them into one scale risks interpreting a change in attitude as a change in agency.[4]

2.2 Literacy and inclusive design

AI literacy includes competencies for understanding, evaluating and using AI. In a legal information task this might involve identifying whether a statement is general information, checking which legal authority it relies on and recognising when a qualified person is needed. The focal literacy item instead asks whether such literacy can help women obtain and evaluate information. Agreement is an expectation about a potential benefit, not a report of performance. The training item similarly concerns an expected benefit and does not show that respondents received training or used information safely.[5]

An inclusive interface can help a person state a question and understand a response, but accessibility must be assessed in a defined task. For example, explanations of unfamiliar words can be useful while still leaving the user unclear about whether the advice applies. A design can provide a route to assistance when a user cannot check an answer. The relevant outcome would be whether people with different skill levels can navigate the task, not whether the designer labels the interface inclusive.

[3] Sen, Development as Freedom (n 1).

[4] Kabeer (n 1).

[5] Duri Long and Brian Magerko, ‘What Is AI Literacy? Competencies and Design Considerations’ (Proceedings of the 2020 CHI Conference on Human Factors in Computing Systems, ACM 2020) doi:10.1145/3313831.3376727.

2.3 Affordability and empowerment potential

The affordability statement asks whether affordable access is important for benefiting from AI legal services. It does not measure prices, connectivity, household resources or actual device access. It can nonetheless identify respondents who give more weight to a resource condition. Those respondents may also see greater potential in responsible AI access because they think about the opportunities that become possible when cost is manageable. Alternatively, people who expect more benefits may be more inclined to view affordability as important. Both directions are consistent with a cross-sectional association.

The outcome statement uses broad and favourable wording: responsible access can support legal awareness and empowerment. The other items specify particular groups, practices or conditions. This makes within-person comparison useful for detecting what an aggregate score would conceal, but limits what the gap means. It is not a choice among interventions. An individual can endorse the broad proposition while remaining uncertain about the particular contribution of training. This study estimates exploratory associations rather than a causal chain from literacy to inclusion to empowerment.

3. Methodology

The analysis uses a cross-sectional questionnaire and reports item-level results. It preserves the dependence between responses given by the same person and distinguishes the achieved sample from a national target population.[6]

3.1 Source and screening

The Group 10 workbook contains a Data sheet, README and codebook for Q10. All 385 records indicate consent, adult eligibility and general AI awareness. We checked record-sequence uniqueness, completeness of analysed fields and the range of the 20 agreement ratings. No duplicate response and profile patterns were found after excluding the sequence and contextual text. No cases were removed, and “None” remained a valid tool category.

The study team identified the synthetic labels on the sequence and contextual fields as metadata errors and supplied the numerical records as empirical survey data. Contextual text was excluded. A verified recruitment frame, invitation denominator, exact dates and distribution mode were not documented. Accordingly, the article does not report a response rate or a probability-sample margin of error.

3.2 Measures

Table 1 distinguishes the focal measures. WLE1 is expected literacy benefit, WLE2 is endorsement of affordability, WLE3 is expected training benefit, WLE4 is inclusive design and WLE5 is perceived empowerment potential. WLE4 is analysed descriptively; WLE1-3 enter the exploratory regression together. The outcome is not used in any predictor.

[6] Erik von Elm and others, ‘The Strengthening the Reporting of Observational Studies in Epidemiology (STROBE) Statement’ (2007) 4 PLoS Medicine e296.

Table 1. Roles of the observed measures

Measure	Item	Interpretation
Literacy benefit	WLE1	Potential to access and evaluate legal information
Affordability	WLE2	Importance of affordable digital access
Training benefit	WLE3	Expected benefit for safe use
Inclusive design	WLE4	Support for accommodating different literacy levels
Empowerment potential	WLE5	Perceived benefits of responsible AI access
Adjustment	AIL1-3 and profile	General AI orientation and categorical background terms

WLE5 is the outcome. WLE4 is analysed descriptively.

The observed mean of AIL1-3 adjusts for general AI orientation. It includes recognition of inaccuracy and bias and reported verification; it is not a validated skills measure. Appendix A gives exact wording. Alpha and rank correlations are descriptive diagnostics. Item content, not alpha alone, is the reason for analysing separate judgements rather than a latent empowerment score.[7]

3.3 Analysis

Endorsement combines agreement and strong agreement. Non-endorsement includes neutrality and should not be interpreted as opposition. We report the complete distributions and a cross-tabulation of affordability and empowerment endorsement. Four paired contrasts compare WLE1-4 with WLE5. The estimate is the comparator-only count minus the empowerment-only count divided by 385. Exact McNemar tests use the discordant responses. Pointwise percentile intervals use 10,000 whole-record resamples with replacement (seed 20261104). Holm adjustment covers the four paired tests.[8]

Exploratory linear models use the original WLE5 rating. The adjusted model adds general AI orientation and categorical indicators for status, location, formal training and AI-use frequency. Unstandardised coefficients use HC3 standard errors and pointwise normal-approximation intervals. Holm adjustment covers the three focal terms within each model. Sensitivity analyses use a binary endorsement outcome in a linear probability model and repeat the original-rating model among law students. The two outcomes answer different questions, and the subset shares records with the full sample.[9]

[7] Klaas Sijtsma, ‘On the Use, the Misuse, and the Very Limited Usefulness of Cronbach’s Alpha’ (2009) 74 Psychometrika 107.

[8] Quinn McNemar, ‘Note on the Sampling Error of the Difference between Correlated Proportions or Percentages’ (1947) 12 Psychometrika 153; Sture Holm, ‘A Simple Sequentially Rejective Multiple Test Procedure’ (1979) 6 Scandinavian Journal of Statistics 65.

[9] James G MacKinnon and Halbert White, ‘Some Heteroskedasticity-Consistent Covariance Matrix Estimators with Improved Finite Sample Properties’ (1985) 29 Journal of Econometrics 305; Holm (n 8).

3.4 Ethics

Ethical approval for this study was obtained from the Center for Academic & Professional Career Development and Research (CAPCDR), an external institutional body, under approval reference CAPCDR: SMUCT/LLB/SS-0020260908-14. External ethical review was sought because Shanto-Mariam University of Creative Technology does not have an institutional ethics committee responsible for reviewing this type of research.

4. Results

The results report the sample profile and separate item distributions, followed by overlap, paired contrasts and exploratory models. All primary analyses use 385 records.

4.1 Sample

Table 2 describes age, status, location and training. The largest age group was 21-23 (177, 46.0%). There were 243 law students, 54 law graduates, 53 advocates or legal professionals and 35 other relevant respondents. Dhaka accounted for 149 records. No formal training was reported by 218 respondents.

Table 2. Respondent profile

Characteristic	Category	n (%)
Age	21-23	177 (46.0%)
Age	24-26	83 (21.6%)
Age	18-20	64 (16.6%)
Age	27-30	31 (8.1%)
Age	31+	30 (7.8%)
Status	Law student	243 (63.1%)
Status	Law graduate	54 (14.0%)
Status	Advocate or legal professional	53 (13.8%)
Status	Other relevant respondent	35 (9.1%)
Location	Dhaka	149 (38.7%)
Location	District town	87 (22.6%)
Location	Other city corporation	77 (20.0%)
Location	Upazila-rural area	68 (17.7%)
Location	Other	4 (1.0%)
Training	No	218 (56.6%)
Training	Yes, short orientation	122 (31.7%)
Training	Yes, course or certified training	45 (11.7%)

The sample is concentrated in legal education and practice. The study does not treat respondents as a cohort of women seeking legal assistance. It estimates attitudes to the statements in a mixed adult sample rather than observed outcomes for women.

4.2 Item distributions

Table 3 shows that 199 respondents (51.7%) endorsed expected literacy benefit, 209 (54.3%) endorsed affordability, 198 (51.4%) endorsed the expected benefit of training and 222 (57.7%) endorsed inclusive design. Empowerment potential was endorsed by 284 (73.8%); 89 were neutral and 12 disagreed.

Table 3. Distribution of inclusion and empowerment judgements

Item	1	2	3	4	5	Endorsed
WLE1	3	32	151	154	45	199 (51.7%)
WLE2	2	20	154	165	44	209 (54.3%)
WLE3	2	25	160	155	43	198 (51.4%)
WLE4	1	36	126	166	56	222 (57.7%)
WLE5	0	12	89	188	96	284 (73.8%)

Endorsement combines categories 4 and 5.

Neutral responses accounted for much of the difference between the margins. In particular, 160 respondents were neutral about the training statement. The five-item alpha was 0.288, and rank correlations with the outcome ranged from 0.011 to 0.161. The diagnostics are consistent with the distinct item interpretations and do not establish a validated multidimensional instrument.

4.3 Joint and paired results

Table 4 shows 164 joint endorsements of affordability and empowerment potential (42.6%). Another 120 endorsed potential without endorsing affordability, 45 showed the reverse pattern and 56 endorsed neither. The conditional proportions of empowerment endorsement were 78.5% among affordability endorsers and 68.2% among other respondents.

Table 4. Joint endorsement of affordability and perceived empowerment potential

Affordability	Empowerment not endorsed	Empowerment endorsed	Total
Not endorsed	56 (14.5%)	120 (31.2%)	176 (45.7%)
Endorsed	45 (11.7%)	164 (42.6%)	209 (54.3%)
Total	101 (26.2%)	284 (73.8%)	385 (100.0%)

Percentages are of all 385 records.

Thirty-five respondents (9.1%) endorsed all five statements. This is a response pattern, not a threshold for digital inclusion. Table 5 reports paired differences relative to empowerment potential.

Table 5. Paired contrasts with perceived empowerment potential

Contrast	Comparator only	Empowerment only	Gap (pp)	95% CI (pp)	Holm p
WLE1 – WLE5	49	134	-22.1	-28.8 to -15.6	<0.001
WLE2 – WLE5	45	120	-19.5	-25.7 to -13.2	<0.001
WLE3 – WLE5	42	128	-22.3	-28.6 to -15.8	<0.001
WLE4 – WLE5	60	122	-16.1	-22.9 to -9.4	<0.001

Pointwise percentile intervals and Holm-adjusted exact McNemar tests.

Empowerment potential exceeded expected literacy benefit by 22.1 percentage points, affordability by 19.5 points, expected training benefit by 22.3 points and inclusive design by 16.1 points. All four adjusted p values were below 0.001. The paired difference for affordability reflected 120 empowerment-only and 45 affordability-only endorsements. The contrasts apply to the item wording and do not show that respondents would choose a general empowerment initiative over specific access measures.

4.4 Adjusted models

Table 6 shows that affordability was positively associated with the original empowerment rating (b = 0.153, 95% CI 0.058 to 0.248; adjusted p = 0.005). Expected training benefit had a coefficient of 0.111 (95% CI 0.008 to 0.213), but its adjusted p value was 0.068. Expected literacy benefit had a coefficient of 0.016 (95% CI –0.078 to 0.110). The adjusted model explained 7.7% of the observed variance.

Table 6. Associations with the perceived empowerment potential response

Model (n)	Term	Estimate	95% CI	Holm p	R^2
Unadjusted (385)	Literacy benefit	0.020	-0.070 to 0.110	0.669	0.042
Unadjusted (385)	Affordability	0.144	0.054 to 0.233	0.005	0.042
Unadjusted (385)	Training benefit	0.125	0.024 to 0.225	0.030	0.042
Adjusted (385)	Literacy benefit	0.016	-0.078 to 0.110	0.731	0.077
Adjusted (385)	Affordability	0.153	0.058 to 0.248	0.005	0.077
Adjusted (385)	Training benefit	0.111	0.008 to 0.213	0.068	0.077
Binary endorsement (385)	Literacy benefit	0.025	-0.033 to 0.082	0.606	0.064
Binary endorsement (385)	Affordability	0.071	0.009 to 0.133	0.072	0.064
Binary endorsement (385)	Training benefit	0.031	-0.028 to 0.090	0.606	0.064
Law students (243)	Literacy benefit	0.015	-0.103 to 0.133	0.801	0.085
Law students (243)	Affordability	0.130	0.010 to 0.250	0.103	0.085
Law students (243)	Training benefit	0.102	-0.032 to 0.236	0.274	0.085

HC3 intervals are pointwise. Binary endorsement coefficients are probability differences; other coefficients are on the 1-5 scale.

For binary endorsement, the affordability estimate was 0.071 on the probability scale (95% CI 0.009 to 0.133; adjusted $p = 0.072$). In law students the original-rating estimate was 0.130 (95% CI 0.010 to 0.250; adjusted $p = 0.103$). The direction was consistent but the inference was sensitive to the outcome definition and sample restriction. Neither result tests whether the association differs by status.

5. Discussion

The clearest finding is the difference between endorsement of broad empowerment potential and endorsement of the specific inclusion propositions. The joint results show that many respondents endorsed both affordability and empowerment potential, while 120 endorsed potential without endorsing affordability. Those 120 include people who chose neutrality; their responses should not be described as opposition to affordable access. The result instead shows why broad endorsement does not identify what people think about a particular condition.

5.1 From potential to realised benefit

The questionnaire asks about a possibility and does not require respondents to judge a named service, a price or a specific legal problem. The broad empowerment statement may therefore be easier to endorse than a proposition about what an intervention can achieve for a particular group. The paired design accounts for the fact that the same people answered all statements, but it cannot hold wording or specificity constant. An experiment with a common scenario would be needed to test whether the difference persists when those features are matched.

A capability perspective suggests that access should be assessed in relation to what a person is able to do. An answer that enables a user to identify a source or contact an adviser may expand a practical opportunity. That opportunity may not translate into action if the service is unaffordable, the user lacks privacy or qualified assistance is unavailable. The survey does not observe those processes. It gives a reason to measure them separately rather than assuming that an endorsement reflects realised empowerment.[10]

[10] Sen, Development as Freedom (n 1); Kabeer (n 1).

5.2 Affordability and interpretation of model results

The affordability association is consistent with the view that respondents who recognise cost as important also see potential in responsible access. It is equally possible that those who expect benefits are more likely to regard affordable access as important. An omitted factor, such as experience obtaining help online, could contribute to both responses. The model cannot establish direction. It also does not estimate how much a subsidy, cheaper data or a free service would change willingness or access.

The sensitivity results counsel against presenting affordability as a robust predictor across operational definitions. The binary model discards distinctions between agreement and strong agreement. The law-student model uses fewer observations and changes the sample composition. Both estimates are positive, but neither meets its adjusted threshold. The more stable conclusion is descriptive: affordability and empowerment potential are related topics that warrant separate measurement.

5.3 Training and inclusive design

The training and literacy statements ask about perceived benefits rather than actual learning. A weak or imprecise association does not show that training is ineffective. To evaluate a programme, researchers could measure whether a participant checks a citation, recognises an unsupported answer and seeks appropriate assistance. They could also check whether someone can complete those tasks without prompting. An inclusive interface should be evaluated with people who have different literacy, access and safety needs. An improved attitude score alone cannot show that those users can act on the information.[11]

6. Theoretical and Practical Implications

The findings support evaluating access conditions, information skills and outcomes separately. A service can be technically available while inaccessible in practice; it can also be accessible and supply misleading information. Testing should identify where the process succeeds or fails.

6.1 Service design

A pilot could compare completion of a preliminary legal-information task under different device, connectivity and language conditions. It could record whether users can identify the source, understand what the answer does not establish and reach qualified help. Affordability assessment should consider the full cost of completing the task, not just whether the interface can be opened without a fee. A provider can also test whether users can obtain assistance without disclosing sensitive details unnecessarily.

[11] Long and Magerko (n 5).

6.2 Evaluation and policy

Training can use examples with authentic sources and plausible but incorrect explanations. Assessment should test whether users identify the applicable authority and choose an appropriate next step. An evaluation aimed at empowerment should also observe whether users gain meaningful options and can act on them, rather than assuming that access to information is the final outcome. Consultations can distinguish these measures and involve women with relevant legal information needs. The present results do not estimate the effectiveness of any particular design or policy.[12]

7. Conclusion Limitations and Future Research

Among 385 respondents, empowerment potential was endorsed more widely than literacy benefit, affordability, training benefit or inclusive design. The adjusted affordability association was positive on the original rating scale but was less conclusive in the sensitivity specifications. The study therefore supports a distinction between expectations about responsible AI access and the practical conditions that might make it useful.

The sample is concentrated in legal education and practice, and recruitment details were not verified. The data do not establish the views of women as a distinct target population, actual service use or changes in legal agency. The statements have different levels of specificity, and the cross-sectional models cannot establish causal direction. Related Group 10 papers share the same observations.

Future research could recruit users with documented legal-information needs and measure actual access costs, private device access and available support. An experiment could vary the price, explanation format and availability of referral while holding the legal task constant. Separate outcomes could capture verification, informed choice, successful referral and whether the user can act. This would connect perceived potential with evidence about real opportunities and outcomes.

Declarations

Ethical approval and oversight

Ethical approval for this study was obtained from the Center for Academic & Professional Career Development and Research (CAPCDR), an external institutional body, under approval reference CAPCDR: SMUCT/LLB/SS-0020260908-14. External ethical review was sought because Shanto-Mariam University of Creative Technology does not have an institutional ethics committee responsible for reviewing this type of research.

Informed consent

All 385 analysed records contain affirmative consent and adult eligibility responses.

Data availability

Requests for de-identified numerical data and analytical specifications may be directed to the corresponding author, subject to confidentiality and applicable institutional requirements.

Funding and competing interests

No funding or competing interest was disclosed in the available materials.

[12] Kabeer (n 1); Long and Magerko (n 5).

Author contributions

Maruf Hasan Joy is the lead student author and prepared the original study text. Prof. Dr Kazi Abdul Mannan is the supervising co-author and corresponding author. The authors are responsible for reviewing and approving the final manuscript.

Generative AI disclosure

Generative AI assisted drafting, editing and preparation of analytical code. Numerical estimates were computed programmatically from the supplied workbook. The authors are responsible for verifying the analysis and interpretation.

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Appendix A Questionnaire wording

Table A1 gives the focal statements and the items used for the general AI orientation adjustment.

Table A1. Exact questionnaire wording

Code	Questionnaire statement
AIL1	I understand that generative AI can produce plausible but inaccurate information.
AIL2	I verify important AI-generated information before relying on it.
AIL3	I understand that AI outputs may reflect bias or incomplete data.
WLE1	AI literacy can help women access and evaluate legal information.
WLE2	Affordable digital access is important for benefiting from AI-enabled legal services.
WLE3	Digital skills training can strengthen women's ability to use AI legal information safely.
WLE4	AI tools should be designed for users with different levels of digital literacy.
WLE5	Responsible AI access can support legal awareness and empowerment.

Source: Group 10 Codebook. Ratings range from 1 strongly disagree to 5 strongly agree.

WLE5 is the outcome and does not enter any predictor.

Table of Legislation

Constitution of the People’s Republic of Bangladesh, arts 27-28