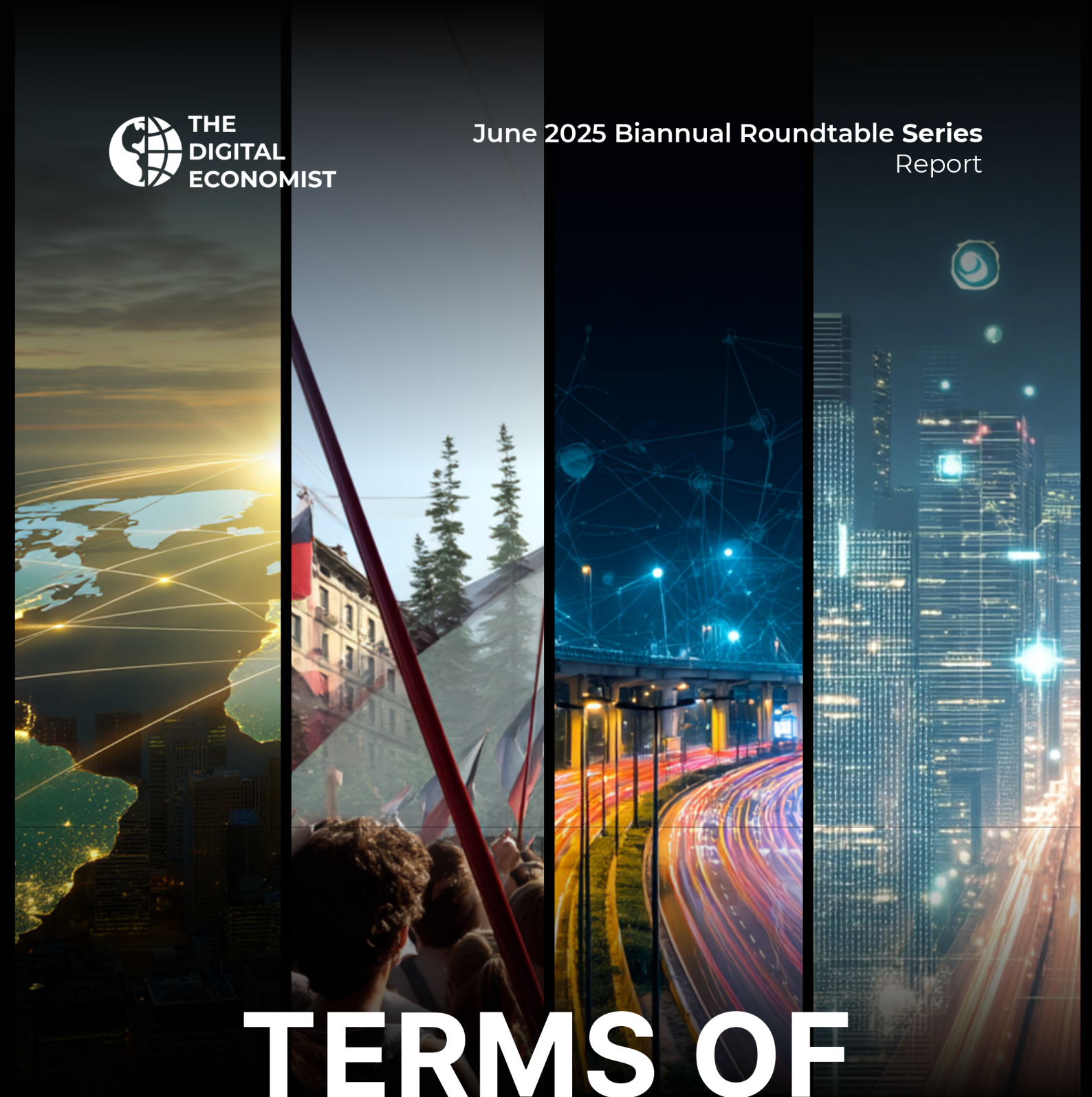




TERMS OF ENGAGEMENT

DESIGNING WHAT WE HOLD IN COMMON



Introduction

In an era marked by systemic transformation, rapid technological advancement, and growing global complexity, The Digital Economist's 2025 Biannual Roundtable Series provided a vital forum for dialogue, reflection, and collective action. Hosted across two days, the series brought together over 35 speakers from across sectors and geographies—government, enterprise, civil society, and academia—to explore the foundational challenges and emerging opportunities shaping our shared digital and socioeconomic futures.

Framed under the theme “Terms of Engagement: Designing What We Hold in Common,” the introduced surfaced new paradigms for governance, inclusion, and innovation in a world increasingly defined by decentralization, intelligent systems, climate urgency, and institutional adaptation. With a focus on co-creation and stewardship, each session advanced critical thinking on how digital transformation can be anchored in ethical, inclusive, and human-centered values.

Across nine sessions, participants examined how we govern intelligent agents, embed equity into health innovation, elevate ethical AI design, sustain climate discourse, humanize policy frameworks, architect AI-first organizations, and design blockchain ecosystems for social inclusion. This report captures the depth and breadth of those conversations—highlighting the key insights, tensions, and takeaways that emerged, as well as the collective vision that points toward regenerative, resilient, and equitable futures.





Sessions Overview

The roundtable series was structured around nine distinct yet interconnected sessions, each exploring the intersections of technology, governance, inclusion, and systemic transformation. These sessions served as dynamic platforms for probing the tensions, innovations, and leadership models necessary for navigating our era of accelerating change.

1. Stewarding the Commons examined how governance systems can evolve in response to intelligent agents and decentralized infrastructures. Speakers explored hybrid models of oversight, agentic AI, and the role of empathy in human-machine accountability.

2. Equitable by Design focused on embedding inclusion into the very fabric of healthcare innovation. Participants shared frameworks for data equity, cultural competence, and policy infrastructure that empower underserved communities.

3. Beyond Bias expanded the scope of AI ethics to address psychosocial, cognitive, and ecological impacts. The session called for transdisciplinary, participatory stewardship that elevates mental health, education, and cultural well-being in AI design.

4. Sustaining Discourse challenged extractive economic norms and mapped new pathways toward regenerative, circular systems. From decentralized water systems to oceanic circular economies and climate finance reform, the discussion reframed collaboration as design, not just dialogue.

5. When Policy Meets People explored how digital transformation must be matched by inclusive, human-centered policy design. Drawing from global case studies, the session emphasized iterative governance, participatory infrastructures, and trust as critical to adaptive policy systems.

6. The Rise of the AI-First Organization spotlighted how intelligent agents are becoming teammates, not just tools, in enterprises across sectors. Speakers shared case studies and governance models for AI-augmented decision-making, accountability, and leadership transformation.

7. Onchain Opportunity examined the promise—and pitfalls—of blockchain ecosystems for social and financial inclusion. The session highlighted design flaws in current systems and proposed community-owned governance, low-barrier interfaces, and decentralized identity as inclusive solutions.



8. Resiliency as the New Unicorn focused on how organizations, communities, and individuals can survive and thrive amid compound crises—from climate instability to economic shocks and digital disruptions. The session proposed resiliency not as a reactive trait but as a new form of strategic value—one built on adaptability, trust, and regenerative design.

9. Terms of Belonging explored dialogue itself as a design intervention. Through the lens of institutional change, the session emphasized how narrative, language, and listening are not peripheral but foundational tools for reimagining inclusion, governance, and transformation within systems.

Together, these sessions mapped a multidimensional understanding of resilience, ethics, inclusion, and innovation—illuminating the structural shifts needed to build equitable, adaptive, and human-centered futures.





Opening Day 1

Setting the Terms: Power, Participation, and Possibility in the Global Digital Economy

The session opened the two-day roundtable with a call to rethink how we collectively define and shape the digital economy. It emphasized the importance of stewarding planetary resources and digital commons through inclusive, human-centered systems.

Participants explored the concentration of power in digital infrastructure, the illusion of free markets, and the urgent need to expand access, agency, and participation. Speakers from media, healthcare, and systems design grounded these concepts in practical, ethical, and structural reflections—urging collective responsibility to design a digital economy that centers dignity, equity, and well-being.

Roundtable Host

Jose Luis Carvalho

Executive Director,
Center of Excellence,
The Digital Economist

Speakers

Navroop Sahdev

CEO and Founder,
The Digital Economist

Steven Clemons

Editor at Large,
The National Interest

Shannon Kennedy

CEO and Founder,
Sekhmet Advisors

1. Session Framing

1.1 Provocation/ Guiding Question

What are the terms of power, participation, and possibility in the global digital economy—and how can we design inclusive systems that enable human flourishing?

1.2 Contexts or Trends Highlighted

- The session built upon prior gatherings focused on fractured global systems, evolving governance models, and the moral imperative of collective agency.
- Key trends included digital acceleration, consolidation of technological power, systemic inequality, and a growing demand for democratized access to AI and digital infrastructure.



- The hosts emphasized that technology must serve people, not the reverse, and that true transformation requires intentional, collective design.

1.3 Tensions or Contrasts Explored

- **Empowerment vs. Exclusion:** Many individuals and regions feel tech is happening to them, not with them.
- **Access vs. Control:** Big Tech's dominance raises questions about whether the digital economy is truly open or structurally closed.
- **Global North vs. South:** Africa and other regions remain on the margins of the digital economy, despite having the resources and talent to lead transformation.

2. Key Contributions from Speakers

2.1 Steven Clemons

- **Crisis of Participation in the Digital Economy:** Most individuals experience technological change as something *done to them*, highlighting a deepening disconnect between citizens and the systems shaping their digital lives.
- **Scale Imbalance Between Innovators and Big Tech:** Innovators are like “barnacles” on the “super tankers” of dominant tech platforms—revealing the stark power asymmetry in the current digital landscape.
- **The Illusion of Public Voice in Digital Governance:** Despite narratives of inclusivity, real decisions and digital infrastructure remain tightly controlled by a handful of corporations.
- **The Need for Civic Infrastructure and Structural Reform:** Addressing systemic exclusion requires not just engagement but large-scale reform to restore democratic agency in technology design and deployment.

2.2 Shannon Kennedy

- **Failures of Human-Centered Design in Healthcare Innovation:** Healthcare systems often prioritize data extraction and efficiency over dignity, well-being, and patient agency.
- **Younger Generations as Ethical Anchors for the Future:** Emerging leaders in tech ethics bring clarity and moral conviction to the future of digital innovation.



- **A Call for Ethically Grounded and Accessible Technologies:** Advocacy for inclusivity must be matched by action to design health tools that empower, not marginalize.
- **The Power of Grassroots and Community-Informed Solutions:** Local, bottom-up innovation offers a necessary counterweight to top-down, paternalistic health-tech development.

2.3. Navroop Sahdev

- **Redefining the Role of the Digital Economist:** *The Digital Economist* is no longer a job title but a civic role—where individuals steward the digital and planetary commons.
- **Commons as Core Infrastructures in the Digital Economy:** Platforms like the internet, Wikipedia, and blockchain must be protected as shared systems for collective progress.
- **The Shrinking of the Digital Commons Under Privatization:** As digital spaces are enclosed by private actors, access, equity, and innovation face existential risks.
- **Reclaiming Collective Agency Begins with a Shift in Mindset:** Participation and power rest not just in systems, but in how individuals see themselves within them.

2.4 Jose Luis Carvalho

- **Framing the Session Within a Continuum of Inquiry:** Connected the roundtable to previous convenings—such as “Fractured Futures” and “We the People”—to establish intellectual and structural continuity.
- **Redefining Power and Participation Through Collective Design:** Positioned the roundtable as a space to reimagine digital governance, emphasizing systemic transformation rooted in shared agency.
- **Elevating the Digital Economy as a Moral Challenge:** Framed the digital economy not merely as a technological evolution but as a complex moral and structural issue requiring inclusive, trust-based models.
- **Provoking Deep Reflection Through Foundational Questions:** Posed key framing questions around human-centered digital economies, stewardship of the commons, and the mechanisms of collective agency.



- **Weaving a Coherent Narrative of Equity and Interdependence:**
Reinforced themes of shared responsibility and systemic inclusion, helping unify diverse contributions into a cohesive intellectual arc.

3. Roundtable Host Commentary and Flow of Discussion

Jose Luis Carvalho effectively structured the session to balance high-level framing with deep, speaker-led contributions, smoothly guiding the flow from opening provocations to audience engagement. Navroop Sahdev set a reflective tone by grounding the space with a collective breathing exercise, reframing the conversation to be both intellectual and personal.

As the discussion progressed, audience interventions redirected focus toward pressing themes such as Africa's marginalization in the digital landscape, the ethical implications of emerging neurotechnologies, and the need to democratize AI access. Throughout, Jose reinforced the session's core themes of agency, systemic responsibility, and collective optimism, creating a cohesive and participatory dialogue.

4. Audience Engagement

4.1 Audience Themes and Questions

The audience brought forward a range of urgent, globally resonant questions that deepened the dialogue and highlighted the diversity of perspectives in the room:

- **How can Africa escape marginalization and claim agency in the digital economy?**

Several participants, including Dr. Christopher Brooks, challenged the current narrative of digital development, calling attention to the systemic barriers facing the African continent and questioning whether genuine disruption is still possible in a system dominated by a handful of global tech players.

- **Is meaningful disruption still possible under Big Tech dominance?**

Concerns were raised about whether there remains room for small innovators, governments, or communities to reshape the digital landscape in the face of immense corporate consolidation and control of data, platforms, and infrastructure.



- **What are the ethical risks of neurotechnology and AI for vulnerable populations?**

Zoe Filomeno and others voiced unease about the rapid advancement of neurotechnologies and AI tools without sufficient public dialogue, regulation, or understanding of the psychological and societal impacts—especially on vulnerable communities.

- **How do we ensure agency and access for smaller actors in AI development?**

The conversation turned toward questions of inclusion and equity in emerging AI ecosystems. Audience members explored how tools like agentic AI, open-source models, and locally developed platforms could empower smaller actors and communities to participate meaningfully in shaping digital futures.

4.2 Reflections and Insights

The Q&A segment of the session was rich with critical insights and passionate appeals for structural change:

- Navroop responded to questions on Africa’s role by framing “reclaiming power” as a structural and historical challenge. She pointed out that economic colonialism and the illusion of free markets continue to constrain agency in the Global South. Her call for South-South collaboration and solidarity emphasized the importance of designing new economic models outside of traditional Western-dominated frameworks.
- Shannon reinforced the need for digital literacy and civic awareness, particularly among populations most impacted by health technologies. She acknowledged that many people remain unaware of how their data is used and how emerging technologies affect their daily lives—making optimism, advocacy, and education vital tools for change.
- Marisa and Monica expanded the conversation into the emerging domain of neuroethics, reflecting on the intergenerational consequences of technological advancement. They called for stronger public engagement in shaping the boundaries of innovation, warning against uncritical adoption and highlighting the moral responsibility to center human dignity, accountability, and long-term societal well-being.



5. Key Takeaways

- **The digital economy must be co-created, not dictated—built around participation, equity, and interdependence.**

A just and sustainable digital future depends on shifting from top-down systems to collaborative processes that reflect diverse needs, values, and lived experiences. This means involving citizens, communities, and historically marginalized groups in the actual design and governance of digital infrastructure and economic systems.

- **Power is concentrated in a few entities, but reclaiming agency is possible through civic awareness, innovation, and coalition-building.**

While major corporations currently control much of the digital ecosystem, meaningful disruption can come from collective action. Civic education, open innovation, public policy, and transnational solidarity offer pathways to rebalancing power and enabling broader participation in shaping digital futures.

- **Commons like the internet and blockchain must be treated as shared resources, not privatized assets.**

Digital commons form the backbone of connectivity and innovation, but their erosion through privatization threatens equity and access. Protecting and expanding these commons—through open-source models, funding mechanisms, and regulatory safeguards—is essential to sustaining inclusive digital development.

- **Africa and other regions of the Global South must be positioned as innovators, not recipients, in digital transformation.**

The current global narrative often frames the Global South as a passive beneficiary of technology, rather than as a source of innovation, leadership, and systemic wisdom. Reversing this dynamic requires investments in local ecosystems, policy autonomy, and cross-border collaboration led by the Global South.

- **Human-centered systems require ethical, inclusive, and locally informed design.**

Digital solutions must go beyond efficiency and scale—they must account for the values, needs, and dignity of real people. Embedding ethics and local context into system design ensures that technologies enhance, rather than harm, well-being across different cultural, social, and economic realities.



- **Digital access must be expanded through tools like “Agentic AI” to support small firms and solopreneurs.**

As AI becomes central to the economy, ensuring that its benefits are widely distributed is crucial. Tools like decentralized, customizable, and community-driven AI agents can empower smaller actors to thrive without needing to rely on Big Tech platforms.

- **Civic imagination and grounded optimism are essential for long-term systemic change.**

Transforming the digital economy requires more than critique—it demands creative vision and hope. Cultivating a sense of possibility, particularly among younger generations and underrepresented communities, is vital for sustaining momentum toward inclusive, values-driven innovation.

6. Broader Relevance

This session served as a compass-setting dialogue, aligning participants around shared values of equity, participation, and responsibility in shaping the digital economy. Rather than accepting dominant narratives and structures, it called for deliberate co-creation of systems that prioritize human flourishing and planetary stewardship. The conversation invited each participant to act not as a bystander but as a digital economist—one who builds, shares, and protects the commons that define our collective future.





Roundtable 1

Stewarding the Commons: Governance in an Intelligent, Decentralized World

As intelligent systems become central to decision-making and decentralized architectures disrupt traditional hierarchies, governance models must undergo a fundamental reimagining. This session convenes leading voices from technology, enterprise, and policy to examine how governance can adapt to the realities of a distributed, AI-augmented world. Key issues include autonomous governance systems, Agentic AI, decentralized frameworks, ethical oversight, and evolving board-level governance.

Roundtable Host

Bhuva Shakti

Chief Sustainable Innovation
Officer,
Wallet Max

Speakers

Satish Padmanabhan

Change and Strategy Leader,
Standard Chartered

Sowgandhika Dusa

Chief of Data,
Cadent

Dr. Ankoor Dasgupta

Associate Member,
ICF Chennai Charter Chapter

Neil Bhandar

Chief Advisor,
Burtch Works

1. Session Framing

1.1 Provocation/Guiding Question

How do we design and apply governance models in a world defined by decentralization, intelligent systems, and entropy?

1.2 Context and Trends Highlighted

The session opened by noting the shift from centralized structures to distributed systems, driven by AI, autonomous agents, and decentralized technologies. The discussion emphasized the need for *technology-agnostic* and *region-agnostic* governance frameworks that can scale ethically and sustainably.



1.3 Tensions and Contrasts Explored

- **Balancing Speed and Compliance:** As AI and intelligent systems accelerate decision-making, organizations face the challenge of maintaining regulatory compliance and ethical standards without slowing innovation. The pressure to act at machine speed can conflict with the due diligence required by compliance protocols, creating new governance models that are both fast and responsible.
- **Automation vs. Human Accountability:** Automated systems are increasingly trusted with tasks traditionally handled by humans, yet when something goes wrong, the question arises— who is accountable? This tension calls for a clear delineation of responsibility, especially in systems where autonomous agents act independently of direct human input.
- **Traditional Governance vs. Autonomous Systems:** Legacy governance models rely on centralized control, periodic board meetings, and static policies. These models struggle to keep pace with autonomous systems that make real-time decisions. There is a growing need for adaptive, real-time oversight mechanisms that integrate with AI systems while still maintaining governance integrity.
- **Centralized vs. Decentralized Governance Models:** Centralized governance offers consistency but often lacks flexibility and local responsiveness. In contrast, decentralized models empower individual nodes but risk fragmentation and misalignment. The session explored how hybrid frameworks might combine the best of both, ensuring coherence without sacrificing adaptability.
- **Short-Term Performance vs. Long-Term Stewardship:** Many organizations prioritize quarterly results and investor returns, but emerging governance needs emphasize sustainable, long-term value creation—including social and environmental considerations. This contrast challenges boards to evolve their metrics and expand their definition of success.

2. Key Contributions from Speakers

2.1 Satish Padmanabhan

- **Exposing the High Cost of Manual Compliance:** Highlighted the \$250 billion spent annually by globally significant banks, underscoring the inefficiencies and risks inherent in traditional compliance systems.



- **Advocating for Sovereign Cloud Models in a Fragmented Data Landscape:** Stressed the importance of “sovereign clones” that replicate cloud environments in compliance with national regulations, particularly in response to growing data localization mandates.
- **Positioning Ethical Safeguards as Core Design Principles:** Emphasized that ethical and contextual safeguards are non-negotiable for autonomous governance, calling for scalable systems with dynamic, layered oversight.

2.2 Sowgandhika Dusa

- **Introducing Agentic AI as a Governance Game-Changer:** Distinguished Agentic AI from generative AI, underscoring its capacity to plan, act, and adapt autonomously—raising new challenges for oversight and accountability.
- **Framing Governance-by-Design as a Foundational Imperative:** Asserted that ethical and compliance structures must be embedded from the outset of AI development—not retrofitted after deployment.
- **Promoting Human Oversight and Cross-Functional Collaboration:** Advocated for key principles of responsible AI governance, including human-in-the-loop mechanisms, explainability, and cross-functional teams integrating legal, product, and AI expertise.
- **Encouraging Experimental Governance Through Sandboxed Deployment:** Made a case for testing Agentic systems within bounded environments before broader enterprise adoption to manage risk and iterate effectively.

2.3 Neil Bhandar

- **Introducing the TRAI Model for Decentralized Governance:** Unveiled a governance framework based on transparency, relevance, adaptability, and inclusivity to guide agile and equitable system design.
- **Highlighting Emotional Resistance to Automation:** Addressed the psychological friction people face in ceding control to AI agents, emphasizing the importance of trust, clarity, and empowerment in organizational change.
- **Envisioning Hybrid Governance as a Path to Resilience:** Proposed a balance between centralized standards and local autonomy to foster governance models that are both flexible and scalable.



- **Using Metaphor to Illustrate Decentralized Durability:** Evoked the imagery of *The Starfish and the Spider* to underscore the regenerative power and adaptability of decentralized systems in the face of disruption.

2.4 Dr. Ankoor Dasgupta

- **Reimagining Corporate Boards for the AI Era:** Proposed transforming boards from passive oversight bodies into agile enablers of intelligent and distributed governance.
- **Defining New Leadership Roles for Intelligent Systems:** Introduced roles like Chief Agentic Officer and Governance Architect to reflect the expertise needed in AI-era decision-making.
- **Showcasing Real-Time Governance Practices in Industry:** Cited Unilever's real-time dashboards practices as an example of continuous, dynamic governance beyond traditional quarterly rhythms.
- **Grounding Stakeholder Governance in Practical Examples:** Highlighted the Tata Group as a case study for aligning financial outcomes with long-term societal value through inclusive governance.

2.5 Bhuva Shakti

- **Framing Governance as a Hopeful Human-Led Response:** Positioned governance not as a constraint but as a proactive, ethical response to decentralized and intelligent systems.
- **Emphasizing Adaptability and Shared Stewardship:** Advocated for hybrid models that combine top-down accountability with bottom-up empowerment to reflect dynamic system realities.
- **Calling for Transformative Leadership in a New Era:** Concluded the session by urging decision-makers to evolve alongside the technologies they steward and embrace governance as a living, collective responsibility.

3. Roundtable Host Commentary and Flow of Discussion

Bhuva seamlessly transitioned between speakers, framing each intervention with contextual questions. She guided the discussion from compliance (Satish) to AI and autonomy (Sowgandhika), then to data governance (Neil), corporate leadership (Ankoor), and finally to the ethical-human elements that bind them. Audience questions were woven in effectively to reinforce and deepen the conversation.



4. Audience Engagement

4.1 Audience Themes and Questions

- **Empathy and Ethics in AI Decision-Making:** One of the most resonant themes from the audience was the role of *empathy* in governance systems increasingly shaped by AI. Jose, a participant, raised a critical question: If empathy is one of humanity's core differentiators, how can governance frameworks ensure it remains central in decision-making, especially as more responsibility is delegated to machines? The discussion emphasized that while AI may be capable of optimizing for efficiency or risk, it lacks the human ability to weigh social and emotional consequences—making empathy not just a value but a *governance imperative*.
- **Role of Boards in Overseeing AI Systems:** Attendees questioned how boards—often composed of individuals with limited technical backgrounds—can fulfill their oversight role in an age of Agentic AI and autonomous systems. The challenge lies not just in understanding technical complexity but in recognizing when and how to intervene. The conversation called for expanding board literacy on AI-related risks and potentially redefining governance roles at the executive level, including roles such as *Chief Agentic Officer* or *Governance Architect*.
- **Accountability Structures in Autonomous Environments:** A recurring concern was: *who is held accountable when AI agents act autonomously?* This is not just a technical or legal question but a structural one. The audience raised questions about responsibility in cases where AI decisions impact consumers, employees, or society at large—especially in regulated sectors like finance, healthcare, or critical infrastructure. The need for clear lines of accountability—between developers, deployers, and organizational leadership—was identified as essential to any governance-first framework.
- **Practical Steps for Building Governance-First Organizations:** Several participants asked for guidance on how to move from principles to practice. How can organizations implement governance-first approaches without stifling innovation or speed? Speakers responded with suggestions such as using *bounded domains* for early deployments, investing in *cross-functional governance pods* (including legal, product, and AI teams), and defining *agent success metrics* that align with business KPIs and ethical standards. Simulation environments and internal AI ethics boards were also discussed as tangible practices.



4.2 Reflections and Insights

- **Governance Must Highlight Empathy as a Critical Differentiator for Human-Led Oversight:** As Neil and Jose pointed out, empathy is a uniquely human quality that cannot be engineered into machine behavior. While AI can simulate conversational tone or sentiment analysis, it cannot *feel*—and therefore cannot intuit the social nuance or lived experiences of stakeholders. This makes empathy a strategic asset in governance, particularly when decisions affect vulnerable populations or involve trade-offs between efficiency and fairness.
- **There is a Growing Tension Between Legal Compliance and Evolving Ethical Norms:** While many AI governance frameworks are still anchored in existing legal requirements, participants noted that law often lags behind technological advancement. Ethical expectations from consumers, employees, and civil society are evolving faster than regulatory statutes. This creates friction for organizations trying to be both legally compliant and ethically forward-thinking. The session emphasized the importance of ethical clarity and proactive internal standards that go beyond what the regulations currently demands.

5. Key Takeaways

- **Governance Must Be Foundational, Not Retrofitted, Especially with Agentic AI Systems:** As AI systems evolve from passive tools to autonomous agents capable of making decisions, organizations must embed governance principles from the start—prioritizing ethical standards, accountability mechanisms, and risk safeguards during design, not after deployment. Governance is no longer a compliance add-on; it must guide how these systems are built and integrated.
- **Ethical and Legal Accountability Must Evolve to Match Autonomous Decision-Making:** With Agentic AI capable of acting without human prompts, questions of responsibility become complex. Who is liable when an AI makes a mistake—the creator, the user, or the AI itself? Traditional frameworks are inadequate for this reality, requiring new legal models and internal governance protocols that can clarify ownership, intent, and consequences.
- **Decentralized Frameworks Require Maturity and Empathy to Avoid Fragmentation:** Decentralized systems empower localized or distributed nodes to act independently, but without shared standards or mutual understanding, this can lead to chaos. Empathy—in the form of understanding diverse contexts and stakeholder needs—is essential to ensure cohesion, shared goals, and mutual accountability across geographies and governance nodes.



- **Cross-Functional and Cross-Border Collaboration Is Essential for Adaptive Governance:** Data flows and AI applications transcend national borders, making local solutions insufficient. Effective governance requires collaboration among legal, technical, and community stakeholders across jurisdictions. Building adaptable, region-agnostic frameworks that account for varying regulatory maturity and cultural expectations is key to global stability.

Corporate Boards Must Shift from Oversight Bodies to Enablers of Distributed Governance: Traditional top-down governance no longer works in dynamic, AI-driven environments. Boards must adopt a systems-thinking approach, embrace transparency tools, and focus on long-term societal value rather than just shareholder returns. This also includes evolving roles—such as Chief Agentic Officers—to guide organizations in co-governing with machines.

- **Human Oversight—Through “Human-in-the-Loop” or “Human-on-the-Loop” Models—Remains Critical:** Even in high-speed, autonomous decision environments, humans must retain a supervisory role. Defining clear checkpoints for human review, approval, and override is essential to uphold ethical standards, prevent unintended harm, and maintain public trust.
- **Governance Must Scale with Transparency, Inclusivity, and Agility to Remain Effective:** To respond to real-time risks and opportunities, governance models must be transparent in how decisions are made, inclusive of diverse perspectives (including underrepresented communities and frontline workers), and agile enough to adapt as technologies, threats, and societal norms evolve.

6. Broader Relevance

As intelligent and decentralized technologies redefine organizational boundaries and decision-making processes, governance must become more adaptive, ethical, and inclusive. This roundtable underscored the importance of hybrid models—blending human empathy with machine precision—to steward the digital and physical commons in a complex, fast-changing world.



Roundtable 2

Equitable by Design: Prescribing Inclusion in Health Innovation

This session explored how equity and inclusion can be intentionally embedded into the design, development, and deployment of health innovations. Panelists discussed practical frameworks, real-world barriers, and actionable strategies to ensure health tech addresses the needs of historically marginalized and underserved populations. Themes include stakeholder engagement, data equity, cultural competence, and policy innovation.

Roundtable Host

Shannon Kennedy

CEO and Founder,
Sekhmet Advisors

Speakers

Diego Rafael

Co-Founder and CEO,
Gabio.ai

Raheel Retiwalla

Chief Strategy Officer,
Productive Edge

Sundar Krishnan

Director, AI/ML,
Optimum

Kelvin Jiraji

Convener of African Digital Economy
Summit (AFRIDES)

Mr. Tordue Nyitse

Assistant Director and Clerk, House of
Representatives Committee on
Specialty Healthcare, Federal Republic
of Nigeria

1. Session Framing

Shannon Kennedy opened the session by challenging the assumptions underlying healthcare technology development. She argued that the industry has consistently prioritized efficiency and data collection over patient empowerment, with innovation often serving institutions more than the communities it is meant to benefit.



Kennedy emphasized that the challenge is not simply a technical one of building better algorithms, but a deeper issue of who defines health outcomes and whose voices are excluded from the process. She stressed that design must begin with those most affected, not only with those building the technology.

Drawing a parallel to past infrastructure shifts, Kennedy noted that just as mobile networks unlocked access for billions, health technology also has the potential to democratize care—but only if equity is embedded from the outset. At the same time, she highlighted the persistent gap between technology’s promise and the lived experiences of marginalized communities, where benefits often fail to reach those most in need.

While voicing concern about AI’s blind spots, Kennedy also expressed optimism that emerging markets, particularly in Africa, could leapfrog outdated systems if given the opportunity to design with inclusion at the center. She concluded by underscoring the importance of agency: communities must be co-creators of health innovation, not passive recipients, and true progress requires rejecting top-down, paternalistic models in favor of genuine collaboration.

Key Points Raised

- In many cases, efficiency has been prioritized over empathy, often at the cost of patient empowerment.
- The challenge lies less in algorithms themselves and more in the governance of health outcomes and whose voices are included in that process.
- Designing health innovation should begin with those most affected, rather than being led only by developers and institutions.
- Inclusion can be a powerful driver of transformation — much like the role mobile networks played in expanding access for billions.
- Innovation on its own does not guarantee equitable impact; without intentional design, marginalized groups are often left behind.
- Emerging markets, particularly in Africa, hold the potential to leapfrog outdated systems if equity is placed at the center.
- True progress depends on collaboration and a shift away from top-down, paternalistic solutions.



2. Key Contributions from Speakers

2.1 Diego Rafael

Vision of Trust as Infrastructure

- **Positioning Trust as the Foundation of Healthcare Technology:** Emphasized that healthcare innovation is not solely about building software but about cultivating trust in systems, data, and outcomes—especially in underserved regions.
- **Reframing Fragmented Care as a Design Opportunity:** Described the reality of low-resource environments where care is discontinuous and invisible, highlighting the potential for blockchain to create new models of coordination and continuity.
- **Advocating for Patient-Owned Health Records:** Proposed a decentralized model where patients “carry their history with them,” challenging traditional paradigms of institutional data control and enabling patient empowerment.
- **Grounding Technological Vision in Medical Practice:** Drew on his experience as a physician to argue that decentralized models are not only technologically advanced, but also more resilient and fair to patients.

2.2 Raheel Retiwalla

Framework for Unlocking Access

- **Identifying Hidden Barriers Within Legacy Systems:** Highlighted how even well-insured populations in the U.S. face obstacles due to outdated technology and opaque processes, demonstrating that access issues are systemic.
- **Redefining AI as a Tool to Unlock Access, Not Replace Care:** Argued that intelligent systems should augment care delivery by removing friction points rather than displacing human providers.
- **Introducing Compliance Agents for Contextual Intelligence:** Presented a technically robust vision of Agentic AI that can synthesize data, generate contextual recommendations, and help care teams act proactively.
- **Bridging U.S. Lessons with Global Implementation:** Connected learnings from developed markets to emerging economies, showing how digitally native, culturally contextual systems can leapfrog legacy inefficiencies.



2.3 Sundar Krishnan

Evidence-Based Implementation

- **Demonstrating a Data-Driven Approach to Equity:** Shared detailed insights from CVS Health's URAC-accredited health equity tool, outlining a three-step process for identifying and addressing disparities.
- **Embedding Explainability into System Architecture:** Explained how transparency and explainability were integrated from the start, not as regulatory obligations but as design imperatives aligned with ethical AI.
- **Making the Business Case for Ethical AI:** Showed how their equity-focused model improved both client trust and performance, proving that ethical frameworks can drive measurable business outcomes.
- **Translating Ethics Into Scalable Operational Models:** Demonstrated how moral imperatives—like reducing ER visits or ensuring medication adherence—can be encoded into actionable system interventions.

2.4 Kelvin Jiraji

Call for Regulatory Innovation

- **Calling for Policy to Lead, Not Follow, Technology:** Asserted that Africa cannot afford to build healthcare technologies and then retrofit inclusion later; regulatory design must lead from the outset.
- **Introducing Regulatory Innovation as a Strategic Lever:** Proposed that policymakers shape markets proactively through frameworks that drive inclusion and adoption from the beginning.
- **Connecting Policy to Real-World Inclusion Metrics:** Challenged developers to measure impact through concrete benchmarks—like the number of rural women reached or inclusion of local languages.
- **Positioning Africa as a Leader in Inclusive Innovation:** Rejected passive narratives of technology transfer, emphasizing the continent's unique opportunity to model equitable, mobile-first systems from the ground up.

2.5 Tordue Nyitse

Legislative Perspective

- **Creating a Legislative Mandate for Inclusive Healthcare:** Shared the thinking behind Nigeria's new Committee on Specialty Healthcare and its role in overseeing twenty-seven diverse agencies with a focus on universal coverage.



- **Acknowledging the Knowledge Gap in Tech Legislation:** Candidly addressed the challenge legislators face in regulating technologies they may not fully grasp, underscoring the urgency of building legislative capacity.
- **Proposing Legislative-Technology Partnerships:** Argued for closer collaboration between technologists and policymakers to ensure innovation is matched by informed, responsive governance.
- **Advocating for Cross-Border Legislative Learning:** Highlighted the value of international exchange programs as a way to adapt proven policy frameworks from other jurisdictions, accelerating regulatory innovation.

3. Roundtable Host Commentary and Flow of Discussion

Kennedy intentionally created clear thematic connections between speakers while allowing each to develop their unique perspective. She sequenced the presentations to build from individual innovation stories through organizational implementation case studies to policy and regulatory frameworks, creating a comprehensive ecosystem view of healthcare innovation challenges and opportunities, maintaining focus on access and inclusion. She also focused on the importance of a global perspective throughout the session, ensuring that insights from U.S. healthcare experiences were consistently connected to opportunities and challenges in emerging economies, especially where missteps and failures of human-centered design by US markets could be averted.

4. Audience Engagement

The audience engagement revealed a sophisticated understanding of the challenges discussed, with participants asking probing questions that pushed speakers beyond surface-level optimism about technology's potential. One attendee's particularly challenging question about blockchain's actual inclusivity impact versus its promised benefits highlighted a healthy skepticism that prevented the session from becoming merely celebratory of technological innovation.

The discussion around education and literacy gaps proved especially productive, with multiple audience members recognizing that technological capability means little without corresponding investments in community education and capacity building. This theme connected directly to the speakers' emphasis on "building with" rather than "building for" communities, reinforcing the session's core message about the importance of inclusive design processes.



Questions about the disconnect between policy development and technological advancement sparked particularly rich dialogue, with participants sharing experiences from various contexts where regulatory frameworks lagged significantly behind technological capabilities. This exchange highlighted the universal nature of the governance challenges discussed, while also revealing opportunities for cross-border learning and collaboration.

5. Key Takeaways

The session's most fundamental insight was that human-centeredness cannot be retrofitted onto healthcare technologies after they've been designed and deployed.

- **Equity Must Be Designed from the Start:** The session's core message was that human-centeredness cannot be retrofitted; equity must be a foundational design principle, not an afterthought—echoed in Kelvin Jiraji's assertion that "Africa does not have the luxury of building first and designing inclusion later."
- **Trust Is the True Infrastructure:** Trust emerged as a central theme, with Diego Rafael reminding us that "we are building trust, not just software," and Sundar Krishnan demonstrating how trustworthy systems can serve both ethical and business objectives.
- **Emerging Economies Can Leapfrog Legacy Systems:** Speakers noted that countries like Nigeria have the opportunity to build decentralized, mobile-first, and culturally contextual health systems—avoiding the pitfalls of legacy models in developed countries.
- **Policy Must Innovate Alongside Technology:** Policy innovation was positioned as essential, with Kelvin Jiraji advocating proactive frameworks and Tordue Nyitse highlighting the need to strengthen legislative capacity through education and international learning.
- **Accountability Requires Measurable Metrics:** Participants urged a move beyond rhetorical commitments to inclusion by establishing concrete benchmarks—such as Kelvin's question about rural outreach and Raheel's compliance-integrated AI systems.
- **Governance Must Be Embedded from the Outset:** A governance-first approach was emphasized, advocating for ethics and community accountability to be built into system architecture, not treated as an external compliance layer.



- **Governance Must Be Embedded from the Outset:** A governance-first approach was emphasized, advocating for ethics and community accountability to be built into system architecture, not treated as an external compliance layer.
- **Inclusive Design Is Both a Moral and Strategic Imperative:** The conversation reframed inclusion as a strategic necessity for resilient, effective healthcare—rather than a soft value add—calling for long-term thinking aligned with human outcomes.

6. Broader Relevance

This roundtable illuminated the critical intersection of technological capability, policy frameworks, and human-centered design in addressing global health equity challenges. The conversation demonstrated that meaningful healthcare innovation requires simultaneous advancement across technology development, regulatory frameworks, and community engagement rather than assuming that progress in any single domain will automatically translate to improved outcomes for marginalized populations.

The session's emphasis on Africa as both a testing ground and potential leader in healthcare innovation challenges traditional models of North-South technology transfer. Instead of viewing emerging economies as recipients of innovations developed elsewhere, the speakers presented a compelling case for locally driven approaches that could provide models for global healthcare transformation. This perspective has implications far beyond healthcare, suggesting new frameworks for thinking about technology development and deployment in any sector where equity and inclusion are paramount concerns.

The practical frameworks discussed throughout the session, particularly the emphasis on making inclusion measurable and embedding equity from the design phase forward, provide actionable guidance applicable across sectors and geographies. The combination of technical innovation, business case development, and policy advocacy demonstrated throughout the roundtable offers a comprehensive approach to ensuring that emerging technologies serve the goal of reducing rather than exacerbating existing inequalities.



Roundtable 3

Beyond Bias: Building and Stewarding Ethical, Transparent AI Systems

AI transforms every aspect of professional and personal life, and although embedded biases and privacy are two of the most prevalent issues addressed within applied AI Ethics, awareness and attention to more of the impacts are needed. The goal of this roundtable was to catalyze a shift in the global AI ethics dialogue, expanding the conversation to a broader range of issues and dimensions of ethical and transparent AI stewardship.

The session covered psychosocial impacts, misinformation, human cognition, education, mental health, low-resource language inclusion, biodiversity, AR/VR technologies, and environmental intersections—all through the lens of ethical AI design, development, and deployment. Although AI Ethics is often viewed as a barrier to innovation, it is meant to elevate the potential for positive use and reduce the potential for intentional and unintentional harm in the design, development, and deployment of AI systems.

Roundtable Host

Marisa Zalabak

CEO and Founder,
Open Channel Culture

Speakers

Arvinder Singh

Program Director,
The Digital Economist

Mel Sellick

Applied Psychologist and
PhD Researcher,
Arizona State University

Monika Manolova

Co-Founder,
Global Alliance for Digital
Education and Sustainability

Enock Ole Kiminta

Chief Executive Officer,
KeNAWRUA



1. Session Framing

1.1 Provocation / Guiding Question

What issues in AI ethics do each of the panelists work on that are not typically discussed or overlooked?

1.2 Contexts or Trends Highlighted

- Cognitive and psychological impacts and risks in human-machine/AI interaction
 - Education and AI Systems
 - Communication and cultural relevance in AI Systems, Impacts of LLM-driven language homogenization (low-resource and indigenous languages)
 - Biodiversity and geospatial systems, weaponization of AI systems (misinformation/disinformation)
 - GenAI climate impacts and the depletion of precious water resources locally and globally
- What interventions are possible to address these?
 - What resistance do you see related to each?
 - What novel pathways do you see related to each?

2. Key Contributions from Speakers

2.1 Marisa Zalabak

- **Expanding the Scope of Ethical AI Stewardship:** Called for a broader and more globally inclusive AI ethics dialogue, urging a move beyond compliance-focused approaches to cultivate deeper, transparent, and accountable AI systems.

2.2 Mel Sellick

- **Investigating Human-Machine Interaction and Misinformation:** Emphasized the urgent need to understand how generative AI affects human perception, cognition, and behavior—particularly in the context of misinformation and trust in digital environments.

2.3 Arvinder Singh Khan

- **Including Indigenous and Low-Resource Languages in AI Design:** Advocated for the intentional inclusion of marginalized linguistic communities in AI system design, development, and deployment to ensure cultural and linguistic equity.



2.4 Monika Manolova

- **Driving Innovation Through Cross-Sector and Global Collaboration:**

Highlighted the importance of cross-sector partnerships across education, environmental sustainability, and governance to address the wide-ranging implications of advanced AI—including its potential weaponization.

2.5 Enock Ole Kiminta

- **Linking Generative AI to Water Resource Management:** Brought attention to the overlooked impact of AI on global water resources, calling for stronger frameworks to manage the environmental consequences of increased AI use.

Cross-Cutting Insight

- **Challenging Outdated Evaluation Models and Narrow Perspectives:**

Warned against relying on outdated frameworks to assess AI risks and benefits, urging the adoption of more holistic, inclusive, and forward-looking approaches.

Call to Action

- **Designing Systems That Reflect Complex Global Realities:** Unified the conversation around a need for systems thinking, urging action across sectors and geographies to ensure AI development serves a diverse and interdependent world.

3. Roundtable Host Commentary and Flow of Discussion

The moderator guided the discussion organically, inviting each speaker to share their insights on specific issues, which created a natural and cohesive flow throughout the session.

4. Audience Engagement

The discussion surfaced critical tensions, including the perceived resistance to applied AI ethics as a barrier to innovation and progress, and the ongoing conundrum of profit prioritization over public interest in technology development.

5. Key Takeaways

- **Move Beyond Compliance:** AI ethics must transcend basic checklists and superficial fixes, embedding ethical principles as a core, participatory element of design— not just as an external regulatory layer.



- **Need to Address Full Range of Psychosocial Risks Including but Beyond Technical Bias and Privacy:** The individual and collective psychosocial impacts—such as a decrease in trust, cognition, education, healthcare, increased anxiety, loss of agency, and social alienation—require diverse, transdisciplinary teams for ongoing, nuanced assessments and mitigation.
- **Participatory Stewardship:** Ethical stewardship demands the involvement of a wide range of stakeholders and disciplines to ensure AI system design reflects the diverse cultures, needs, values, and emotional well-being of local and global society. Global, cross-sector collaborations are needed.
- **Combat Misinformation and Protect Human Perception:** Human–AI interaction is now an ethical co-creation challenge. Assessing human psychological readiness and resilience in both AI design and organizational culture is essential. Anthropomorphized AI systems can manipulate perceptions, fuel distrust, and impact mental health.
- **Foster Global Inclusion and Cultural Well-being:** Inclusion of indigenous and low-resource languages must be a foundational principle to prevent bias, cultural erasure, and psychosocial harm such as identity loss and marginalization.
- **Promote Equitable and Psychologically Safe AI Education:** Expanding AI education for all ages to include AI ethics as an integral part. It must address access disparities and consider psychosocial risks, such as homogenization, diminished critical thinking, and weakened social bonds, especially among young learners
- **Ensure Ethics and Mental Health Safeguards in Critical Sectors:** Misinformation, deepfakes, and AI in sensitive domains must be ethical, context-aware, and designed with input from field experts. Unregulated AI in mental health can exacerbate loneliness, create dependency, and lead to harmful outcomes if not properly overseen.
- **Ethics in Critical Sectors:** Gen AI impacts on the environment. Carbon emissions and water depletion from increased use of Gen AI systems have disastrous effects on water management, particularly in regions like Africa facing water scarcity. AI systems design and development must be ethical, inclusive, and context-aware. With AI ethics assessments, the benefits and potential of AI applications to mitigate climate damage are increased.

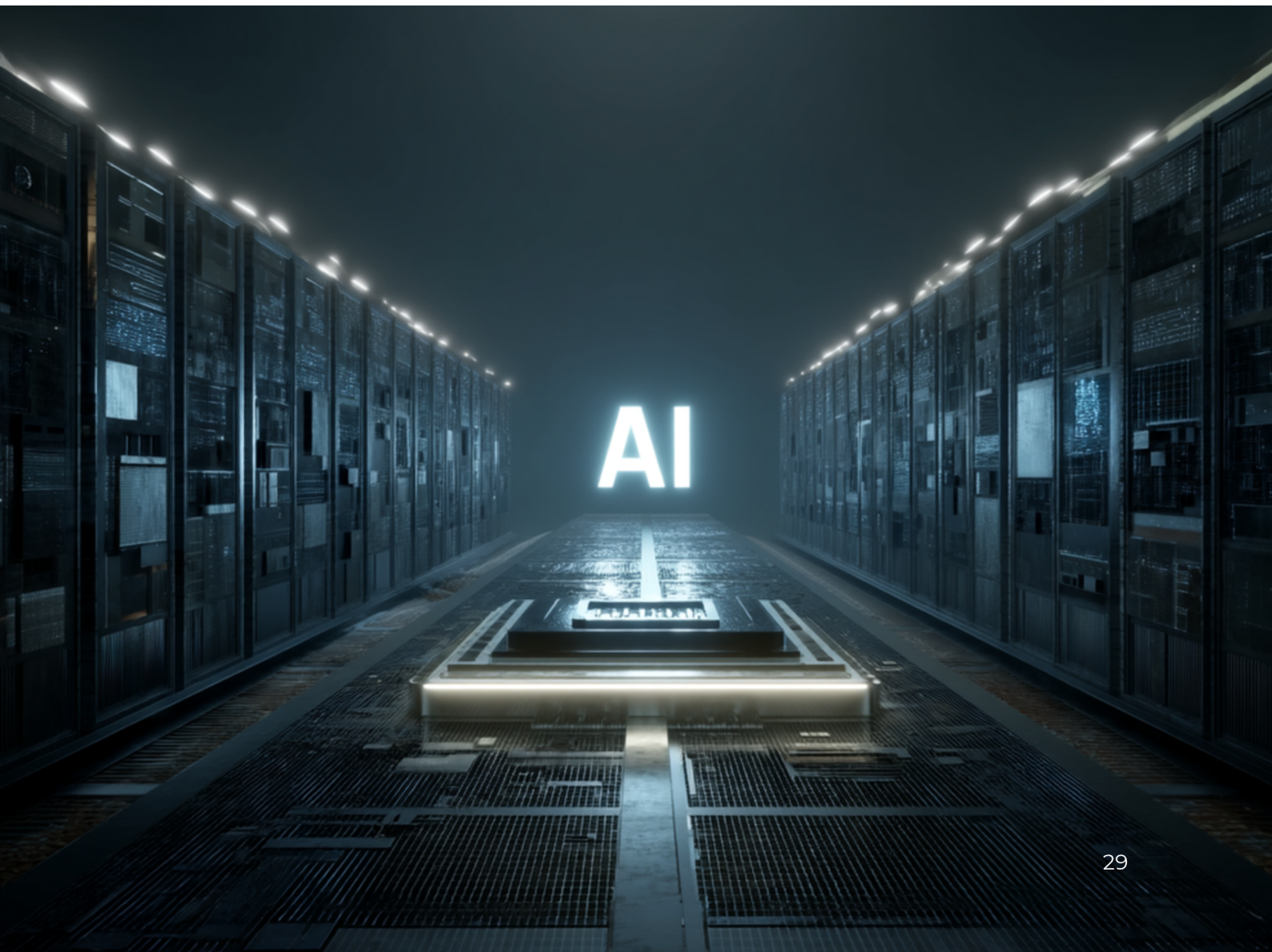


6. Broader Relevance

Responsible AI development requires a holistic, inclusive, and deeply ethical approach—one that is embedded at every stage and across all sectors. Education for all is key (multisectoral, multigenerational, multicultural) in *AI skills and AI Ethics*—in-depth ethics is left out of most AI education models.

Public-Private partnerships are needed that include all sectors, generations, and cultures because the debates on regulation are going too slowly. Action is needed now!

Only by evolving our ethical frameworks alongside technological advances can we ensure AI serves the broadest possible good by assessing the full range of potential psychosocial and environmental harms, increasing humanity's ability to flourish in the midst of transformative innovation.





Roundtable 4

Sustaining Discourse: The Enduring Tensions in Collaborative Climate Action

This session brought together cross-disciplinary voices to interrogate the systemic tensions stalling climate collaboration across finance, infrastructure, and ecosystem governance. The focus was not on reiterating known crises but rather on mapping pathways from discourse to co-designed solutions. The dialogue unpacked enduring blockages from siloed funding and centralized infrastructure to the undervaluation of local knowledge and elevated opportunities for circular systems thinking as a foundational tool for regeneration.

Roundtable Host

Sindile Mazibuko

CEO and Founder,
Sindile M. Consulting

Speakers

Dr. Dimitrios Salampasis

Associate Professor,
Swinburne University of
Technology

Brian Otieno

Grants and Partnerships
Coordinator,
Polish Humanitarian Action

Jeffrey D. Gardner

President,
Geo Subsea LLC

René Kilian

Owner,
Kilian Water Ltd.

1. Session Framing

1.1 Provocation / Guiding Question

How can we move beyond siloed, extractive systems toward circular models that center regeneration, equity, and long-term resilience? What design, governance, and financing innovations are required to make this transition actionable across sectors?



1.2 Contexts or Trends Highlighted

- **Failure of Linear Systems:** Current infrastructure and financial models—rooted in linear, centralized logic—are increasingly misaligned with the pace and scale of climate disruption.
- **Circularity as System Redesign:** Circular economy principles are no longer niche sustainability strategies but instead emerging as foundational frameworks for planetary survival and renewal.
- **Democratizing Infrastructure:** A shift toward decentralized, nature-based solutions is gaining traction, particularly in water systems and marine economies, revealing both opportunity and resistance within current governance models.
- **From Transaction to Transformation in Finance:** There is growing recognition that climate finance must evolve beyond transactional aid and instead become a lever for co-creating justice-driven, locally rooted solutions.
- **The Role of Narrative:** Challenging scarcity-based, technocratic narratives is essential. Participants emphasized the need to embed values of stewardship, cooperation, and collective agency into future-facing systems.

2. Key Contributions from the Speakers

Sindile Mazibuko reflected on the circular economy with emphasis that linear systems cannot solve exponential challenges. In this series, she called for a shift from extraction to regeneration, reimagining how we design, govern, and share value through a circular economy lens. From water justice to climate finance and ocean health, the future demands systemic change rooted in equity, resilience, and collective action.

With urgency and vision, this conversation invites policymakers, innovators, civil society, and local communities to co-create resilient futures through collective architecture rather than isolated linear systems. As the climate clock ticks louder, the call is not just to act, but to **rethink, reconnect, and regenerate** together.



2.1 René Kilian

Circular Water Economy

- **Promoting Decentralized, Nature-Based Water Systems:** Advocated for decentralized wastewater systems and rainwater harvesting as inclusive alternatives to centralized sewer models that are exclusionary and unsustainable in climate-vulnerable regions.
- **Reframing Water as a Shared Resource:** Emphasized that water should be treated not as a commodity but as a common good, governed democratically and accessed equitably to restore community agency and resilience.

2.2 Dr. Dimitrios Salampasis

Regenerative Climate Finance

- **Redesigning Climate Finance to Prioritize Justice and Local Impact:** Urged a move beyond extractive, transactional funding toward participatory models such as climate adaptation trust funds and debt-for-nature swaps.
- **Positioning Finance as a Tool for Environmental Restoration:** Called for climate capital that supports long-term wealth building and ecosystem recovery at the local level, making equity central to financial innovation.

2.3 Jeff Gardner

Oceanic Circular Economy

- **Elevating the Ocean's Role in Circular Innovation and Job Creation:** Highlighted ocean-based circularity—including offshore wind energy and marine data systems—as a driver of both ecological resilience and economic opportunity for coastal communities.
- **Embedding Circularity into Marine Operations and Infrastructure:** Advocated for zero-emission ocean industries, recyclable marine infrastructure (e.g., turbines and platforms), and regenerative mariculture systems.
- **Ensuring Positive Impact Through Integrated Ocean Stewardship:** Stressed that these innovations must be designed to ensure their benefits far outweigh any environmental or social drawbacks, aligning sustainability with accountability.



2. Roundtable Host Commentary and Flow of Discussion

Sindile skillfully guided the dialogue with reflections that underscored the roundtable's complexity and urgency. Her moderation emphasized the convergence of values, equity, and systems design as essential to navigating the climate emergency. She framed climate discourse as a vehicle not just for mitigation but for reimagining economic models, redistributing power, and sustaining collaborative futures.

Her *closing remarks emphasized*: “We cannot solve twenty-first-century challenges with twentieth-century linear systems.” From water infrastructure to climate finance, from marine innovation to intergenerational justice, this roundtable has challenged both participants and viewers not only to act but to ask important questions: What role can business and local communities play in ensuring the sustainability of the planet for people today and future generations?

4. Audience Engagement

The audience played an active role in deepening the dialogue, particularly around the tensions between innovation and equity. Key moments of engagement included the following:

- **Critical reflections** on the risks of greenwashing in climate finance, with participants urging for stronger mechanisms to track real impact and community inclusion.
- **Questions around scale and replicability**, especially concerning decentralized water systems and oceanic infrastructure. Audience members asked how these solutions can be expanded without compromising local specificity or ecological integrity.
- **Affirmations of the need for cross-sectoral collaboration**, as participants from civil society, business, and academia echoed the panel's sentiment that circularity cannot be delivered by governments alone—it requires broad alliances, shared metrics, and inclusive design.

The Q&A underscored that public appetite is shifting: people are not just looking for policy or product shifts—they are calling for cultural, structural, and economic redesign.



5. Key Takeaways

- **Decentralization as a Climate Imperative:** Localized systems offer scalable, resilient, and dignified alternatives to outdated infrastructure.
- **Redesigning Finance for Regeneration:** Investment models must prioritize community voice, intergenerational equity, and planetary thresholds.
- **Marine Circularity Matters:** The blue economy holds untapped promise for innovation, livelihoods, and ecological renewal.
- **Discourse Must Lead to Design:** The transition to circularity requires not just rhetoric, but the co-creation of new systems co-created by diverse actors and grassroots-centered.

6. Broader Relevance

We are living through an era of planetary tipping points, institutional inertia, and escalating inequalities. The time for incremental responses has passed. A new paradigm is needed—one that challenges the dominant linear economic model and ushers in circular thinking as both a philosophical and practical compass.





Closing Day 1

What Do We Owe Each Other: Reflections on Shared Growth and Institutional Change

This closing session synthesized the day's deep discussions—from commons governance to climate action—into a call for institutional courage and shared responsibility. Speakers reflected on how principles like equity, trust, and safety must not only be aspirational values but also embedded foundations of system design and organizational behavior.

As participants looked back on a day rich in ethical questioning, they were also urged to look ahead—challenged to consider how individual and collective agency can influence the organizations, structures, and systems we operate within. The session was not a wrap-up, but a threshold—an invitation to carry the conversations forward with integrity, action, and moral clarity.

Roundtable Host

Jose Luis Carvalho

Executive Director,
Center of Excellence,
The Digital Economist

Speakers

Navroop Sahdev

CEO and Founder,
The Digital Economist

Sandra Khalil

Associate Director,
All Tech Is Human

1. Session Framing

1.1 Provocation / Guiding Question

What do we owe each other—not just as individuals but through the institutions we shape and serve?

1.2 Contexts or Trends Highlighted

- A full-day exploration of how access to digital and planetary commons must be rethought through the lens of equity, responsibility, and stewardship—not just innovation.
- Ongoing reflection on governance models that go beyond institutional boundaries and toward distributed, participatory systems.



- A shared understanding that ethical innovation must not be reactive or surface-level but embedded in life cycles, infrastructure, and leadership.
- Recognition that climate responsibility is not separate from tech design or digital growth—it is deeply intertwined with how we govern and scale systems.
- A thematic thread around technology's dual identity: both as a powerful enabler of scale and inclusion, and a potential disruptor that reinforces harm when trust and safety are not prioritized.
- Increased focus on the lived realities of marginalized communities, whose experiences often serve as early indicators of systemic failures—and who must be centered in design and decision-making processes.
- Emphasis on the shift from individual intention to institutional alignment—how values like trust, safety, and equity must live in systems, not just in people.

1.3 Tensions or Contrasts Explored

- **Foundational Values vs. Performative Gestures:** The difference between stating principles like equity or trust, and actually embedding them into hiring, budgeting, review cycles, and strategy.
- **Growth at Scale vs. Growth with Safety:** The pressure to scale quickly often clashes with the need to build in safeguards that prioritize user trust, particularly in global and under-resourced contexts.
- **Institutional Incentives vs. Moral Imperatives:** While profit and growth remain dominant drivers, the discussion challenged institutions to prioritize integrity and social impact—even when incentives do not reward it.
- **Fast Innovation vs. Ethical Friction:** A critique of the “move fast and break things” mindset, advocating instead for intentional pause points—moments where risks, equity, and societal implications are reflected upon before action.



2. Key Contributions from Speakers

2.1 Navroop Sahdev

- **Framing Values as the Session's Moral Compass:** Anchored the conversation in decency, honesty, integrity, and truth as non-negotiable principles in technology and governance.
- **Elevating Authenticity and Vulnerability in Tech Dialogue:** Shined a rare light on deeply human, unfiltered contributions—reminding participants of the power of honesty in systems work.
- **Reframing “What Do We Owe Each Other?” as an Ethical Reckoning:** Challenged both individuals and institutions to treat this guiding question as a moral imperative, not a rhetorical device.
- **Warning Against the Erosion of Civic Trust:** Called for active resistance to narratives that undermine trust in education, politics, and governance, noting that values fade when unprotected.
- **Inviting Ongoing Collective Action Beyond the Event:** Reinforced that real impact lies not in reflection alone but in the sustained practice of shared responsibility and change-making.

2.2 Sandra Khalil

- **Challenging Governance as Afterthought:** Urged participants to treat trust and safety as integral to responsible design, not as superficial compliance requirements.
- **Critiquing the “Move Fast and Break Things” Paradigm:** Exposed how this ethos disproportionately harms marginalized communities and ignores social complexity.
- **Redefining Equity and Safety as Operational Norms:** Advocated for embedding justice into hiring, metrics, and review processes as a baseline—not an ambition.
- **Localizing AI Governance Through Cultural Context:** Warned against the global risks of misaligned system design, especially in AI and moderation tools.
- **Reclaiming “Human in the Loop” as User Empowerment:** Positioned meaningful participation—not oversight alone—as central to building trust and preventing harm.
- **Reframing Trust and Safety as Strategic Assets:** Argued that these principles are brand differentiators signaling leadership, not cost centers to be minimized.



2.3 Jose Luis Carvalho

- **Closing the Loop on Commons, Ethics, and Institutional Change:** Offered a reflective arc that tied together key themes from the day—from digital stewardship to systemic transformation.
- **Asserting Equity as a Measure of Just Systems:** Reminded participants that efficiency alone cannot deliver justice; long-term success requires built-in equity.
- **Calling Participants to Translate Insight Into Action:** Handed responsibility to the community, encouraging translation of shared knowledge into institutional impact and leadership.

3. Roundtable Host Commentary and Flow of Discussion

Jose Luis Carvalho opened the session with a summary of the day's most resonant threads—democratization of access, ethical approaches to tech, and commons governance—before inviting speakers into reflective dialogue.

The conversation moved gracefully from thematic reflections to actionable provocations, with Navroop's three-part structure anchoring the discourse and Sandra's concrete strategies deepening its application. The flow was intimate yet expansive, inviting participants not just to absorb but to reflect and respond. Jose's facilitation emphasized continuity: this closing was not an endpoint but a stepping stone toward more honest, values-driven institutions.

4. Audience Engagement

Audience Themes and Reflections

- A strong current of appreciation ran through the audience's reflections—gratitude not only for the session's substance but for its honesty. Many participants noted that the day's discussions bridged the often-unseen gap between personal experience and systemic structure, turning abstract values like equity and trust into lived, tangible challenges.
- Sandy, reflecting from a technologist's standpoint, shared how the session expanded her perspective. Topics such as water security, disinformation, and tech's intersection with basic human rights surfaced new layers of responsibility she hadn't previously considered. Her insight reflected a broader theme: that technologists must think beyond "cool tech" and into collective well-being.



- Marisa spotlighted education as both an urgent need and a persistent thread running through the day. She emphasized the importance of preparing system-literate youth—not merely as users or consumers but as co-creators and stewards of a just digital economy. Her reflection also acknowledged the work of organizations like All Tech Is Human in bringing youth voices into policy and design spaces.
- Multiple participants echoed the importance of translating the summit’s values beyond privileged spaces. The call to action was clear: move this knowledge out of elite, enclosed rooms and into public institutions, communities, and infrastructures that often remain excluded from global tech governance conversations.
- A final note of urgency emerged—one rooted in humility and hope: understanding must not be gatekept. The transformative insights of the day must reach those without access, visibility, or power, and education—formal and informal—was named as the most powerful lever for change.

5. Key Takeaways

- **Decency, honesty, and truth must be the baseline— not the bonus.**

In the systems we build, the institutions we influence, and the decisions we make, we owe each other more than innovation. These core values must shape every layer of action, from governance to product design.

- **Trust and safety should never arrive last.**

When embedded from the start—through hiring practices, design frameworks, and leadership culture—they become structural strengths, not reactive safeguards.

- **The pace of innovation must make room for reflection.**

The “move fast and break things” ethos, once a rallying cry in tech, is increasingly recognized as harmful—especially for those most vulnerable. Ethical pause points and friction must be built into processes where high-impact decisions are made.

- **Equity must live in infrastructure.**

It can’t remain a principle confined to mission statements. True operationalization means weaving equity into funding structures, evaluation metrics, product life cycles, and organizational accountability frameworks.

- **Design begins with listening.**

Inclusive and responsive systems require the voices of those most impacted. When affected communities are not just consulted— but integrated—policy and product outcomes become more just, relevant, and resilient.



- **Courage must be institutionalized.**

Aligning actions with values— particularly when incentives push the other way—is the heart of institutional integrity. Responsible innovation demands more than technical excellence; it requires moral clarity.

- **Education is our most scalable intervention.**

Youth inclusion, system literacy, and interdisciplinary training are not add-ons—they are essential to shaping the future of digital governance. Without democratized access to understanding, equity cannot scale.

6. Broader Relevance

Rather than closing with conclusions, this session opened a deeper call to action: to shift from principle to practice, from abstraction to institutional alignment. As the digital economy grows in scale and influence, so must our moral clarity and commitment to systems that prioritize equity, safety, and trust. Whether in design labs, boardrooms, or policy spaces, we are all stewards of the commons—and what we owe each other is nothing less than a future rooted in shared responsibility and institutional courage.





Roundtable 5

When Policy Meets People: Human-Centered Policymaking in Practice

This session explores how policymaking can be redesigned to genuinely reflect and empower the people it serves. Through the lens of AI, governance, and participatory models, the panel unpacks what it means to center inclusion, trust, and human dignity in digital transformation. The conversation will surface global perspectives on embedding ethical and accountable practices into modern policy frameworks.

Roundtable Host

Imen Ameur

Professor of Practice,
Hult International Business
School

Speakers

Soonmin Bae

Senior Vice President,
KT

Gilbert Mure Matura

Head of Smart Government,
Directorate Kenya

Khaled Koubaa

CEO and Founder,
AT Worthy

Priyanka Shrivastava

Professor,
Hult International Business School



1. Session Framing

We all live in an era defined by rapidly evolving technologies. From AI and automation to blockchain and smart platforms, these innovations are reshaping systems faster than many societies and governments can adapt. Yet amid the push for innovation, we often miss or underestimate the role people, institutions, and policy play. Technology policy is not just a response to innovation; it also shapes it. However, policy and technology do not evolve at the same speed. While technology can be disruptive and exponential, policy often advances incrementally and cautiously. This creates tension, misalignment, and risks that must be confronted through better design and human-centered action.

Designed and moderated by Imen Ameur, the session opened with a provocation: *How do we move from principles to practice? From theory to real-world impact? From intention to action?*

This framing centered on the widening gap between the pace of emerging technologies and the capacity of existing policy systems. Drawing from her governance experience, she emphasized that this gap is not just procedural; it's systemic, impacting trust in institutions, equity in access, and dignity in how communities engage with innovation.

She positioned **human-centred** not only as a guiding principle but as a method of design: one that demands policymakers consider *how* technologies are introduced, *who* benefits from them, and *what* social and structural conditions determine their impact. Her call to action highlighted the importance of addressing persistent inequities in digital infrastructure, institutional readiness, and education—not as afterthoughts, but as core components of responsible innovation.

To guide the session's global dialogue, she identified a set of key themes:

- **Human-Centered AI Governance:** How can we embed ethical guardrails and inclusive oversight into AI systems and national strategies?
- **Smart Infrastructure for Human Needs:** What design choices ensure that digital systems prioritize people not just efficiency?
- **Inclusive Urban and Smart City Development:** How do we ensure that tech-enabled cities work for all and amplify citizen voices?
- **Trust in Tech-Enabled Governance:** What practices help build legitimacy in digital systems, especially in communities historically excluded from policymaking?



- **Decentralized Governance and Innovation Models:** How can decentralized frameworks be leveraged to ensure equity, accountability, and local relevance?
- **Embedding Ethics into Platforms and Ecosystems:** What does it take to move ethical language into practical implementation in both corporate and public contexts?
- **Accountability and Public Safeguards for AI:** What types of tests, metrics, and processes can ensure AI remains aligned with public, not just private values?

1.1 Context and Global Trends

The session surfaced major policy shifts underway, including the growing use of emerging technologies in governance and public services, the resurgence of ethical AI frameworks, the rise of participatory policy models, and the persistent digital divide. Ameer noted how these trends manifest unevenly across geographies, particularly between countries in the Global North and Global South, where institutional readiness, cultural responsiveness, and access to infrastructure vary widely.

She also flagged a rising tension between public expectations and the government's ability to respond, particularly in areas shaped by data governance, platform economies, and automation. These challenges point to the urgent need for adaptive, inclusive governance models that can scale across contexts.

1.2 Tensions and Contrasts

Several key tensions emerged throughout the discussion:

- The velocity of innovation vs. the deliberate pace of policy
- Global models and standards vs. local cultures and capabilities
- Abstract ethical frameworks vs. practical, people-centered implementation
- Digital infrastructure vs. human infrastructure

Ameer stressed that resolving these tensions requires not just better tools but better framing: one that recognizes the political and cultural dynamics that shape how readiness, risk, and responsibility are distributed in digital governance ecosystems.



2. Key Contributions from Speakers

2.1 Soonmin Bae

- **Framed the “Smart City” as a People-Centered Concept:** Bae emphasized that smart cities are not just about deploying technology but about improving quality of life through intentional design and inclusive governance.
- **Advocated for Local Ownership:** She highlighted the risk of importing “one-size-fits-all” tech solutions and emphasized the importance of adapting smart technologies to local contexts, capacities, and needs.
- **Promoted Co-Creation:** Bae underscored the role of public participation, especially in planning, data collection, and feedback mechanisms, to ensure that smart city development is equitable and sustainable.

2.2 Gilbert Mure Matura

- **Shared Real-World Digital Transformation Strategies:** Mure Matura discussed Kenya’s nationwide rollout of digital infrastructure, including fiber optics, Wi-Fi hotspots, and the eCitizen platform for digital IDs.
- **Emphasized Inclusive Policy Metrics:** He called for governance systems that track impact through measurable KPIs, especially focusing on access for women, youth, the elderly, and rural communities.
- **Centered Trust and Accessibility:** Mure warned that technology disconnected from social trust will not succeed. He pointed to the need for citizen-first solutions and continuous dialogue with communities.

2.3 Khaled Koubaa

- **Critiqued Fragmented Governance:** Koubaa stressed that separating AI governance from internet governance risks inefficiency and exclusion. He advocated for integrated frameworks that support long-term ethical tech leadership.
- **Challenged Top-Down Regulation:** He raised concerns about the “policy by panic” trend, where governments regulate emerging tech without sufficient understanding or input from marginalized regions.
- **Called for Global South Leadership:** Koubaa made a strong case for meaningful participation from the Global South in tech governance, beyond token inclusion in policy dialogues.



2.4 Dr. Priyanka Shrivastava

- **Exposed Algorithmic Exclusion:** Dr. Shrivastava presented a case where a dropout prediction model in rural India failed to include adolescent girls due to flawed training data—highlighting ethical failures at the design stage.
- **Recommended Participatory Development:** She proposed co-designing systems with those who understand the context—teachers, NGOs, caregivers—rather than relying solely on developers and data scientists.
- **Advocated for Accountability Loops:** Dr. Shrivastava emphasized the need for local feedback mechanisms, redressal frameworks, and ethics impact assessments before scaling any digital tool.

3. Roundtable Host Commentary and Flow of Discussion

3.1 Imen Ameer

- **Set a Grounded and Ethical Tone:** Imen framed the conversation with urgency and care, emphasizing leadership as not just positional power, but as the ability to shape digital systems with integrity and inclusion.
- **Curated a Global Yet Coherent Dialogue:** The session featured speakers from South Korea, Kenya, Tunisia, and India—each offering unique insights, yet converging around a shared call for ethics, participation, and justice in tech governance.
- **Managed Momentum and Depth:** The flow of discussion moved from the macro (global governance structures) to the local (smart cities, education access), allowing each speaker to build on the last. No segment felt rushed or overly abstract.
- **Highlighted reframes and audience shifts:**
 - Koubaa reframed regulation as needing participation, not just precaution.
 - Bae redefined “smart” as “shared” and “sensitive to community needs.”
 - Shrivastava shifted the audience’s focus from system efficiency to system equity.
 - Mure Matura emphasized the operational side—what implementation looks like when tech meets public need.
- **Encouraged Reflection, Not Just Action:** Rather than push for rapid solutions, Imen allowed space for critique, local experience, and institutional learning—modeling what ethical tech leadership should look like in practice.



4. Audience Engagement

During the audience Q&A portion, participants raised critical questions that reinforced the themes of the session, particularly the persistent gap between technology innovation and public policy. Several attendees highlighted concerns around implementation barriers, institutional trust, and the scalability of ethical frameworks in fast-evolving digital environments.

Responses from the panel were thought-provoking. Some speakers acknowledged that many governments are still navigating a learning curve and that comprehensive, forward-looking technology policy is often still lacking. Others emphasized the urgency of starting with what is possible: investing in public digital infrastructure, improving digital literacy, and fostering education that supports innovation and participation.

Panelists encouraged beginning with small-scale, community-anchored approaches that can be tested and scaled. They noted that human creativity and adaptability are central to innovation and that policies must reflect twenty-first-century realities by enabling agility, reducing regulatory rigidity, and building inclusive foundations. As Imen noted: “Innovation is an extension of our human instinct for creativity and creativity itself is the deepest form of human expression.”

5. Key Takeaways

The roundtable underscored the need for integrated, cross-sectoral collaboration to navigate the complex intersection of emerging technology and public policy. The interaction between speakers representing government, business, civil society, and research communities surfaced the urgency of investing in policy frameworks that are inclusive, adaptable, and culturally grounded. Speakers emphasized that while technology is advancing, policy innovation must catch up through education, trust-building, and human-centered governance.

- The session gathered global experts from public, private, civic, and academic sectors, emphasizing small and midsize contexts alongside major institutions.
- Despite the emergence of ethical frameworks and digital strategies, there remains a critical lag in coherent, future-oriented policy design, especially in low-trust or under-resourced contexts.
- Speakers highlighted the need to start with what is feasible, embracing iteration, testing, and education rather than delaying for perfect conditions.



- Sandboxing, public-private partnerships, and community trust-building were emphasized as practical strategies for managing innovation risk and ensuring equitable outcomes.
- Education, both formal and informal, was recognized as central to building a digital society that is not only tech-savvy but values driven.
- Innovation must remain rooted in human creativity, agency, and social inclusion; governance must enable, not hinder, this capacity.
- Respecting cultural values while promoting open collaboration is essential to ensuring policy models resonate across regions and communities.

The call to action is clear: Innovation is human, and so too must be our policies. Governments, educators, companies, and communities must co-create frameworks that reflect not just the speed of change but the depth of human impact. Human-centered policy is not just a model; it's a mindset, and it must be cultivated through investment in people, institutions, and trust.

We invite policymakers, educators, technologists, and community leaders to join in shaping this collective future where human-centered policy is not the exception but the norm.

6. Broader Relevance

The insights shared during this roundtable resonate far beyond the digital policy space; they address urgent, global imperatives to advance sustainability, equity, and shared human progress. As technology continues to evolve at an exponential pace, its alignment with inclusive governance and social well-being has become one of the defining challenges and opportunities of our time.

The Digital Economist's mission to shape a human-centered digital economy rooted in sustainability, systems transformation, and cross-sector collaboration was strongly reflected throughout the session. Panelists and experts demonstrated that innovation, when guided by inclusive and ethical policy, can drive not only technological progress but also social resilience, economic opportunity, and institutional trust.

Central to this conversation was the recognition that policy is not here to slow innovation but to support it, steward it, and ensure its benefits are widely and fairly distributed. Education, digital literacy, and public-private-academic partnerships emerged as critical levers to help societies adapt and lead responsibly in this era of rapid change.



Most importantly, the roundtable reaffirmed that humans must remain at the core of all technological development. Innovation is inherently human, and it is through collaboration, creativity, and courageous policy leadership that we can ensure a digital future built on dignity, openness, and sustainability.

This roundtable was not simply a moment of reflection but a call to bold, coordinated action. Let us move forward with a shared purpose: to embed human values at the heart of technology and to treat governance not as a constraint but as a catalyst for inclusive progress.





Roundtable 6

The Rise of the AI-First Organization: Governance in the Age of Intelligent Agents

AI-first organizations are rapidly reshaping industries, from operational efficiency to strategy and leadership. This roundtable will explore how companies deploy intelligent agents, redefine decision-making, and implement new models of trust, governance, and leadership. Panelists will share real-world use cases and debate how to embed accountability, transparency, and human alignment into this new era.

Roundtable Host

Sandy Carter

COO,
Unstoppable Domains

Speakers

Yoshita Sharma

Technical Program Manager,
Microsoft

Neeraj Madan

Solutions Director, Data, and AI,
Evergreen

Asha Saxena

CEO and Founder,
World Leaders in Data and AI

Frank Nardi

CEO,
Cloud Coach

1. Session Framing

- What provocation or guiding question opened the discussion?
 - How do organizations leverage AI agents as teammates and navigate the transition to an AI-first company?
- What context or trends were highlighted?
 - AI-first organizations are no longer futuristic but today's strategic reality
 - Companies like Microsoft and marketing agencies are deploying AI agents as operational teammates
 - The shift from viewing AI as tools to AI as collaborative team members



Tensions/Contrasts Explored

- Who governs the agent vs. who's accountable for its actions
- Collaboration vs. control in human–AI partnerships
- Traditional leadership frameworks vs. distributed intelligence models
- Adaptive systems vs. static strategy approaches

2. Key Contributions from Speakers

2.1 Sandy Carter

- **Repositioning AI From Tools to Teammates:** Framed the session around the evolving role of AI, highlighting the shift from passive tools to active collaborators in organizational workflows.
- **Asserting the Strategic Reality of AI-First Organizations:** Emphasized that AI-first thinking is no longer theoretical—it defines present-day competitive strategy.
- **Guiding the Exploration of Governance Questions:** Led participants through foundational tensions in agent governance, asking, “Who governs the agent? Who is accountable for its actions?”
- **Facilitating Dialogue on Leadership Paradigm Shifts:** Raised questions about how leadership evolves when intelligence becomes distributed across agents and teams.
- **Connecting Cross-Industry Use Cases to Universal Themes:** Drew examples from various sectors to demonstrate the widespread relevance of AI governance and integration.
- **Positioning the Session as a Launchpad for New Governance Models:** Framed the discussion as a step toward developing new models for trust, strategy, and leadership in an AI-agent world.

2.2 Yoshita Sharma

Microsoft and Enterprise AI

- **Highlighting Real-World Implementation at Microsoft:** Shared how AI agents are being integrated into enterprise systems, specifically focusing on their operational role at Microsoft.
- **Addressing Employee Readiness for AI Collaboration:** Explored the psychological and cultural dimensions of employees adapting to AI teammates.



- **Showcasing Microsoft's AI Idea Manager for Security:** Provided a concrete case study of agent deployment in cybersecurity, illustrating value and challenges.
- **Bringing in Cross-Enterprise Insights:** Supplemented the Microsoft example with deployments from IBM and Ernst & Young, underlining industry-wide momentum.

2.3 Frank Nardi

Marketing AI Applications

- **Positioning AI as a Strategic Partner in Marketing:** Advocated for AI agents as co-strategists that enable marketing teams to scale efficiently.
- **Contrasting Adaptive and Static Marketing Models:** Explored how AI augments decision-making in real time versus rigid campaign planning.
- **Reinforcing the Role of Human Judgment:** Stressed that human discernment remains essential in interpreting and guiding AI outputs in customer-facing domains.
- **Reimagining Customer Journeys Through AI-Augmented Design:** Highlighted how brands can reinvent their relationships with buyers using AI agents as creative collaborators.

2.4 Asha Saxena

Cross-Industry AI Transformation

- **Exploring AI Tutors in Education:** Shared examples of personalized learning tools that use AI agents to enhance student engagement and retention.
- **Demonstrating Healthcare Automation at Mayo Clinic:** Highlighted AI agents streamlining appointment scheduling as part of broader system efficiency.
- **Presenting Financial Automation from JP Morgan:** Described how AI agents manage complex credit agreement workflows, improving accuracy and speed.
- **Introducing AI in HR Onboarding:** Pointed to AI companions guiding new employees through onboarding processes, reducing administrative burden, and increasing engagement.



2.5 Neeraj Madan

AI Governance Architecture

- **Advocating a Service-as-Software Lifecycle Approach:** Proposed a development model that integrates governance throughout the AI agent lifecycle.
- **Reframing Governance as Business Enabler:** Challenged the notion of governance as restrictive, emphasizing its role in fostering innovation responsibly.
- **Confronting Bias in Hiring Agents:** Highlighted the risks and mitigation strategies for embedded bias in automated talent acquisition tools.
- **Promoting the “AI First, Human Always” Ethos:** Introduced a procurement philosophy that centers ethics, transparency, and human oversight in AI integration.
- **Outlining Critical Governance Priorities for Enterprises:** Identified key areas companies must address—including accountability, explainability, and impact assessment—when deploying AI agents at scale.

3. Roundtable Host Commentary and Flow of Discussion

3.1 Flow Management

- Sandy Carter structured the discussion around four- to five-minute focused segments per speaker to maintain pace and engagement
- Transitioned seamlessly between industry examples (Enterprise → marketing agencies → cross-sector applications → governance frameworks)
- Used provocative questions to drive deeper exploration: “How do human managers manage AI Agents? Do you care about morale? Do you do a performance appraisal?”
- Maintained focus on practical implementation rather than theoretical discussions

3.2 Notable Reframes/Highlights

- Reframed AI agents from “automation tools” to “operational teammates,” requiring new management approaches
- Highlighted the shift from “AI First, Human Always” to collaborative partnership models



- Emphasized governance as “Enabling the Business, Not Controlling the Business”
- Connected the dots between technical implementation and leadership transformation

4. Audience Engagement

- **Management Evolution Question:** Audience member asked about fundamental differences between traditional management and AI-era leadership, sparking discussion on distributed decision-making and human–AI collaboration models.
- **AI–First Definition Clarification:** Multiple participants sought clarity on what truly constitutes an “AI-first company” versus organizations just using AI tools, leading to deeper exploration of organizational transformation.
- **Timeline Reality Check:** Direct question about adoption speed—“How fast will this transformation actually happen?”—generated candid discussion about implementation timelines across different industries and company sizes.
- Case study breakdowns that resonated with the audience’s industry experiences

5. Key Takeaways

- **AI–first Transformation Is Operational Reality:** Organizations are moving beyond pilot programs to full-scale AI agent deployment as team members.
- **Governance Frameworks Must Evolve:** Traditional oversight models don’t apply when intelligence is distributed across human–AI teams.
- **Accountability Requires New Models:** Clear frameworks needed for responsibility assignment in AI–augmented decision-making.
- **Human Judgment Remains Central:** AI agents enhance rather than replace human strategic thinking and oversight.
- **Industry-Specific Applications Emerging:** From healthcare automation to financial services, AI agents are being tailored to sector-specific needs.



- **Trust and Transparency Are Foundational:** Building confidence across internal teams and customer-facing functions is critical for adoption.
- **Leadership Must Adapt:** New frameworks are required for managing when AI makes decisions humans traditionally handled.

6. Broader Relevance

This roundtable addresses the urgent need for organizations to develop governance frameworks for AI-first operations, moving beyond theoretical discussions to practical implementation strategies. As AI agents become operational teammates across industries—from Microsoft’s security systems to Mayo Clinic’s patient scheduling—the session provides actionable insights for leaders navigating the transition from traditional hierarchical management to collaborative human-AI team structures. The discussion is particularly relevant for executives, AI governance professionals, and organizational leaders who must balance innovation with accountability in an increasingly AI-augmented business environment.





Roundtable 7

Onchain Opportunity: Designing Blockchain Ecosystems for Financial and Social Inclusion

This session addresses how decentralized technologies can be leveraged as enablers— not just innovations—for achieving financial and social inclusion. The roundtable will explore blockchain's evolving role in designing systems and models that prioritize inclusion by design, especially in areas like education, local governance, and underserved communities.

Roundtable Host

Georgios Samakovitis

Professor of Fintech,
University of Greenwich

Speakers

Mickie Chandra

Senior Executive Fellow,
The Digital Economist

Nikhil Kassetty

Executive Fellow,
The Digital Economist

Joyce Lai

Founder,
New Territories LLC

Monica Ansel

Steward,
DC DAO

Inga Mullins

CEO,
Fluency



1. Session Framing

We carefully constructed and ordered the lineup of questions, starting with the pain points, as there are many use cases to address current issues with social and financial equity and access. Panel members were prompted to draw on our use cases and experiences. These were the questions asked of the speakers:

Q1: Where do we think pain points are in our existing design practice for inclusion? Where do existing blockchain approaches, systems, and infrastructure suffer in terms of inclusivity?

Q2: What do you think we should be doing now to make them better? (The idea here is to begin sketching a future state that will support and observe financial and societal inclusion.)

Q3: What do you think this future looks like? If you were to shortlist requirements for inclusion-by-design, what would those look like? (This is in a way our “output”—a high-level list of desired features.)

The discussion opened by identifying where the current blockchain design falls short on inclusion. The moderator asked the panel to first pinpoint pain points in today’s blockchain systems regarding inclusivity (financial or social). This set a foundation for exploring solutions. Next, panelists were prompted: “What should we be doing now to improve these systems?”—an invitation to sketch actionable steps or design changes for greater inclusion. Finally, the roundtable looked forward with “What does an inclusion-by-design future look like?” Panelists envisioned the key features and requirements of a blockchain ecosystem inherently built for financial and social inclusion. This past-present-future sequence structured the conversation.

1.1 Context and Trends

The session highlighted financial inclusion and social inclusion as critical, timely goals that many Web3 and blockchain initiatives aspire to address. Social inclusion, the panel noted, means creating conditions for everyone to participate meaningfully in society—at minimum, removing barriers (non-exclusion) and ideally fostering environments where communities thrive through broad participation (positive network effects). Financial inclusion extends beyond giving people bank accounts; it’s about building economic tools and frameworks that empower individuals, enabling them to improve their livelihoods and, in turn, unlock broader civic and social engagement. In essence, financial inclusion can act as a multiplier for other forms of inclusion. These themes are highly visible in current discourse and form a core part of blockchain’s promise: many proponents argue that decentralized technologies can democratize access to resources, education, governance, and capital. The roundtable set out to examine how true this promise is in practice and what’s needed to realize it.



1.2 Tensions/Contrasts

A key tension explored was the degree of decentralization versus practical empowerment. The audience and panel wrestled with questions of control: To what extent can (and should) communities and individuals be enabled to make their own decisions, control their assets and data, and maintain sovereignty via decentralized tech? While blockchain's decentralized nature suggests greater individual agency, the group acknowledged that decentralization alone is not a silver bullet for inclusion. There's an ongoing debate between the ideals of a trustless, user-empowering system and the reality that many users still rely on centralized intermediaries or face new forms of exclusion (e.g., technology barriers). This contrast—centralized trust frameworks vs. decentralized user empowerment—underpinned many of the panel's points. Other subtle tensions included the innovation vs. accessibility trade-off (cutting-edge blockchain solutions often being too complex for lay users) and the narrative struggle between crypto's negative headlines (scams, hacks) and its positive potential for social good. These contrasts framed the need for deliberate inclusion-by-design rather than assuming inclusion will happen automatically.

We purposely highlight *financial* and *social inclusion* as high-visibility topics today that, in large part, motivate blockchain and Web3 initiatives.

- **Social inclusion** is essential because it creates the conditions for individuals to participate meaningfully in society. At its most basic, inclusion means *non-exclusion*—providing the necessary social and intellectual infrastructure for people to contribute as citizens, professionals, and members of society. At a more advanced level, it implies systems that actively promote participation, resilience, and thriving communities, embracing the concept of *positive network effects*.
- **Financial inclusion**, while more complex, extends beyond simply giving people access to financial systems. It's about building frameworks that empower individuals economically, which in turn can unlock broader social and civic participation. In this sense, financial inclusion becomes a multiplier—an enabler of other forms of inclusion.

The audience revisited the evolving debate of decentralization and to what extent communities and individuals will be enabled to make decisions and control their assets, their data, and sovereignty.



2. Key Contributions from Speakers

2.1 Joyce Lai

Legal/Policy and Builder Perspective

- **Highlighting the Risks of Overregulation:** Warned that rising compliance and KYC/AML demands—if poorly designed—can exclude low-income and undocumented users, particularly in emerging markets.
- **Advocating for Smarter, Risk-Based Policy Thresholds:** Proposed nuanced legal frameworks that balance security and inclusion without deterring participation.
- **Championing Community-Driven Security Models:** Cited the success of decentralized fraud detection by independent analysts as proof that user agency can improve safety without central gatekeeping.
- **Promoting Self-Sovereign Identity and On-Chain Trust:** Supported digital identity models that allow individuals to prove credentials independently of third-party documentation.
- **Emphasizing Early Literacy and Tech Education:** Shared personal examples of teaching AI to preschoolers, reinforcing that inclusion begins with accessible, early education about technology.

2.2 Monica Anshel

Community and Investor Perspective

- **Calling Out the Reputation Gap:** Identified the dominance of scam narratives as a barrier to participation, urging the ecosystem to amplify success stories that reflect blockchain's real-world value.
- **Critiquing User Experience and Technical Barriers:** Compared crypto interfaces to “tinkerer’s basements,” stressing the need for radically simplified onboarding and intuitive design.
- **Showcasing Cooperative Governance in Action:** Shared the DC DAO model, where membership and voice are earned through contribution—not capital—creating space for wider diversity and community ownership.
- **Proposing Participation-Based Inclusion:** Argued that engagement, not wealth or privilege, should determine access and influence within blockchain communities.
- **Positioning Accessible Design as a Driver of Equity:** Framed usability and structural inclusion as preconditions for attracting women, older adults, and historically marginalized users.



2.3 Mickie Chandra

Education and Data Safety Perspective

- **Warning Against Data Vulnerabilities in Education Systems:** Cited real breaches in K–12 platforms to highlight the urgent need for secure digital infrastructure for children.
- **Positioning Blockchain as a Privacy Tool for Youth Data:** Advocated for blockchain's immutability and encryption features as a solution for protecting sensitive student information.
- **Envisioning Decentralized Student Credentials:** Proposed blockchain-based tracking of service hours and micro-credentials, giving students ownership over their learning and contributions.
- **Acknowledging Institutional Challenges:** Noted concerns around affordability and interoperability for schools, emphasizing the need for low-cost pilots and gradual integration.
- **Framing Inclusion as Protection:** Argued that safeguarding vulnerable populations—like students—must be central to digital inclusion strategies.

2.4 Nikhil Kassetty

Fintech and Technology Perspective

- **Exposing the Infrastructure Assumptions of Blockchain Apps:** Criticized tech designs that ignore users with basic phones, limited internet, or low tech literacy.
- **Promoting Low-Tech, High-Impact Solutions:** Pointed to SMS-based crypto wallets and microfinance via text as models of inclusion that align with real-world constraints.
- **Centering Cultural Relevance in Tech Design:** Urged developers to work with, not against, local financial norms—such as informal lending circles or community trust systems.
- **Encouraging Use of Alternative Data for Financial Access:** Advocated for credit models that incorporate local reputation or peer endorsements in lieu of traditional IDs.
- **Calling for Human-Centric Innovation:** Emphasized that blockchain systems must adapt to people—not the other way around—if inclusion is to be meaningful.



3. Roundtable Host Commentary and Flow of Discussion

We carefully constructed and ordered the lineup of questions based on feedback from speakers. It was very helpful to have met with all the speakers beforehand to discuss how the conversation might go. It was great practice for all of us and provided input for the moderator to adjust questions as needed.

3.1 Flow Management

Moderator Georgios Samakovitis carefully orchestrated the conversation in a thematic, round-robin style. Rather than giving each panelist one long speaking slot, Georgios posed a sequence of focused questions (the “pain points” to “what to do now” to “future vision” arc), and invited each panelist to respond in turn. This approach fostered a lively, interactive dialogue: each speaker built on others’ points around the same theme before the discussion moved to the next theme.

Managing time and transitions was crucial—Georgios’s preparation with the panelists beforehand (a prep call to run through the questions and clarify their perspectives) paid off in a smooth flow.

He occasionally summed up or linked ideas as the discussion progressed, ensuring the conversation stayed on track. For example, after hearing about technical barriers from Nikhil and policy barriers from Joyce, the moderator underscored the common thread of “inclusion by design needing both technology and governance fixes.” This thematic structure kept the session cohesive and engaging while still allowing each expert’s distinct viewpoint to surface.

3.2 Notable Moments and Pivots

One highlight was how the Q&A segment broadened the conversation (more on that below). The moderator adeptly handled this pivot: when audience questions introduced AI’s relationship with blockchain, Georgios welcomed the new angle and let panelists weigh in, connecting it back to the inclusion theme.

There was also an organic reframe initiated by Monica’s points—she shifted the discussion from just technology to the human element (narratives and user-friendliness). Georgios picked up on this and prompted others to consider user experience as part of inclusion, which hadn’t been explicitly on the table initially. Throughout, the moderator balanced the discussion between optimistic visions and critical realities. When, for instance, Joyce highlighted how blockchain could empower individuals to prove their identity, Georgios echoed that but also asked, “How do we ensure those solutions are actually usable for the unbanked or under-documented populations?”—steering the panel to think concretely.

Overall, the roundtable felt dynamic yet structured: the preset questions gave it an



organized flow, but there was flexibility to explore emerging ideas (like AI or cooperative governance models), thanks to the moderator's attentive guidance. The result was a comprehensive exploration that remained audience-centric and solution-oriented.

4. Audience Engagement

4.1 Questions and Themes

The audience actively engaged with the panel, especially during the last twenty minutes. One of the first audience questions came from Sandy, who asked: "Do we feel that AI [artificial intelligence] is going to push blockchain toward more acceptance, or will AI overshadow and maybe diminish interest in blockchain?" This timely question acknowledged the current hype around AI and wondered about its impact on blockchain's inclusive potential. Another key question, raised by Navroop (the event cohost), dug deeper into the AI topic: "What exactly would 'decentralized AI' look like in practice, and could that be a game-changer for inclusion? Or is it just a buzzword?" These questions steered the conversation into the intersection of two frontier technologies.

4.2 Panel's Responses

In response to Sandy's question on AI vs. blockchain, the panel was generally optimistic about synergy rather than competition. Georgios noted that the relationship could be mutualistic: blockchain can make AI more trustworthy and transparent (for example, logging AI decisions or data on an immutable ledger for accountability) while AI can help make sense of blockchain data or improve user interfaces.

Joyce Lai added an interesting framing: "AI is about infinite abundance of data and computation, whereas blockchain provides provable scarcity and trust." In her view, these are complementary—blockchain could enable value exchange and governance for AI systems (like managing payments for AI services or verifying AI outputs), preventing any single actor from having unchecked power. Nikhil Kassetty built on this by suggesting that blockchain could audit AI algorithms: if autonomous agents are making transactions or decisions, a decentralized ledger could record those and ensure they're not tampered with, helping keep AI "honest." The consensus was that AI's rise doesn't spell the end for blockchain; instead, the two could reinforce each other in building inclusive platforms (e.g., AI helping to tailor financial services to underserved people, while blockchain provides them security and identity).



Navroop's question about decentralized AI sparked a nuanced discussion. Panelists admitted that the term "decentralized AI" is somewhat uncharted but saw it as AI that is not controlled by a single company or server, aligning with blockchain's ethos. Nikhil described it simply as AI models or agents running on distributed networks (potentially blockchain-based) rather than in Big Tech's data centers, for instance, many individuals contributing computing power and owning pieces of an AI model.

Monica Anschel gave tangible examples already emerging: AI-driven agents participating in blockchain ecosystems today (for instance, autonomous bots that invest in DeFi or trade on prediction markets). She noted that these bots act on the blockchain without direct human control for each decision. However, Navroop and others pointed out a caveat: just because an AI agent operates on blockchain doesn't mean its ownership or governance is decentralized. True "decentralized AI" might require open-source algorithms, community control over AI development, or blockchains ensuring no single party can dominate the AI's behavior.

An audience member, Dr. Sindhu Bhaskar, chimed in to reinforce what decentralization means: using blockchain's structure (chained records and consensus) can split AI tasks among many agents, potentially speeding up processes and eliminating single points of failure, but the community must oversee those agents (much like a DAO governs a project) to call it genuinely decentralized. This exchange offered a healthy reality check: the panel acknowledged that while combining AI and blockchain is promising, one shouldn't assume it automatically yields inclusion. It matters who controls the AI and how it's integrated.

4.3 Overall Engagement

The Q&A segment injected fresh energy and widened the scope of the discussion. It demonstrated audience interest in the convergence of emerging tech trends (AI, blockchain, data sovereignty). The panelists handled these questions by relating them back to the core theme: inclusion. For example, they collectively agreed that if AI is developed in a decentralized way—community-owned and transparent—it could avoid the concentration of power that today's AI giants have, thereby aligning with the inclusive spirit of blockchain. On the other hand, they warned that buzzwords alone don't guarantee outcomes; deliberate design and governance are needed, whether we're talking about blockchains, AI, or both.



This interactive dialogue with the audience reinforced the panel's main message: new technology waves must be harnessed thoughtfully to serve human needs. It also left attendees with a forward-looking question: How can we ensure that as AI becomes more prevalent, it augments blockchain's inclusive capabilities rather than detracting from them? The engagement was a clear indicator that these issues—decentralization, AI, and inclusion—are top of mind for the community and will likely continue to be debated beyond the session.

5. Key Takeaways

- **Decentralization Is a Start, Not a Guarantee for Inclusion:** Simply using blockchain or any decentralized tech doesn't automatically include everyone. The panel stressed that inclusion-by-design requires intentional features and policies—from accessible user interfaces to sensible regulations and community governance. Decentralization can empower individuals, but systems must be deliberately crafted to reach and serve those who have been excluded.
- **Blockchain Can Address Current Failings in Data Privacy and Security:** A major insight was that blockchain technology offers solutions to some drawbacks of today's centralized data paradigm. For example, immutable ledgers and cryptographic identity can protect sensitive information (like student records or personal IDs) better than status quo systems, giving users greater control over their own data. This enhanced security and privacy framework is a cornerstone for social inclusion in the digital age, where trust is paramount.
- **Inclusive Design Means Human-Centric Design:** Whether for a DeFi app or an educational credential system, user experience matters enormously. If a blockchain application is too technical, jargony, or requires the latest hardware, it will leave behind the very people it aims to include. The panel repeatedly noted the need for simple, intuitive interfaces (think one-click or even SMS-based solutions) and robust user education. Demystifying technology—through better design and outreach—is critical to onboarding non-technical, marginalized, or skeptical users.
- **Bridging the Digital Divide Is Essential for Financial Inclusion:** Technology must accommodate varying levels of connectivity and device access. The panel highlighted that in many regions, the next billion users might come online via basic phones or intermittent internet. Designing blockchain services for low-tech environments (offline access, text-based transactions, local language support) isn't just nice-to-have—it's necessary if we want global financial inclusion. Meeting users where they are, both culturally and technologically, was a recurring theme.



- Community governance and cooperative models can widen participation: Who owns and runs blockchain networks or organizations determines who benefits. Traditional corporate structures can create barriers to entry (wealth requirements, insider networks), whereas decentralized autonomous organizations (DAOs) or cooperatives can lower those barriers. The example of a contribution-based cooperative DAO illustrated that when people earn membership by helping out (not by paying or status), they naturally get a more diverse, engaged community. Governance systems that reward participation over capital are a powerful tool for social inclusion.
- **“Inclusion by design” has two facets— neutrality and support:** True inclusion requires systems to be agnostic to personal attributes and actively supportive of those at a disadvantage. In practice, this means blockchain platforms should not discriminate or exclude based on race, gender, geography, etc. (neutral access for all), and at the same time, they might include protective measures or assistance for vulnerable groups (for instance, social safety nets via smart contracts, or extra safeguards for those less tech-savvy). Designing with empathy for the most marginalized user will make the system better for everyone.
- **Blockchain–AI synergy should be harnessed carefully for inclusion:** The intersection of AI and blockchain emerged as both an opportunity and a challenge. On one hand, blockchain can bring transparency, accountability, and shared ownership to AI systems, which could democratize the benefits of AI (such as personalized services for the unbanked or new forms of digital work). On the other hand, the panel cautioned against assuming that just adding AI (even “decentralized AI”) will automatically broaden opportunities. Inclusive outcomes will require governing AI with the same decentralization principles—ensuring no single entity controls the intelligence— and using AI to enhance accessibility (e.g., AI-driven interfaces that can cater to illiterate users or translate across languages). In short, blockchain and AI together could amplify inclusion, but only if we intentionally align them with inclusive values.

6. Broader Relevance

At the heart of the discussion is *inclusion*—specifically, how blockchain-based models, even if originally designed for other purposes, can be reimagined or adapted to foster inclusion “by design.” As blockchain continues to evolve and gain influence—potentially forming the foundation of future technological infrastructures—this panel provided significant context for how this technology can support *inclusion by design* across sectors.



While blockchain is often seen as “inherently inclusive” due to its decentralized structure, decentralization alone is neither a necessary nor sufficient condition for true inclusion. Without thoughtful design, these systems may replicate or even worsen existing inequalities—favoring those who are already digitally literate, well-resourced, or connected. This is why discussions like this panel are so essential: they challenge the assumption that decentralization equals equity, and instead push us to define and build “inclusion by design” in practice.

The roundtable underscored that we are at a critical window of opportunity. These systems are still forming—there is time to shape them. Inclusion must not be an afterthought but a foundational design principle baked into governance models, user interfaces, onboarding mechanisms, and regulatory frameworks. The session called for conscious effort from developers, policymakers, and ecosystem leaders to ensure blockchain and other emerging technologies work for everyone, not just the few.

6.1 The Interplay Between Social and Financial Inclusion

The conversation centered on two key dimensions of inclusion: social and financial—interconnected and mutually reinforcing.

- **Financial inclusion** was examined as more than access to credit or digital wallets; it’s about developing models and protocols that enable those typically excluded—due to poverty, geography, or lack of documentation—to enter financial systems. Importantly, financial inclusion is also seen as an enabler of broader social inclusion, amplifying access to education, entrepreneurship, and civic participation.
- **Social inclusion (or societal inclusion)** pertains to equitable participation in community life, regardless of gender, race, location, or socioeconomic status. It involves both removing exclusionary barriers and creating systems where all individuals can contribute to and benefit from shared prosperity. At its core, it’s about embedding fairness into the infrastructure of society itself.

These forms of inclusion can be approached through two complementary lenses:

- Agnostic inclusion, which avoids discrimination based on identity or background.
- Protective inclusion, which deliberately supports marginalized or vulnerable populations who might otherwise be excluded.

This dual lens helps ensure that inclusion efforts are universal in intent and targeted in impact.



6.2 A Call to Action: Redefining Technology as an Enabler

Ultimately, the broader takeaway is that technology—when designed intentionally—can be a powerful enabler of human development. Financial and social inclusion are not side goals; they are central to building resilient, equitable societies. Blockchain platforms, if guided by these principles, can catalyze positive network effects and empower communities that have historically been left behind.

The roundtable concluded with optimism and urgency: if we act now, we can shape the next wave of digital infrastructure to reflect human values—not just innovation for its own sake, but systems built for shared opportunity, dignity, and long-term trust.





Roundtable 8

Resiliency as the New Unicorn: Surviving and Thriving in an Era of Compound Crises

This roundtable examined the challenges and opportunities arising from the rapid advancement of technology, particularly the recent surge in artificial intelligence. The discussion explored AI's impact on the economic landscape and the technological drivers behind this transformation, such as LLMs. Then we explored AI's economic effects across diverse sectors and defined resilience as the ability to adapt with agility and thrive amidst uncertainty. Finally, the roundtable featured real-world examples of adaptation strategies and recommended programs and collaborations to cultivate this essential resilience through ongoing transformation.

Roundtable Host

Manas Talukdar

Director of Engineering,
Labelbox

Speakers

Bill Lesieur

Senior Executive Fellow,
The Digital Economist

Najada Taci

Executive Fellow,
The Digital Economist

Quentin Reul

Director of Global AI Strategy and
Solutions,
Expert.ai

Brandon Middleton

Generative AI GTM Leader,
Amazon Web Services

1. Session Framing

The discussion began by framing the compelling circumstances surrounding rapid technological innovation, particularly the explosive proliferation of AI tools and services following the advent of large language models (LLMs). This provocation invited participants to move beyond traditional notions of resilience as mere survival, pushing them to consider it a proactive strategy shaped by technological innovation.



The session was situated against a backdrop of significant global shifts:

- **Rapid Technological Transformation:** The explosive growth of AI, exemplified by tools like ChatGPT, is revolutionizing industries, labor markets, and societal structures.
- **Economic and Societal Disruption:** AI-driven progress is occurring alongside tech layoffs and economic instability, highlighting the dual-edged nature of innovation.
- **Systemic Crises:** From climate change to geopolitical tensions and supply chain breakdowns, interconnected challenges are testing the limits of traditional resilience models.

These trends underscored the urgency of rethinking resilience in a world of compounding uncertainties.

The conversation navigated several key dichotomies:

- **Reactive vs. Proactive Resilience:** Participants explored transitioning from simply responding to crises to anticipating and shaping outcomes, utilizing tools such as decentralized AI and real-time systems.
- **Technological Innovation vs. Human-Centric Adaptation:** The discussion weighed the benefits of AI adoption against the need for emotional intelligence, continuous learning, and psychological safety to keep humanity at the core.
- **Centralized Control vs. Decentralization:** A hybrid future emerged as a focal point, balancing centralized governance with decentralized innovations like DeFi, prompting new approaches to stability.

These tensions framed a dynamic dialogue, encouraging participants to wrestle with the complexities of resilience in a tech-driven era.

2. Key Contributions from Speakers

2.1 Manas Talukdar

- **Identifying the Human Cost of Rapid Change:** Highlighted how the unprecedented pace of AI development is leading to significant layoffs across the tech sector, shifting from previous optimism to urgent questions about preparedness.



- **Calling for Resilient Mindsets:** Urged individuals and organizations to develop resiliency—not just to weather the current shifts but to build long-term strategies that adapt to accelerating disruption.

2.2 Bill Lesieur

- **Redefining Resilience in the AI Era:** Distinguished between traditional mitigation-based resilience and future-focused resilience rooted in decentralized AI, autonomous transactions, and real-time adaptability.
- **Urgency for Structural Transformation:** Asserted that “future-proofing” in this era will require entirely new operational foundations, not just upgrades to legacy systems.

2.3 Najada Taci

- **Spotlighting AI's Impact on Financial Services:** Explored how AI adoption is reshaping banking operations, from efficiency gains and cybersecurity strategies to regulatory compliance challenges.
- **Proposing Adaptive Risk Management Frameworks:** Shared insights from current research and practice, emphasizing ethical AI deployment, robust oversight, and proactive governance as core to financial system resilience.

2.4 Quentin Reul

- **Warning About AI Project Failures:** Cited Gartner's forecast that 30 percent of generative AI projects will fail by end 2025, with an updated prediction of 60 percent abandonment by 2026, largely due to a lack of AI-ready data.
- **Pushing for Use-Case-Driven AI Strategy:** Stressed the importance of grounding AI initiatives in real business needs using frameworks like Jobs-to-Be-Done (JTBD) and Lean Product Lifecycle, which help align innovation with measurable customer value.

2.5 Brandon Middleton

- **Mapping the Global Impact of Decentralized Tech:** Positioned AI/ML and Web3 as transformative forces that will redefine labor markets, industries, and value creation worldwide.
- **Encouraging Preemptive Institutional Change:** Called on governments, educators, and businesses to disrupt themselves through upskilling, policy evolution, and governance reform—before external forces do it for them.



3. Roundtable Host Commentary and Flow of Discussion

Manas guided the roundtable with a natural flow across speakers, from setting the initial foundation and technical drivers to defining resilience in the present and the future, impact across diverse sectors, lessons from the field, practical considerations, and finally, some programs and collaborations to build resilience in a rapidly evolving landscape. He also took questions from the audience and provided opportunities for each speaker to provide insights based on their expertise and background.

4. Audience Engagement

4.1 Anti-Fragility as an Advanced Form of Resilience: Resilience and adaptability evolve into a proactive goal of anti-fragility. Speakers illustrate this through the following:

- **Technology:** Brandon's microservices example shows systems designed to improve under stress by isolating failures and maintaining functionality.
- **Human Factors:** Brandon's emphasis on polymathic, adaptable workers suggests a workforce that strengthens through change.
- **Industrial AI:** Manas's idempotent AI agents aim for consistency and improvement, a step toward anti-fragile operations.

4.2 Technological and Organizational Strategies for Anti-Fragility

- **Microservices and APIs:** Brandon's architectural shift ensures systems remain robust and adaptable, improving with each challenge.
- **AI Agents:** Manas's industrial AI approach demonstrates how specialized, reliable AI can enhance system strength over time.
- **Strategic Foresight:** Bill's reversible decision-making allows organizations to experiment and refine strategies, turning uncertainty into opportunity.

4.3 Human-Centric Approaches: The human aspect of the technology theme deepens:

- **Skill Development:** Brandon's vision of a multi-skilled workforce capable of rapid learning reflects anti-fragility at the individual level.
- **Culture of Learning:** Manas notes that encouraging experimentation and accepting failure fosters an anti-fragile organizational mindset, where setbacks drive improvement.



- **Collaboration and Regulation.** Collaboration and regulation to support innovation safely, creating conditions for anti-fragility.
- **Public-Private Synergy:** Najada's hybrid model for finance (traditional banking and DeFi) and Manas's examples (e.g., Singapore's programs) show how collaboration builds stable, adaptable systems.
- **Regulatory Balance:** Najada noted that regulation that secures without stifling innovation ensures systems can evolve and strengthen through challenges.
- **AI Literacy and Practical Implementation Insight:** Quentin and Manas emphasized the importance of understanding AI's limitations, aligning with the concept of anti-fragility by avoiding brittle overreliance.
- **Probabilistic Understanding:** Recognizing AI as probabilistic prevents misuse, ensuring systems remain flexible and improvable.
- **Customer Focus:** Quentin's emphasis on user-driven solutions ensures innovations are sustainable, a trait of anti-fragile design.

5. Key Takeaways

- **Proactive Resilience Through Technology:** Resilience in the AI era requires a shift from reactive to proactive adaptation. Decentralized AI and real-time payment systems were highlighted as critical enablers, allowing organizations to anticipate and shape crises rather than just respond.
- **Hybrid Financial Models for Stability:** A hybrid approach combining traditional banking with decentralized finance (DeFi) was proposed as essential for resilience in global financial systems. This model helps mitigate risks from economic, geopolitical, and technological disruptions.
- **Customer-Centric AI Adoption:** Successful AI integration relies on prioritizing user needs over technology-driven solutions. This customer-centric focus ensures sustainable outcomes, particularly in industries such as publishing, where personalization is crucial.
- **Human Factors in Technological Change:** Emotional intelligence and continuous learning were emphasized as vital for individuals and organizations to adapt to rapid technological shifts and foster success in an AI-driven landscape.



- **Anti-Fragility as an Advanced Goal:** Beyond resilience, anti-fragility—systems that improve through adversity—was raised. This advanced goal encourages organizations to grow stronger in the face of crises.
- **Balancing Innovation and Stability:** Adopting new technologies quickly while meeting current business demands requires situational awareness and effective change management to maintain operational stability.
- **AI Literacy and Probabilistic Understanding:** AI literacy is crucial, including recognizing that AI operates probabilistically. Features like hallucination in large language models (LLMs) were noted as inherent, not flaws underscoring the need for responsible use.
- **Psychological Safety for Innovation:** A culture of psychological safety is crucial for encouraging experimentation and innovation. This environment supports learning from failure, a key component of long-term resilience.

6. Broader Relevance

The topic of resilience in an era of compound crises is becoming increasingly important as organizations and societies face various challenges, including technological disruptions, economic instability, and other uncertainties. This relevance stems from the need to move beyond merely reacting to crises toward adopting proactive, anti-fragile strategies that enable systems to thrive amid adversity. Rapid advancements in artificial intelligence and other technologies underscore the importance of understanding and harnessing their probabilistic nature to build adaptive, innovative frameworks. By integrating technological progress with human strengths—such as emotional intelligence, continuous learning, and a focus on customer-centric solutions—this approach fosters resilient systems that can evolve in an unpredictable world and succeed in a constantly changing environment.



Roundtable 9

Terms of Belonging: Dialogue as a Tool for Institutional Transformation

In an era marked by increasing polarization, organizational rigidity, and shifting sociocultural dynamics, the concept of belonging has emerged as a critical component of resilient and inclusive institutions. This roundtable explored how dialogue, as both a process and a practice, can foster environments where individuals feel seen, heard, and valued. Moving beyond superficial diversity metrics, we ask: What does it truly mean to belong within an institution? And how can dialogic practices serve as catalysts for meaningful, human-centered transformation?

This session brought together leaders, thinkers, and changemakers across sectors to co-create understanding around the “terms” of belonging, how they’re defined, contested, and enacted in institutional life. We will delve into how intentional, inclusive dialogue can disrupt traditional power structures, surface unspoken assumptions, and enable collective reimagining of workplace culture, governance, and strategy.

Roundtable Host

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Co-Founder and CEO,
Smart Projects

Speakers

Dr. Ali Fenwick

Professor of Organizational
Behavior and Innovation,
Hult International Business School

Harshul Asnani

President,
Tech Mahindra

Balaji Dhamodharan

Global Software Analytics Leader,
AMD

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1. Session Framing

1.1 Provocation and Framing

The session opened with a compelling provocation: *In a world where everything is a human-created concept, why are we moving toward rendering ourselves obsolete?* This question anchored the conversation in an existential tension—are we designing systems that ultimately replace us, and if so, is this the right path forward?

1.2 Context and Trends Highlighted

Set against the backdrop of rapid technological acceleration, the discussion centered on the growing adoption of artificial intelligence across sectors such as health care, education, and business. These advancements promise increased efficiency, scalability, and innovation—but also raise critical concerns about human relevance, agency, and connection.

1.3 Tensions and Contrasts Explored

At the heart of the session was a deep interrogation of the trade-offs between machine efficiency and human presence. Speakers explored the emerging tendency to automate not just tasks but roles and relationships and questioned what is lost when machines begin to mediate or replace inherently human experiences. The discussion underscored a growing need to resist reductionist models of progress and instead prioritize technologies that deepen—not dilute—human connection and collective well-being.

2. Key Contributions from Speakers

2.1 Dr. Ali Fenwick

- **Digital Technologies Are Increasing Moral Distance:** Warned that people are becoming emotionally detached from the real-world consequences of their online actions, leading to ethical disconnection.
- **Machines Are Not Moral Agents—Humans Are:** Emphasized that technology itself is neither moral nor immoral; ethical responsibility lies squarely with the humans who design, deploy, and govern it.
- **Ethics Must Be Embedded from the Start:** Advocated for ethics to be a design imperative, not a reactive fix—arguing that failing to do so risks public backlash and institutional distrust.
- **Shift from Blame to Responsibility:** Encouraged moving away from a culture of blame and toward proactive ethical ownership by individuals, teams, and organizations.



2.2 Harshul Asnani

- **Digital Literacy Is a Prerequisite for Ethical Tech Use:** Argued that widespread adoption without adequate user understanding can create harm at scale.
- **Ethical Friction Should Be Designed Into Systems:** Suggested that ethical dilemmas and value conflicts are inevitable—and systems should be built to surface and address them.
- **AI Should Augment, Not Replace, Human Capabilities:** Framed automation as a tool to support human decision-making, not render it obsolete.
- **Holistic Policy Must Align Human and Machine Priorities:** Called for cohesive governance frameworks that bring together institutional, technological, and societal objectives.

2.3 Balaji Dhamodharan

- **Ethical Leadership Is Culture-Building, Not Just Compliance:** Stressed that leading responsibly in the digital age requires intentional value-setting—not just rule-following.
- **Tech-Driven Decisions Must Consider Long-Term Societal Impact:** Urged leaders to anchor innovation in purpose, equity, and sustainability amid rapid disruption.
- **Navigating Cultural Diversity in Global Ethics Is Key:** Highlighted the difficulty—and necessity—of maintaining ethical consistency across culturally diverse teams.
- **Transparency and Empathy Are Core Leadership Competencies:** Framed inclusive, people-centered decision-making as essential for ethical governance at scale.

2.4 Jamil Hassan

- **Data Ownership Is Central to Human Autonomy:** Raised concerns about who controls data in digital systems and how that control impacts individual freedom and rights.
- **Algorithmic Paternalism Threatens User Agency:** Warned that AI systems making decisions for users without their input creates dangerous power imbalances.
- **Decentralization Is a Path to Ethical System Design:** Proposed decentralization as a structural solution to empower individuals and protect their data.



- **Inclusive Dialogue Is Needed to Build Transparent Systems:**
Advocated for open communication between regulators, technologists, and citizens to avoid opaque and unaccountable “black box” technologies.

3. Roundtable Host Commentary and Flow of Discussion

The discussion flowed in a structured yet organic manner, beginning with individual speaker interventions and culminating in a lively Q&A. Each speaker offered a unique lens—ranging from psychology and corporate systems to decentralized governance and semantic influence—creating a multidimensional exploration of belonging.

The moderator maintained a cohesive thread by returning to the provocation that institutions, not people, might be what needs to evolve. No major audience shifts or reframes disrupted the flow, but the discussion maintained thematic alignment around culture, systems, identity, and humanization.

4. Audience Engagement

4.1 Themes from Audience Questions

- The tension between automation and human belonging, particularly regarding AI integration.
- The inadequacy of symbolic gestures (e.g., “my door is always open”) in building psychological safety.
- The distinction between communication and understanding—and the consequences when institutions fail to bridge that gap.

4.2 Notable Reflections

- Audience members resonated with the idea that language and semantics play a powerful role in shaping workplace culture.
- There was strong interest in how to design safe spaces that go beyond performative inclusion and instead nurture trust and shared power.
- The Q&A sparked deeper questioning about how to balance digital transformation with maintaining core human values in the workplace.



5. Key Takeaways

- Belonging is not about assimilation but about being seen and valued in one's full humanity.
- Institutions must evolve their narratives and systems—not just their diversity statistics.
- Language and titles (e.g., “coach” vs “manager”) shape culture and perceptions of safety and inclusion.
- Psychological safety cannot be assumed; it must be designed and actively maintained.
- Culture is more influential than strategy in shaping how people experience organizations.
- Participatory governance and co-creation foster deeper belonging, especially in emerging tech ecosystems.
- Dialogue is not a soft skill—it is a transformative practice that can realign institutions toward human-centric outcomes.

6. Broader Relevance

This session resonates deeply in a world grappling with rapid technological advancement, systemic inequities, and cultural fragmentation. As institutions face increasing pressure to modernize and digitize, this conversation repositions *dialogue* as a critical infrastructure—one that can rehumanize organizations, challenge entrenched power structures, and seed cultures of belonging. The insights here extend far beyond HR or DEI departments, offering strategic guidance for any leader seeking to future-proof their institution by centering human connection.



Closing Day 2

From Dialogue to Design: Closing the Loop on Collective Engagement

This closing session explored how we transition from dialogue to concrete design and collective action. Speakers reflected on how digital tools, inclusive engagement strategies, and community-driven ecosystems can be catalysts for change. The conversation emphasized practical pathways for sustained collaboration, human-centered digital economies, and storytelling as a mechanism for inclusive transformation. The session closed with audience reflections on global inclusion, bridging the North–South digital gap, and the evolving role of *The Digital Economist* community in designing actionable solutions.

Roundtable Host

Jose Luis Carvalho

Executive Director,
Center of Excellence,
The Digital Economist

Speakers

Navroop Sahdev

CEO and Founder,
The Digital Economist

Dr. Sindhu Bhaskar

Chairman and Founder,
Est-Grp

Chioma Ohakam

Director of Public Engagement,
Gracie Mansion Conservancy

1. Session Framing

1.1 Provocation/Guiding Question

How do we move from reflective dialogue into intentional, participatory design and sustained collective action?

1.2 Context/Trends Highlighted

- A growing demand for digital systems designed around dignity, access, and equity.
- Decentralization positioned as a necessary counterbalance to concentrated power structures.



- Participatory platforms seen as essential to transforming passive dialogue into shared design.
- Storytelling and co-curation elevated as tools for long-term, inclusive civic engagement.
- Cultural institutions are increasingly acting as bridges between community voice and digital innovation.
- *The Digital Economist's* role affirmed as both convener and catalyst for systemic change.
- Collective design reframed as a continuous process rather than a one-time event.

1.3 Tensions/Contrasts Explored

Throughout the discussion, several key contrasts surfaced:

- **Digital Potential vs. Access Reality:** While digital technologies promise democratization, they often exacerbate existing inequalities. The gap between tech-driven optimism and real-world equity—especially across the Global South—was a central concern.
- **Centralized Control vs. Decentralized Empowerment:** The discussion acknowledged how new technologies can reinforce centralized power, despite their decentralized architecture. The need for community-driven governance and commons-based models was strongly emphasized.
- **Extractive Systems vs. Regenerative Models:** Speakers drew attention to the need to move from systems that extract value from communities and environments to those that reinvest and regenerate—economically, socially, and ecologically.
- **Stakeholder Inclusion vs. Stakeholder Ownership:** Engagement was reframed not merely as voice or visibility but as co-ownership—where individuals have not just a seat, but a tangible stake in system design and outcomes.

2. Key Contributions from Speakers

2.1 Chioma Ohakam

- **Community Voice and Co-Curation as Foundations of Engagement:** Articulated a vision for inclusive public programming rooted in lived experience and collective authorship.



- **Partnership Models Like “Fathers and Sons” as Blueprints:** Highlighted initiatives that blend multi-agency collaboration with real-world resource delivery to underserved populations.
- **Blending Physical and Digital Tools for Access:** Proposed a hybrid engagement model that merges in-person programming with digital infrastructure to expand reach and inclusivity.
- **Culture as Civic Infrastructure:** Reframed cultural programming as essential civic infrastructure for equity, belonging, and sustained public dialogue.

2.2 Dr. Sindhu Bhaskar

- **Unchecked Tech Growth Creates Ethical Vacuums:** Delivered a powerful critique of innovation without ethical grounding, calling for values-led development.
- **Collective Engagement as a Civilizational Design Imperative:** Positioned co-creation and broad participation as necessary for steering humanity's digital trajectory.
- **Ledger-Based Feedback Loops for Accountability:** Proposed traceable, transparent engagement models using distributed ledger technologies to build trust.
- **A Vision for Programmable Justice Rooted in Dignity:** Grounded his design philosophy in decentralized ownership, dignity, and justice as programmable outcomes.

2.3 Navroop Sahdev

- **Building Commons to Counter Extractive Tech Economies:** Advocated for an ecosystem approach to rebuild shared infrastructure and resist exploitative digital models.
- **The Digital Economist as a Platform for Scaled Collective Action:** Framed the organization as a vehicle for translating knowledge into collective governance practices.
- **Open Invitation to Shape Digital Governance Norms:** Encouraged contributors across sectors to co-create and operationalize “next practices” in technology stewardship.
- **Structural Inequality Identified as Core Systemic Challenge:** Named deep-rooted inequities—not just technical gaps—as the central barrier to just digital futures.



2.4 Jose Luis Carvalho

- **Extending the Conversation into Tangible Action:** Outlined concrete follow-through steps to carry roundtable insights into implementation.
- **Local Research Ecosystems as Knowledge Equalizers:** Positioned regionally rooted research as vital to addressing the Global North–South knowledge imbalance.
- **Prioritizing Community Ownership Over Top-Down Solutions:** Emphasized participatory, locally governed models as more impactful than abstract policy directives.
- **Africa Coalition as a Focal Point for Measurable Change:** Reaffirmed a commitment to outcome-oriented initiatives, with the Africa Coalition as a key pillar.

3. Roundtable Host Commentary and Flow of Discussion

The session transitioned seamlessly from closing reflections into a forward-looking, community-driven dialogue. Each speaker built upon the momentum of the past two days—Chioma grounded the conversation in inclusive, place-based engagement while Dr. Bhaskar elevated the discussion to a systems-level design imperative. Navroop’s intervention tied these threads together through an ecosystem lens, reinforcing the need for distributed leadership and participatory governance. A defining moment emerged during the open floor when Dr. Hubert Danso called attention to the persistent North–South technology gap, prompting a meaningful exchange. Jose and Imen responded with a clear commitment to support local research ecosystems and scale actionable efforts through initiatives like the Africa Coalition, signaling a tangible bridge between dialogue and implementation.

4. Audience Engagement

4.1 Themes Raised

- **Bridging the digital divide between the Global North and South:** Participants voiced concern over the widening gap in technological access, resources, and policy influence between developed and developing regions. The conversation emphasized the urgency of inclusive design that serves all geographies, not just innovation hubs.
- **Ensuring action follows awareness:** Several attendees stressed that meaningful engagement must result in tangible outcomes, not simply discourse. The call to move from insight to implementation was echoed as a central metric of the roundtable’s success.



- **Inclusion as a continuous, reciprocal process:** Engagement was reframed as an ongoing dialogue rather than a fixed event. Participants emphasized the importance of mutual exchange, long-term partnership, and active co-ownership of outcomes rather than top-down inclusion.

4.2 Notable Contributions

- Dr. Hubert Danso brought critical insight into the systemic barriers that prevent inclusive access to digital infrastructure in the Global South. He called for measurable, transparent commitments from global institutions to reduce digital inequity—urging platforms like *The Digital Economist* to lead by example and ensure that innovation serves a more level playing field.
- Ambriel Pouncy, *The Digital Economist* fellow, emphasized that social sustainability and accountability must be embedded into all digital design processes. She highlighted how platforms for dialogue like this roundtable are essential for shaping responsive, human-centered technology ecosystems—and that real transformation begins with collective reflection and long-term commitment.

5. Key Takeaways

- **Co-creation as a design imperative:** The session affirmed that dialogue alone is insufficient—design must emerge through collaboration, rooted in diverse voices and lived experiences. Systems that aim to serve the public must be built with, not just for, communities.
- **Community voice as the starting point for inclusion:** Inclusive programming begins at the planning table. Stakeholders must be engaged early, shaping both the agenda and the delivery mechanisms. As Chioma Ohakam demonstrated, public trust and engagement deepen when people see their identities reflected in design.
- **Technology as a tool for dignity, not dominance:** Digital transformation must prioritize human dignity, especially in historically marginalized communities. Dr. Sindhu Bhaskar's framing called for decentralized architectures that restore agency and protect equity in digital systems.
- **Systems that encode, not just absorb, engagement:** Participation must be measurable, traceable, and built into the structure of technology. From smart contracts to DAOs, design must ensure community input is not lost in translation—but carried forward as governance.



- **Institutions as interfaces—not gatekeepers:** Traditional institutions must evolve to become dynamic interfaces that invite collaboration and feedback. The focus must shift from control to enablement, allowing more actors to shape and steer outcomes.
- **Local research as a cornerstone of equity:** Bridging global knowledge gaps begins with empowering local researchers and institutions. Initiatives like the Africa Coalition were positioned as critical steps toward surfacing region-specific insights and creating locally led solutions.
- **The Digital Economist as an evolving platform for impact:** Positioned not just as a convener but as a living architecture for systems change, *The Digital Economist* community was reaffirmed as a vehicle for shaping collective intelligence and translating thought leadership into sustained, actionable outcomes.

6. Broader Relevance

This session closed the event by connecting two days of insight into a unified call to action. It reinforced the urgency of embedding ethical design, human-centered infrastructure, and reciprocal collaboration into the digital economy. From art to AI, storytelling to systems, the challenge—and opportunity—is to build structures that learn, include, and evolve. *The Digital Economist* community is positioned as a living platform to incubate, design, and deploy these futures.





Conclusion

The 2025 Biannual Roundtable Series surfaced an essential truth: the systems we design today will determine not just how we work and govern but how we live, collaborate, and sustain our shared futures. Across all sessions, a throughline emerged—one that rejects siloed thinking in favor of integrated, participatory, and value-driven approaches to digital transformation.

From governance to health, from AI to climate action, and from decentralized technologies to public policy, the call was consistent: inclusion must be intentional, ethics must be foundational, and innovation must be human-centered. This is not a matter of ideology—it is a design choice. And it is a leadership imperative.

As we move forward, the insights gathered through this series offer not only a snapshot of where we are but a compass for where we must go. The Digital Economist remains committed to convening, curating, and catalyzing conversations that shape systems change—rooted in empathy, equity, and shared stewardship.

Let this report be not the final word but an invitation: to design what we hold in common—together.



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About

The Digital Economist, headquartered in Washington, D.C. with offices at One World Trade Center in New York City, is the world's foremost think tank on innovation advancing a human-centered global economy through technology, policy, and systems change. We are an ecosystem of 40,000+ executives and senior leaders dedicated to creating the future we want to see—where digital technologies serve humanity and life.

We work closely with governments and multi-stakeholder organizations to change the game: how we create and measure value. With a clear focus on high-impact projects, we serve as partners of key global players in co-building the future through scientific research, strategic advisory, and venture build out.

We engage a global network to drive transformation across climate, finance, governance, and global development. Our practice areas include applied AI, sustainability, blockchain and digital assets, policy, governance, and healthcare. Publishing 75+ in-depth research papers annually, we operate at the intersection of emerging technologies, policy, and economic systems—supported by an up-and-coming venture studio focused on applying scientific research to today's most pressing socio-economic challenges.

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