



# GLOBAL STRATALOGUES

UK Parliament, January 13 – 15, 2025

## Technology & Design: Unlocking Human Potential Across Physical & Digital Realms



HOUSE OF  
LORDS



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COMMONS

**Roundtable 2:**  
Technology as a Catalyst for  
Social Connections and  
Inclusivity



**Roundtable 4:**  
AI and Web3 in  
Financial Infrastructure

**Roundtable 1:**  
Inclusive Innovation and  
Designing for Well-being with AI  
to Bridge Accessibility Gaps

**Roundtable 3:**  
Bridging AI and Web3 in Digital  
Infrastructures and Finance to Enable  
Globally Accessible Banking



# INTRODUCTORY NOTE

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01 This report captures a set of strategic discussions convened deliberately at the heart of British democracy to examine the structural implications of technological change.

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02 The Global Stratalogues UK Parliament Roundtables were designed not to produce consensus statements, but to surface realities. Across three days in the House of Lords and House of Commons, policymakers, technologists, financial innovators, academics, and disability advocates engaged in a candid examination of inclusion, accessibility, and accountability in an era of accelerating digital transformation.

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03 A central conclusion emerges clearly: inclusion is no longer a secondary consideration. It is a prerequisite for the legitimacy, scalability, and long-term resilience of digital systems—whether in artificial intelligence, financial infrastructure, or emerging Web3 architectures. Accessibility, user agency, and ethical design are not constraints on innovation; they are conditions for its success.

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04 These roundtables were intentionally framed as a diagnostic exercise. Participants were encouraged to challenge assumptions, expose misalignments between policy and practice, and acknowledge where existing models—regulatory, technological, and financial—are failing to reflect lived experience. The discussions therefore extended beyond technology into governance, infrastructure readiness, and societal trust.

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05 The parliamentary setting reinforced a critical theme throughout this report: innovation without governance, and progress without accountability, ultimately erode public confidence. Conversely, early and informed engagement between policymakers, industry, and affected communities creates the conditions for durable and socially legitimate innovation.

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06 This report should be read as a foundation for continued action. The insights and recommendations presented here will inform subsequent Global Stratalogues convenings, including the forthcoming dialogue in Venice, where emphasis will shift further from exploration toward implementation.

# The Global Stratalogues UK Parliament Roundtables

## Introduction

As our world becomes increasingly digitized, the need for inclusive and accessible design has never been more urgent. The Global Stratalogues Roundtables held at the UK Houses of Parliament convened international leaders from government, technology, academia, and civil society to explore how innovation can drive accessibility and social inclusion. Over three days of high-level discussions in the House of Lords and House of Commons, participants tackled the challenge of ensuring no one is left behind by rapid technological advancement. They examined how emerging technologies – from artificial intelligence (AI) to blockchain – can be harnessed to enhance human potential and inclusive infrastructure, rather than exacerbating inequality. These vital conversations on inclusive innovation took place against a backdrop of both unprecedented digital opportunity and the risk of growing digital divides.



Throughout the event, experts emphasized that transformative change is possible when diverse perspectives unite around a common goal. The roundtables – organized around four thematic sessions – generated a wealth of insights and actionable recommendations. This report presents a comprehensive overview of those discussions and outcomes, structured by session. It also includes highlights from the closing celebratory dinner where lifetime achievement awards honored two champions of accessibility.

# Acknowledgments

Acknowledgements: The organizers extend heartfelt thanks to hosts MP Chris Bloore, Lord (Merlin) Erroll, and Baroness Manzila Uddin for their hospitality, as well as to Dr. Lisa Cameron (former MP), Jacqueline Winstanley (Founder/CEO, Universal Inclusion), Helene Martin Gee (Founder, Savvitas), and for co-organizing and bringing these dialogues to the heart of British democracy. Dozens of international speakers traveled from across Europe, the Middle East, North America, and beyond to share their expertise – including leaders from Emirates Airline, Exponential Science, Zayed University, KarrierOne, the XDC Network, INATBA, the Government of Slovenia, the Atlantic Council, Fortune Magazine, and others. Their passion and commitment created an atmosphere of possibility that continues to inspire ongoing work towards a more inclusive digital future.



# Roundtable 1: Inclusive Innovation and Designing for Well-being with AI to Bridge Accessibility Gaps

## Inclusive Innovation and AI for Accessibility

**Acknowledgements:** The organizers extend heartfelt thanks to hosts MP Chris Bloore, Lord (Merlin) Erroll, and Baroness Manzila Uddin for their hospitality, as well as to Dr. Lisa Cameron (former MP), Jacqueline Winstanley (Founder/CEO, Universal Inclusion), Helene Martin Gee (Founder, Savvitas), and for co-organizing and bringing these dialogues to the heart of British democracy. Dozens of international speakers traveled from across Europe, the Middle East, North America, and beyond to share their expertise – including leaders from Emirates Airline, Exponential Science, Zayed University, KarrierOne, the XDC Network, INATBA, the Government of Slovenia, the Atlantic Council, Fortune Magazine, and others. Their passion and commitment created an atmosphere of possibility that continues to inspire ongoing work towards a more inclusive digital future.

## Session Recommendations: To advance inclusive innovation, the roundtable put forward several recommendations:



**Design for Inclusivity from the Start:** Make accessibility a non-negotiable requirement in all technology and infrastructure projects. This could include mandating Accessibility Impact Assessments early in development to ensure products meet diverse needs.



**Cross-Sector Collaboration:** Foster partnerships between government, industry, academia, and advocacy groups to drive inclusive design. Many participants felt that only by working across silos can we address the multifaceted barriers to accessibility.



**Embed Lived Experience:** Create formal mechanisms to amplify the voices of disabled persons in tech development and policy-making. Co-design programs, advisory boards, and user-testing panels should be standard practice.



**Invest in Education & R&D:** Increase technical literacy on accessibility among decision-makers and invest in inclusive tech R&D. For example, establish dedicated “Inclusive AI Labs” and training programs to pilot co-created solutions.



**Agile Governance:** Develop agile, principles-based regulations that encourage innovation in assistive tech while safeguarding rights. A suggested approach was regulatory sandboxes that let inclusive solutions be tested in controlled environments – speeding up policy learning cycles.

## Roundtable 1: Inclusive Innovation and Designing for Well-being with AI to Bridge Accessibility Gaps

### Key Insights: The discussion highlighted several core themes:

- **Holistic Accessibility:** Participants emphasized that accessibility must be a built-in feature of design, not a retrofit or add-on. “Accessibility should be incorporated from the earliest stages of development,” stressed one expert. Dr. Rukiya Deetjen Ruiz shared that when products are designed with accessibility as a core principle rather than an afterthought, “we create solutions that benefit everyone, not just those with identified disabilities”. This proactive approach often leads to innovations (like voice interfaces or curb cuts) that end up benefiting the broader public, illustrating how accessibility features can become mainstream conveniences. Baroness Uddin noted that “legislation alone cannot bridge accessibility gaps if we don’t fundamentally change design thinking”, advocating for anticipatory design that considers diverse user needs before products reach market.
- **User Involvement:** Several speakers urged that people with disabilities must play an active role in tech development. Their lived experiences provide insights that no theoretical model can replicate. For example, Dr. Talal Alharbi described how Saudi Arabia’s giga projects routinely conduct user testing with individuals with various disabilities. “When we involve disabled people from the conceptual stage, we identify barriers invisible to our design teams,” he explained. A powerful moment came when a participant with visual impairments demonstrated AI-powered assistive technology that had transformed their professional productivity. This firsthand testimony underscored that no amount of design speculation can substitute for direct user feedback and co-creation.
- **Empowerment vs. Welfare:** A recurring theme was the shift from viewing accessibility as a charitable welfare concern to an empowerment and rights-based approach. Jacqueline Winstanley referenced a recent Lord Mayor’s Lecture calling for disabled people to be resourced as leaders and innovators, rather than passive recipients of aid. “For too long, accessibility has been framed as charity rather than a fundamental right and an economic opportunity,” Lord Erroll remarked, prompting debate on how policies can support empowerment over dependence. Participants shared success stories where accessibility innovations generated unexpected economic benefits. For instance, voice-command interfaces originally designed for users with mobility impairments have opened new markets and use cases far beyond their initial scope. The clear message: inclusive design is not just socially just, it’s economically smart.

## Roundtable 1: Inclusive Innovation and Designing for Well-being with AI to Bridge Accessibility Gaps

### Key Insights: The discussion highlighted several core themes:

- **AI and Assistive Technologies:** Emerging tech like AI, digital twins, and robotics offer new opportunities to enhance inclusion. The roundtable showcased cutting-edge AI applications that interpret complex environments for users with sensory impairments. One demo featured an AI-powered wearable that provides real-time contextual information to a user with vision loss, enabling independent navigation of unfamiliar spaces. Robotics experts described advances in human-robot interaction that could help address caregiver shortages while preserving dignity – for example, robots handling routine tasks so human caregivers can focus on social and emotional support. Participants agreed that the goal is not to replace human connection, but to augment it in ways that extend autonomy for people with disabilities.
- **Challenges:** Despite optimism, the group candidly acknowledged ongoing challenges. Key issues include algorithmic bias in AI systems that can perpetuate inequalities, lack of representative data (especially data reflecting people with disabilities and diverse identities), and slow policy responses to fast-evolving technology. One AI ethicist demonstrated how certain facial recognition systems perform poorly on individuals with darker skin tones or facial features associated with disabilities – “These aren’t minor glitches,” they argued, “but fundamental flaws that lock out certain populations”. Data scientists noted the difficulty of building truly representative datasets – if training data fails to include diverse disabilities and contexts, the resulting AI will inherit those blind spots. Participants agreed that governance and ethical intent must catch up with tech innovation to prevent such unintended harms.

Speakers (Roundtable 1): Dr. Rukiya Deetjen Ruiz – Moderator; Inclusive Education Researcher, Zayed University (UAE). Baroness Manzila Uddin – Member, UK House of Lords. Dr. Talal Alharbi – Accessibility Expert leading Saudi Arabia’s giga-project initiatives. Lord Merlin Erroll – Member, UK House of Lords. Jacqueline Winstanley – Founder/CEO, Universal Inclusion (Secretariat, UK Inclusive Entrepreneurship APPG). (Additional contributors included technologists, entrepreneurs, and disability advocates.)



## Roundtable 2: Technology as a Catalyst for Social Connections and Inclusivity

**Session Focus:** This roundtable examined technology’s dual role in society – as a tool for social connection and inclusion, and as a potential source of new social risks. Moderated by Samuel Burke (Fortune Magazine), the discussion explored how we can leverage digital platforms to foster community and empowerment while mitigating issues like online radicalization, digital addiction, and erosion of autonomy.

**Session Recommendations:** Building on the above insights, the roundtable put forward several recommendations to harness technology as a positive catalyst for inclusion:

**Promote Digital Well-being for Youth:** Develop guidelines and tools for healthy technology use, especially for children. This includes integrating digital well-being education into school curricula and encouraging tech companies to build parental controls and “digital nutrition” features (like time limits or content filters) by default.

**Champion Digital Rights and Transparency:** Establish a Digital Inclusion Bill of Rights to protect user autonomy, privacy, and informed consent [onlinealriyadhdaily.com](http://onlinealriyadhdaily.com). For example, users should have the right to know why they are shown certain content (algorithmic transparency) and to opt out of manipulative data practices.

**Outcome-Oriented Regulation:** Shift regulatory approaches toward outcomes rather than specific technologies. Policymakers were urged to define the societal harms to prevent (e.g. exploitation, extremism) and hold platforms accountable for those outcomes, instead of banning or controlling every new feature. This agile approach, as Lord Erroll proposed, could accommodate innovation while upholding core values.

**Digital Literacy & Citizenship:** Invest in widespread digital literacy programs that not only teach technical skills but also foster critical thinking, empathy, and resilience to misinformation. Empower users – especially young people – to navigate the internet safely and recognize both the opportunities and risks of digital engagement.

**Cross-Sector Alliances for Safer Tech:** Create ongoing forums where tech companies, educators, psychologists, law enforcement, and community groups collaborate on solutions to issues like online radicalization and digital addiction. By sharing data and best practices, these stakeholders can co-develop more effective interventions than any sector could alone.

## Roundtable 2: Technology as a Catalyst for Social Connections and Inclusivity

### Key Insights:

**Technology's Double-Edged Sword:** Participants acknowledged that modern digital platforms enable unprecedented connectivity for marginalized groups, yet they also pose serious risks if misused or poorly designed. The group stressed recognizing this duality. A parent's emotional testimony about a child's exposure to extremist content via innocuous social media recommendations set the tone. A social psychologist noted that the same algorithms connecting isolated individuals with community can "also divide us if not designed with social cohesion in mind". This doesn't mean rejecting technology's benefits, but rather approaching innovation "clear-eyed about its risks". The consensus was that we must embrace technology's positive potential while responsibly managing its darker consequences.

**Children and Digital Exposure:** A particularly urgent theme was the impact of unregulated tech exposure on childhood development. Experts warned that excessive screen time and algorithm-driven content can shorten attention spans and impair cognitive growth. Dr. Rukiya Deetjen Ruiz shared research comparing learning outcomes in early childhood: "When we use technology as a substitute for human interaction, we see detrimental effects. When we use it to enhance human connection, outcomes are much more positive," she explained. Brain imaging studies by a pediatric neurologist showed structural differences in the brains of heavy-screen-use children, prompting discussions on age-appropriate tech and the need for design that respects developmental stages. Some parents among the participants described implementing a weekly "tech sabbath" at home – a day offline – to help kids build in-person social skills. The takeaway: Youth need balanced digital diets, and tech design should account for developmental well-being.



## Roundtable 2: Technology as a Catalyst for Social Connections and Inclusivity

### Key Insights:

**Digital Sovereignty & User Autonomy:** A recurring idea was the importance of user autonomy in digital experiences – what some called “digital sovereignty.” AI systems inevitably reflect the biases and goals of their creators, so ethical considerations must be central. Debates arose around the ethics of “nudging” user behavior through design. Some defended subtle prompts for positive outcomes, but others argued for transparency and consent: “People should know when they’re being influenced and have meaningful options to opt out,” asserted a digital rights advocate. Improving algorithmic literacy was suggested as a way to empower users – teaching people how content algorithms work so they can make informed choices. Industry representatives noted efforts to give users more control over recommendations, though commercial incentives often conflict with full transparency. This sparked discussion of regulatory steps to align business models with user rights. Overall, participants agreed that users should have greater agency over their data and online environment, requiring both education and possible regulation.

**Regulatory Challenges:** Crafting effective tech policy in a fast-changing digital landscape is notoriously difficult. Lord Erroll observed that “by the time traditional regulation is implemented, the technology has often evolved past the point where those rules are effective”. He and others advocated principle-based, outcome-focused regulation instead of overly specific rules that quickly become obsolete. One model discussed was regulatory sandboxes (borrowed from fintech), which allow controlled experimentation with new technologies while monitoring for harms. International coordination was also highlighted – participants from different countries compared their approaches, underscoring the challenge of aligning global standards amid diverse cultural and political contexts. The consensus was that agile and collaborative governance approaches are needed to keep pace with innovation.



## Roundtable 2: Technology as a Catalyst for Social Connections and Inclusivity

### Call to Action – Digital Rights and Responsibilities:

**The session concluded with a collaborative “Call to Action” in the form of a drafted Statement of Principles to guide technology for social inclusion. The principles, endorsed by all participants, included:**

- Recognition of connectivity as a fundamental right – ensuring everyone has access to digital networks.
- Protection of user autonomy and choice – users should control their digital identities and data.
- Transparent design – platforms should make algorithmic influences visible to users.
- Special protections for vulnerable populations (especially children) – extra safeguards against online harms targeting those at risk.
- Education for empowerment – prioritizing digital literacy and critical thinking as essential skills in the tech era.

These shared principles were seen as a foundation for ongoing collaboration beyond the event. Participants agreed that cultivating “digital citizenship” values – where users are aware of their rights and responsibilities online – is key to a healthier digital society. As one analogy noted, tech companies calling their customers “users” is telling (the only other industry that does so is illicit drug dealers); a shift to thinking of people as digital citizens is needed to change how we design and interact with technology.

#### Speakers (Roundtable 2):

**Samuel Burke** – Moderator; Tech Contributor, Fortune Magazine. **Dr. Rukiya Deetjen Ruiz** – Inclusive Education Researcher, Zayed University. **Natalia Muller-Pena** – Technologist, BitGPT initiative. **Kristina Lucrezia Cornè** – Global Head of Strategy & Partnerships, Exponential Science. **Rema Dupont** – Founder, The Men Collaborative (expert on counter-radicalization). **Kevin Varend** – Founder, J3D.AI and House of Collaboration (Davos). **Sanaz Abravani** – Documentary Producer, Cost of Convenience (digital society critic). **Baroness Manzila Uddin** – Member, House of Lords. **Dr. Lisa Cameron** – Former MP (UK);. **Lord Merlin Erroll** – Member, House of Lords. **Noyan Songur** – AI & Robotics Engineer, BSI Standards (Robotics WG). **Oscar Wendel**, Founder, Global Stratalogues.

## Roundtable 3: Bridging AI and Web3 in Digital Infrastructures and Finance to Enable Globally Accessible Banking

**Session Focus:** This roundtable explored how AI and Web3 technologies (like blockchain/DeFi) can be applied in digital infrastructure and finance to achieve globally accessible banking. In many parts of the world, traditional financial systems leave people “unbanked” or underserved. The discussion centered on innovative models to broaden financial inclusion – from AI-driven credit scoring to decentralized finance – and the safeguards needed to do so ethically.

**Session Recommendations:** To leverage AI and Web3 for inclusive finance, the roundtable made the following recommendations:

- **Leverage Alternative Data for Credit:** Financial institutions and fintech innovators should use AI to incorporate alternative data (e.g. mobile payment history, utilities payments, community reputation) into credit scoring, with safeguards for privacy and bias. This can extend credit to those excluded by traditional metrics, as long as algorithms are transparent and auditable.
- **Adopt Blockchain Solutions with Smart Regulation:** Encourage pilot programs for blockchain-based financial services (like low-fee remittances, community savings DAOs) in underbanked regions. Regulators should collaborate with innovators to create adaptive legal frameworks that enable these solutions while protecting consumers from fraud and volatility. Successful use cases (e.g. mobile money on blockchain for rural women entrepreneurs) should be scaled up with public-private support.

## Roundtable 3: Bridging AI and Web3 in Digital Infrastructures and Finance to Enable Globally Accessible Banking

> **Promote Local Tech Empowerment:** Avoid a new digital divide by investing in local capacity. This includes supporting local startups and developers to build fintech tools tailored to their communities, and ensuring data governance policies let countries retain control of their citizens' data. The group urged international development agencies and investors to prioritize "local-first" fintech projects to prevent one-size-fits-all approaches.

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> **Open-Source and Interoperability:** Prioritize open-source development and open standards in financial technology. By making core banking and payment platforms open and interoperable, we ensure no single vendor monopolizes the system and communities can modify technology to serve their needs. This approach builds trust and flexibility into the financial infrastructure from the start.

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> **Ethical AI by Design:** Make ethics a cornerstone of AI in finance. The recommendation is to build multidisciplinary teams (including social scientists and community reps) when developing AI solutions for finance. Additionally, industry consortia should establish standards for AI ethics in financial services – e.g. bias testing, explainability requirements, and consumer complaint processes when AI decisions go wrong.

## Roundtable 3: Bridging AI and Web3 in Digital Infrastructures and Finance to Enable Globally Accessible Banking

### Key Insights:

- **AI & Data Transformation in Finance:** AI offers powerful tools to analyze non-traditional data and expand credit access. Traditional banks often struggle with limited or biased data, but AI-driven alternative data sources can paint a richer picture of a person's creditworthiness. In an interactive demonstration, Samuel Burke showed how an AI system evaluated volunteers who had been denied loans by conventional scoring – translating their behaviors (like timely bill payments, gig work income streams) into credit metrics that legacy models overlook. Anu Jain shared emerging-market case studies where analyzing mobile phone payment histories enabled millions of previously “unbankable” individuals to access micro-loans. “These aren't charitable initiatives,” she noted, “these are profitable business models that happen to serve previously ignored populations.” The takeaway was that AI can help bridge information gaps that excluded large populations from finance, by personalizing financial products to customers' actual behaviors and needs. One fintech entrepreneur demonstrated an AI platform that simplifies complex financial jargon for users with low financial literacy, customizing explanations to make products more accessible.



## Roundtable 3: Bridging AI and Web3 in Digital Infrastructures and Finance to Enable Globally Accessible Banking

### Key Insights:

- **Blockchain & Financial Inclusion:** Blockchain and decentralized finance (DeFi) models can provide banking services to underserved communities, often without requiring traditional bank infrastructure. Ville Korpela presented striking data visualizations of global “banking deserts,” including rural areas even in developed countries that lack access to banks. He argued that “banking deserts exist even in wealthy countries, but blockchain-based models can provide services without physical infrastructure.” Participants discussed real-world examples: in countries with hyperinflation or unstable currencies, cryptocurrency and stablecoins have sometimes offered a lifeline of stability. However, this sparked debate – some warned of volatility and scams in unregulated crypto markets. Ultimately there was agreement that regulatory frameworks must evolve in tandem to address both the opportunities and risks of these technologies. Several African participants shared success stories where blockchain-based mobile payment systems dramatically lowered remittance costs and empowered women entrepreneurs in remote villages by giving them a means to save and transact securely. These examples showed the promise of Web3 innovations in leapfrogging legacy barriers, provided we can ensure consumer protections.



## Roundtable 3: Bridging AI and Web3 in Digital Infrastructures and Finance to Enable Globally Accessible Banking

### Key Insights:

- **Ethical AI Development:** As finance becomes more AI-driven, guardrails against bias and exploitation are critical. Baroness Uddin raised the point: “If we’re using alternative data to assess creditworthiness, who controls that data and what happens when algorithms make mistakes?”. This led to discussion on accountability and recourse for AI errors – if an AI wrongly denies someone a loan, how can that be detected and corrected? An AI ethics researcher demonstrated how even well-intentioned algorithms can inherit historical biases – for example, a lending AI trained on past data reproduced discriminatory patterns against certain neighborhoods. The group concurred on principles for responsible AI in finance: transparency (explainable decisions), contestability (ability to appeal or override AI decisions), and human oversight for high-stakes judgments. Participants shared frameworks to operationalize these principles, and there was momentum around requiring audits of financial AI models for bias and fairness.
- **Technological Sovereignty:** A provocative discussion emerged around “digital colonization” – the idea that developing countries should avoid simply importing foreign tech solutions which might not align with local needs. One participant from a developing nation challenged Western-centric models of financial inclusion: “The question isn’t just providing access to existing financial systems, but who designs those systems and whose values they embody.”. This spurred examination of indigenous and community-based financial practices that new tech could support rather than replace. Examples included local cooperative lending circles and informal savings clubs, which have cultural trust built-in. The consensus was to strive for localization and co-creation: new fintech solutions should be adapted to local languages, cultural norms, and user contexts, not impose a one-size global standard. Several speakers emphasized the importance of local data ownership and infrastructure as well. “True tech sovereignty means not just access to technology, but the capacity to adapt it locally and maintain control over critical infrastructure,” noted one policy expert. In practice, this means investing in local tech talent and open infrastructures so that nations can tweak and govern the tools of inclusion on their own terms.

## Roundtable 3: Bridging AI and Web3 in Digital Infrastructures and Finance to Enable Globally Accessible Banking

### Key Insights:

- **Future Vision – Decentralized and Open:** Participants collectively envisioned a future decentralized, trust-based digital economy that is more accessible. Common themes in this forward-looking exercise included interoperability between platforms, open-source development, and user-centric design. One compelling vision described “ambient banking” – financial services so seamlessly integrated into daily life that people benefit without needing specialized knowledge or complicated onboarding. For example, smart contracts and IoT devices might handle transactions in the background (pay-as-you-go utilities, automatic micro-savings, etc.) to include those with low literacy. It was noted that “the most inclusive technology is the kind you don’t have to understand to benefit from.” Open-source was highlighted as key to this future: by keeping financial technologies transparent and modifiable, communities worldwide can adapt them to their needs rather than being locked into a few proprietary systems. Indeed, several participants pledged support for open-source financial inclusion projects after the roundtable, signaling a commitment to collaborative innovation.



## Roundtable 3: Bridging AI and Web3 in Digital Infrastructures and Finance to Enable Globally Accessible Banking

### PARTICIPANTS

**Samuel Burke** – Co-Moderator; Journalist, Fortune Magazine. **Jacqueline Winstanley** – Co-Moderator; Founder/CEO, Universal Inclusion (Advisor, APPG for Disability). **Baroness Manzila Uddin** – Member, House of Lords. **Samer Bishay** – CEO, Karrier One (telecommunications innovator, Canada). **Ville Korpela** – Senior Non-Resident Fellow, Atlantic Council (Freedom & Prosperity Center). **Anu Jain** – Co-Founder & CEO, Nexus Cognitive (AI for good advocate). **Ricardo Simoes** – Executive Director, INATBA (International Assoc. of Trusted Blockchain Apps). **Nena Dokuzov** – Head of Blockchain/DLT, Ministry of Economy, Slovenia. **Saloi Benbaha** – Head of Partnerships, XDC Network. (Also contributing were fintech entrepreneurs, policymakers from emerging markets, and development finance experts.)



#### Innovation and Inclusion

Showcase emerging technologies that advance equity, sustainability, and human potential.



#### Knowledge Sharing

Publish a comprehensive white paper summarizing outcomes and policy implications.

## Roundtable 4: AI and Web3 in Financial Infrastructure

### Tokenization, Stablecoins, and CBDCs for Financial Inclusion

**Session Focus:** The fourth roundtable examined how emerging financial technologies – including tokenization of assets, stablecoins, and Central Bank Digital Currencies (CBDCs) – can foster greater financial inclusion. Participants looked at the necessary conditions (infrastructure, literacy, trust) for these innovations to benefit underserved populations, and debated the risks versus rewards of pushing forward with digital currencies and tokenized economies.

#### Key Insights:

- **Addressing Infrastructure Barriers:** A sobering starting point was that billions of people still lack basic internet or electricity access, which are prerequisites to benefiting from digital finance. Kristina Lucrezia Cornè opened with a data visualization correlating internet and energy access with financial inclusion: over 2.6 billion people have no internet, and 1.2 billion face energy poverty – these fundamental gaps exacerbate financial exclusion. “We cannot discuss digital financial solutions without acknowledging these gaps,” she noted.
- Dr. Lisa Cameron added examples from her development work, noting that when mobile banking was paired with rural electrification or connectivity projects, adoption of both soared. One case in Tanzania saw dramatic uptake of mobile money once solar power kits were introduced in villages. The group agreed that any fintech inclusion strategy must go hand-in-hand with closing infrastructure gaps. Designing low-bandwidth financial apps, offline functionality (for patchy networks), and using basic feature phones rather than smartphones were cited as crucial adaptations for low-resource settings. The key takeaway: “Tech solutions must meet people where they are infrastructure-wise, not the other way around.”

## Roundtable 4: AI and Web3 in Financial Infrastructure

### Key Insights:

- **Simplifying Financial Technologies:** Even when infrastructure is in place, complexity itself can be exclusionary. The roundtable underscored the need to simplify user experiences and use relatable language to engage broader populations. Dr. Simran Chana presented research showing that jargon and convoluted interfaces turn away many potential users, even the educated. Her team's trials of simplified apps showed significantly improved understanding and confidence among first-time users. As one financial literacy expert put it, "the challenge isn't just technical complexity, but conceptual complexity.
- We need to meet people where they are, using familiar frameworks to introduce new concepts." This led to discussion of using culturally appropriate metaphors and visual storytelling to demystify things like blockchain. A UX designer demonstrated a visual, story-based interface for a savings product that transcended language barriers. Interestingly, when roundtable participants from different backgrounds tried these prototypes, what was intuitive for some was confusing to others – reinforcing the need for iterative user testing across demographics. The takeaway was that designing for accessibility and cultural relevance is not optional; it's central to driving adoption. By focusing on clear narratives of benefits (rather than technical details), we can build the trust needed for people to try new financial tools.

## Roundtable 4: AI and Web3 in Financial Infrastructure

### Key Insights:

- **Tokenization & New Opportunities:** Tokenization – the conversion of assets or rights into digital tokens on a blockchain – was highlighted as a way to unlock liquidity for those who’ve been excluded from traditional capital markets. Dr. Christina Yan Zhang shared examples where tokenization allowed small businesses and communities to raise funds that were previously out of reach. For instance, farmers could tokenize future crop yields to secure micro-investments, or a village could tokenize ownership in a solar panel project to crowdfund it. “When small businesses can tokenize their assets or revenue,” she explained, “they gain access to capital that traditional banks have consistently denied them.”
- The group also examined successful implementations of mobile banking and digital wallets in developing countries, noting that many such solutions ride on simple technologies (SMS, USSD codes, etc.) rather than requiring smartphones. One entrepreneur demonstrated a system enabling blockchain transactions via basic text messaging, which greatly expands the user base. This segued into a discussion on stablecoins (cryptocurrencies pegged to stable assets) and CBDCs. In countries with volatile currencies, stablecoins can protect everyday people from inflation – participants cited cases in Latin America where stablecoins became popular for savings. However, concerns were raised about regulatory oversight, consumer protections, and the potential impact on national monetary policy if stablecoins or foreign CBDCs became too widespread. Central bankers in the room shared updates on their CBDC pilots, emphasizing a cautious but proactive approach: if done right, CBDCs could offer a safe digital currency backed by the state, potentially extending financial services through new channels.

## Roundtable 4: AI and Web3 in Financial Infrastructure

### Key Insights:

- **Critical Considerations – Risks and Evidence:** The roundtable devoted considerable time to examining risks and learning from failures. Participants candidly shared lessons from past projects that overpromised or went awry. “We need to be honest about what hasn’t worked,” urged one participant, noting that too often only the success stories are highlighted while failures are quietly buried. A recurring principle was that technology must solve more problems than it creates.
- A risk assessment expert led an exercise mapping potential vulnerabilities of various innovations. For example, if a rural community adopts a digital currency but lacks cyber literacy, are they more susceptible to fraud or hacks? Indeed, several instances were shared of scammers exploiting first-time mobile money users. The group stressed incorporating cybersecurity and fraud safeguards from the start, especially for vulnerable user groups. Policymakers among the participants advocated for evidence-based approaches – piloting new tech in controlled settings and rigorously evaluating outcomes before scaling. “The stakes are too high for unfounded optimism,” one regulator warned, “we need solid evidence of both benefits and harms”. Ultimately, the consensus was that while innovation should continue, it must be accompanied by continuous learning, community feedback, and mid-course corrections to avoid doing inadvertent harm.

## Roundtable 4: AI and Web3 in Financial Infrastructure

### Key Insights:

- **Generational Shift and Outlook:** A hopeful insight was the generational shift in attitudes toward digital finance. Younger people globally are often more open to fintech, crypto, and cashless services, having grown up with the internet. Dr. Christina Yan Zhang presented data showing that under-30s in many countries have markedly higher adoption rates of mobile payments and digital banking than older groups. “Younger generations have different expectations and trust dynamics, partly shaped by coming of age during digital booms and busts,” she noted. This suggests adoption of new financial tech will accelerate as digital-native cohorts become the majority of users – but it also underscores the need for financial education to help new users navigate these tools wisely. Meanwhile, the involvement of central banks in exploring CBDCs is giving digital finance a stamp of legitimacy and could provide a framework that boosts public trust. A central bank representative shared that their pilot CBDC included a strong focus on inclusion – e.g. ensuring the CBDC app was accessible to people with disabilities and those without smartphones. The session concluded with a forward-looking scenario exercise, mapping how participants believed financial inclusion might evolve over the next decade. The roadmaps envisioned varied by region, but there was broad agreement that momentum is building: with supportive policies and cross-sector commitment, digital finance could dramatically shrink the unbanked population in the coming years.



## Roundtable 4: AI and Web3 in Financial Infrastructure

### Session Recommendations: Key recommendations :

- > Infrastructure-First Approach: Governments and development partners should invest in basic infrastructure (internet connectivity, electricity) as an integral part of fintech inclusion programs. Digital financial services should be rolled out in tandem with efforts to expand network coverage and device access (e.g. community Wi-Fi hubs, subsidized smartphones or feature phones for low-income users).
- > Design for Simplicity and Literacy: Fintech products must be designed with a user-centric, accessible interface. The group recommended industry guidelines for “plain language” in fintech and the use of visual/voice interfaces to accommodate low literacy. Culturally localized content is essential. Regulatory bodies could even require that digital financial products pass usability tests in diverse consumer groups before approval.
- > Adapt Tech to User Context: Rather than expecting users to adapt to high-tech requirements, adapt the technology to users’ realities. This means ensuring services work on basic phones (via SMS/USSD), offline modes for areas with spotty connectivity, and low-bandwidth solutions. By lowering the technical barriers, we can dramatically expand the reach of digital finance.

## Roundtable 4: AI and Web3 in Financial Infrastructure

### Session Recommendations: Key recommendations :

**Responsible Deployment of Tokenization & Digital Currencies:** Encourage experimentation with tokenization, stablecoins, and CBDCs for inclusion, but proceed with robust risk mitigation. For example, any stablecoin aimed at underbanked users should have clear consumer protections, transparency about reserves, and preferably regulatory oversight to prevent abuse. Central banks should continue piloting CBDCs with an inclusion lens – for instance, exploring offline CBDC functionality and interoperability with mobile money. Successful pilots (like those enabling offline person-to-person CBDC transfers) should be shared internationally.

**Embed Risk Assessment and Education:** Make financial literacy and fraud prevention education a mandatory companion to any new fintech rollout. Regulators and providers should collaborate on simple educational campaigns to teach new users about avoiding scams, protecting personal data, and understanding the products. Additionally, perform routine risk assessments for new technologies, and set up channels for users to report issues. Learning from failures is as important as scaling successes – a feedback loop should inform iterative improvements in these technologies.

**Evidence-Based Policymaking:** Regulators were urged to adopt “test-and-learn” approaches: use sandboxes and pilot programs to gather evidence, then craft data-driven regulations. Define clear metrics for inclusion (e.g. number of formerly unbanked people now using savings accounts, reduction in remittance fees, etc.) and measure progress. Share data transparently so that policies can be refined to maximize benefits and minimize harms of fintech innovations.

## Roundtable 4: AI and Web3 in Financial Infrastructure

### PARTICIPANTS

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Speakers (Roundtable 4): Kristina Lucrezia Cornè – Moderator; Global Head of Strategy & Partnerships, Exponential Science (and Cointelegraph Editor-in-Chief). Dr. Simran Chana – Director, Cambridge Frontier Technologies Lab (AI for Finance expert). Dr. Christina Yan Zhang – CEO, The Metaverse Institute (digital economy researcher). Dr. Lisa Cameron – Former Member of Parliament (UK); global development and fintech inclusion advocate. Keenan Hamza – VP, Emirates Airline (digital strategy in emerging markets). Samer Bishay – CEO, Karrier One (telecom-fintech convergence). Saloi Benbaha – XDC Network Partnerships Lead (blockchain for trade finance). (Additional participants included central bank officials, crypto entrepreneurs, and NGO representatives focused on financial



# Final Conclusions and Recommendations

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Across all four roundtables, a unifying message emerged: achieving an inclusive digital and financial ecosystem requires keeping people – especially marginalized groups – at the center of innovation. Whether discussing AI for accessibility or blockchain for banking, experts emphasized human-centric design, ethics, and collaboration as the cornerstones of progress. Several common principles surfaced repeatedly:



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Design with, not for, marginalized communities. Inclusive innovation means co-creating solutions with the people who face the challenges, rather than top-down design. When communities are partners in innovation, the outcomes are more relevant and sustainable.



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Balance technological advancement with human values and rights. Participants noted that innovation should not come at the expense of privacy, autonomy, or equity. Human rights frameworks need to guide tech development, ensuring that efficiency or profit never trump human dignity.



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Accessibility benefits everyone. A principle voiced in multiple sessions was that designing for the most vulnerable actually improves experiences for all users. Features that assist people with disabilities (like voice controls or simplified UIs) often make products better for the general population too. Thus, inclusion should be seen as a quality booster, not a burden.



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Communication is key. Whether it's explaining AI decisions or demystifying crypto, making the complex simple through clear communication builds trust and adoption. This includes transparency from developers and open dialogue with users.

Notably, in the closing plenary, several participants with disabilities gave feedback on how well (or not) the discussions reflected their lived experiences. This “reality check” reinforced the need to continually ground our strategies in real human stories, not just theory.

# Final Conclusions and Recommendations

From the rich discussions, the conference distilled a set of actionable recommendations that cut across all domains. These recommendations serve as a blueprint for policymakers, industry, and community leaders:

**Design for Inclusivity from the Start.** Mandate accessibility and inclusion from the earliest stages of design in both digital and physical projects. Rather than treating accessibility as a postscript, make it a foundational criterion. For example, governments could require Accessibility Impact Assessments for new AI systems or smart city plans, similar to environmental impact assessments. The Venice follow-up event will explore implementing such measures. (Accountability mechanisms are key – e.g. developers must demonstrate how their design accommodates diverse users before launch.)

**Simplify Complex Technologies.** Prioritize user-friendly, intuitive design to make advanced technologies accessible. Complexity should be made navigable – through plain language, visual aids, and progressive disclosure (revealing complexity only as needed). One group of participants developed guidelines such as using consistent mental models and multi-modal explanations (text, audio, visuals) to cater to different learning styles. The goal is for someone with no special technical background to confidently use tools like AI assistants or digital wallets. Clear benefits, not technical specs, should lead marketing and onboarding.

**Ethical Technology Development.** Embed ethical safeguards in all AI, web3, and emerging tech initiatives. This means actively preventing the perpetuation of existing biases and inequalities through technology. Participants outlined frameworks for this: use diverse training data, conduct regular bias audits, document algorithmic limitations, and establish clear remediation channels when issues are found. An “ethics by design” approach should be the norm, supported by cross-disciplinary ethics boards and stakeholder oversight.

**Foster Cross-Sector Collaboration.** Break silos by creating platforms for ongoing dialogue and joint action between government, industry, academia, and civil society. Many of the challenges identified – from AI bias to digital literacy gaps – require collective solutions. The conference saw commitments from organizations to establish an ongoing secretariat or working group to maintain the connections formed here. For instance, one foundation pledged to fund a secretariat to continue cross-sector collaboration on accessibility initiatives beyond this event. Public-private partnerships, multi-stakeholder task forces, and knowledge-sharing networks will be crucial to tackle issues at scale.



# Final Conclusions and Recommendations

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**Empower Through Education.** Invest in digital literacy and skills training for marginalized communities to enable full participation in the digital economy. Education was repeatedly highlighted as a force multiplier – when people understand technology, they can shape and leverage it rather than be passive consumers. Recommendations ranged from including algorithmic awareness and rights education in school curricula to community tech training programs. Notably, the idea of peer-led training emerged: empowering tech users from marginalized groups to become educators for their own communities creates trust and employment while building skills. By demystifying technologies like AI or blockchain, we can turn potential fears into opportunities for innovation and entrepreneurship at the community level.

**Promote Digital Rights and Inclusion Safeguards.** Establish and enforce a strong digital rights framework to ensure technology is used for social good. Policymakers were urged to solidify principles such as informed consent, privacy, data sovereignty, and the right to challenge algorithmic decisions. In fact, conference delegates drafted a preliminary “Digital Inclusion Bill of Rights”, enumerating rights like algorithmic transparency, data portability, and protection from discrimination by AI. Several legislators present committed to advancing these principles in their jurisdictions, which could lead to landmark policies cementing the ethical use of tech in society.

**Evidence-Based Policy Making.** Adopt regulatory approaches that are iterative and data-driven, focusing on outcomes. Rather than banning or green-lighting technologies based on hype or fear, develop policies based on measurable impact on inclusion. This involves funding research to develop inclusion metrics (e.g. an “AI Inclusivity Index” or accessibility scorecards) and using those to guide policy. Pilot programs, regulatory sandboxes, and international knowledge exchange can help policymakers learn what works. By measuring results – for instance, did a new fintech app actually increase banking among the unbanked by X%? – and sharing methods, we can continuously refine policies to maximize social benefit.

## Designing for Inclusive Futures: Policy Reflections on AI and Accessibility from the Global Stratalogues Roundtables

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### Executive Summary

The Global Stratalogues Roundtables, held at the UK Houses of Parliament, convened international leaders across government, technology, academia, and civil society to explore critical intersections between artificial intelligence (AI), accessibility, and inclusive infrastructure. Discussions centered on the ethical deployment of AI, the role of inclusive design in digital systems, and strategies for embedding accessibility from the outset of technological innovation. The roundtables produced clear consensus: accessibility must no longer be treated as an ancillary goal, but as a foundational principle guiding the governance and application of AI systems. This briefing outlines key insights and policy recommendations derived from the proceedings, with specific emphasis on scalable solutions for governments, institutions, and technology providers.

### Context and Problem Definition

The accelerated deployment of AI across public and private domains has outpaced existing regulatory and design frameworks, resulting in systemic exclusions for persons with disabilities and digitally underserved populations. Despite the increasing recognition of digital rights and the importance of inclusive systems, most AI infrastructure—spanning education, finance, health, and urban mobility—remains inaccessible to individuals whose identities fall outside of majority data representation.

Emerging challenges include algorithmic bias, opaque decision-making, exclusionary data practices, and the absence of participatory design mechanisms. The problem is not one of technological incapacity, but of governance structures that fail to mandate inclusion, ethical audit, and accountability in AI development. Inaccessible AI not only deepens the digital divide, but exacerbates pre-existing inequalities across education, income, and mobility.

## **Key Insights from the Global Stratalogues**

- 1. Accessibility Must Be Designed, Not Retrofitted**

Roundtable participants reaffirmed that accessibility must be embedded from the earliest stages of design and development. Retrofitting systems for compliance often results in partial and ineffective access. Accessibility should be operationalized as a continuous, iterative process aligned with universal design principles.
- 2. Co-Design with Affected Communities is Imperative**

Inclusive innovation requires the active participation of persons with disabilities in all stages of AI design. Lived experience offers non-substitutable insight into real-world usability and barriers, challenging the assumptions embedded in conventional testing frameworks.
- 3. Algorithmic Equity Requires Representative Data**

AI systems trained on non-representative datasets risk replicating or amplifying societal biases. Data practices must prioritize diversity and contextual sensitivity. This includes strategies for capturing underrepresented identities, especially those at the intersections of disability, race, language, and socioeconomic status.
- 4. Decentralized and Adaptive AI Supports Inclusion**

Technologies such as digital twins, AI wearables, and assistive robotics hold significant promise when applied to accessibility contexts. Adaptive interfaces, contextual recognition, and predictive support can enhance autonomy and quality of life for users with varying access needs.
- 5. Ethical Regulation Must Be Agile and Principles-Based**

Traditional, prescriptive regulatory models are insufficient to address the velocity of AI innovation. Outcome-oriented, principles-based frameworks that incorporate ethical oversight and sandbox experimentation were recommended as preferred models.

## **Policy Recommendations**

- 1. Mandate Accessibility Impact Assessments (AIAs)**

Governments should introduce regulatory instruments requiring AI developers to conduct Accessibility Impact Assessments prior to deployment. Modeled after environmental and data protection assessments, AIAs would evaluate systems for usability across diverse populations and propose mitigation strategies.
- 2. Incentivize Cross-Sector Collaboration and Funding for Inclusive AI Labs**

Public-private partnerships and cross-institutional research initiatives should be supported through targeted grants and innovation funds. Inclusive AI labs should be established to pilot co-designed solutions and conduct longitudinal evaluations of AI systems on inclusion outcomes.
- 3. Establish a Digital Inclusion Bill of Rights**

National digital strategies must codify fundamental rights such as algorithmic transparency, the right to contest AI-driven decisions, informed consent, and equitable access to adaptive technologies. These principles should guide both procurement and innovation mandates across government agencies.
- 4. Embed Accessibility Metrics in Public Procurement**

Public agencies should be required to integrate accessibility and equity metrics into procurement frameworks for digital systems. Vendors must demonstrate compliance with international accessibility standards and provide documentation of inclusive design practices.
- 5. Promote Inclusive Digital Literacy and AI Education**

Digital literacy programs must prioritize accessible, community-driven models that empower persons with disabilities to understand and shape the technologies that govern their lives. Curriculum should emphasize algorithmic awareness, rights-based frameworks, and participatory innovation.

# Policy Briefing Published in PriMera Scientific 3/3)

## Conclusion

The Global Stratalogues roundtables advanced a vision of inclusive technological futures grounded in accessibility, dignity, and participatory design. As AI systems increasingly mediate access to education, employment, finance, and civic life, it is essential that accessibility is treated not as a feature but as a design imperative and policy obligation. The policy recommendations presented here offer a roadmap for transforming existing digital governance frameworks to align with principles of equity, inclusion, and human-centered innovation.

Governments and institutions must now take decisive steps to operationalize these insights through regulation, funding, and cross-sector coordination. The future of inclusive AI will not be determined by technological capacity alone, but by political will and ethical intent. The next stage of global dialogue—commencing in Venice—offers an opportunity to shift from theory to action.



# MEDIA COVERAGE

GLOBAL STRATALOGUES DISCUSSIONS

## Transformative Dialogues at the UK Parliament and Davos on Shaping Inclusive Financial Ecosystems

**Oscar Wendel**, Editor-at-Large of MEA Finance, hosted three days of discussions in the House of Lords and the House of Commons in the UK Houses of Parliament on January 13 – 15, focused on exploring the intersection of technology and the design of banking infrastructure enabling financial inclusion. The following week, he led a roundtable alongside the annual meeting of the World Economic Forum in Davos.

**Shaping the Future of Financial Inclusion: Connectivity and AI as Pillars of Personalised Financial Solutions**

Samuel Burke of Fortuna Magazine moderated the opening roundtable by noting the unprecedented opportunity to democratise finance through emerging technologies. Elisabeth MacDonald, CEO at Small Business Financial Exchange demonstrated AI's transformative potential for small businesses by enabling nuanced risk assessments based on alternative data. She further provided compelling examples of AI's potential to personalise credit for small businesses; by analysing alternative data—such as delivery patterns and supply chain activity—AI can create more nuanced risk assessments, enabling lenders to extend credit to businesses traditionally excluded from financial systems. Anu Jain, CEO of Nexus Cognitive, highlighted that "data preparation is the foundation of AI success," underscoring the need for ethical and secure data sourcing and how inherent bias in AI models traditionally affects minority groups and can thus perpetuate their inability to move out of low-income brackets.

**Tokenisation and Trust: A New Era for Global Finance**

The roundtable on **Financial Accessibility, Tokenisation and the Role of Trust in Advancing Inclusion** expanded on these themes by exploring



how tokenisation and decentralised finance (DeFi) can reshape the global financial landscape. The session featured Dr. Simran Chana of Cambridge Frontier Technologies Lab, who offered insights on bridging technological and ethical dimensions of financial innovation. Dr. Simran framed tokenisation as a double-edged sword. While it offers opportunities to unlock liquidity—particularly in resource-constrained regions—she warned against its misuse. "If we tokenise assets like natural resources without proper regulation," he cautioned, "we risk selling our future for short-term gains." This perspective is especially pertinent to cases in Africa, where governments have tokenised national debt tied to resources like gold to attract foreign investment.

**Bridging the Digital Divide with Trust and Regulation**

Connectivity emerged as a critical enabler of financial inclusion. Samer Bishay, Founder & CEO of Karrier One, presented a practical solution with his company's deployment of community-owned radio nodes. "Connectivity without borders," Bishay explained, "empowers communities to own and operate telecom nodes, his solution creates a shared economy that enhances financial inclusion and connectivity. However, the participants also acknowledged the barriers to adoption. Dr. Simran and Lina Müller Peña, Co-founder of Bitpat.network and intuitively, stressed the importance of trust in advancing financial inclusion. Dr. Simran compared financial systems to healthcare, where rigorous testing ensures patient safety. "We need similar standards in financial systems," he argued, calling for evidence-based policymaking and transparency in tokenisation efforts. He further pointed out that crypto is a single point of failure topology like medicine. Müller Peña added it is the responsibility of the blockchain community to make the jargon-heavy discourse more accessible to end-users to support adoption.

**Dubai and DMCC Take Center Stage at Davos**

Oscar Wendel moderated the panel in Davos that explored Dubai's strengths in attracting capital and tech startups to unlock growth. The participants included Dr. Lisa Cameron, a former MP in the UK Parliament, Pablos Holman, a VC and inventor who built the first spaceships at Blue Origin for Jeff Bezos and the world's smallest PC and 3D printers at Makerbot, Kristina Lucrezia Cornic, Global Head of Strategy at Exponential Science and Alessia Baumgartner, VP of Ecosystems.

**Key Takeaways from the House of Lords and House of Commons Roundtables Included the Following Recommendations:**

- 1. Connectivity as a Priority**  
Investments in telecommunications infrastructure are critical for implementing AI and blockchain solutions in underserved regions.
- 2. Data Sovereignty and Security**  
Protecting sensitive data while leveraging AI for actionable insights must be prioritised by enterprises and governments alike.
- 3. Tokenisation with Caution**  
Robust regulation is needed to ensure tokenisation benefits society rather than concentrating wealth.
- 4. Simplifying User Experiences**  
Financial technologies must prioritise usability, particularly for populations excluded from formal banking systems.
- 5. Ethical Frameworks for AI**  
Responsible AI deployment should address systemic biases and unintended consequences.

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Riyadh (Riyadh Daily)

Global Award presented to Dr. Talal Alharbi in the UK Parliament

Global Stratalogues is delighted to announce Dr. Talal Alharbi and Heather Mills as the recipients of its Global Stratalogues Award to honor and recognize their groundbreaking work and unwavering dedication to advancing accessibility and fostering industry on a global scale. Dr. Talal Alharbi was honored for his pivotal work advancing accessibility in Saudi Arabia.

The award ceremony took place at the historic House of Commons, which has a rich history of global dialogue.

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HOME SAUDI ARABIA WORLD ECONOMY SPORTS OPINION TECHNOL

Latest News > Saudi Arabia: 'Authority for the Care of the Two Holy Mosques' Pavilion at

respected leader, HRH Prince Mohammed bin Salman, Crown Prince, and Prime Minister, whose visionary initiatives under Vision 2030 have paved the way for endless possibilities and progress."



"Heather Mills, a renowned advocate and philanthropist, has made an indelible mark on the world through her tireless efforts to improve the lives of individuals with disabilities. Her journey, shaped by her personal experiences, has inspired a global movement for equality, accessibility, and empowerment. Heather Mills epitomizes the transformative power of leadership and resilience," said Oscar Wendel, Chairman of Global Stratalogues. "Her contributions have set new benchmarks for what is possible in creating a world that values and includes individuals."

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# Global Stratalogues Achievement Awards Dinner

- The conference culminated in a celebratory dinner at the historic House of Lords, where the Global Stratalogues community honored two distinguished champions of accessibility. Dr. Talal Alharbi (Saudi Arabia) and Heather Mills (UK) were each presented with a Global Stratalogues Lifetime Achievement Award in recognition of their groundbreaking work and unwavering dedication to advancing accessibility on a global scale. The awards were presented by Lord Erroll during the closing gala, marking a heartfelt conclusion to the event's proceedings.
- Lord Erroll, in his remarks, emphasized the significance of their contributions: "Dr. Talal Alharbi and Heather Mills are shining examples of how dedicated individuals can bring about meaningful change on a global scale. Their tireless efforts remind us of the power of collective action to break down barriers and create a world where accessibility and inclusion are not aspirations but realities. The assembled guests – spanning policymakers, business leaders, and disability advocates – greeted these words with a standing ovation, underlining the broad support for the honorees' vision.
- Dr. Talal Alharbi, the leading accessibility expert for Saudi Arabia's giga-projects, was honored for his pivotal work in ensuring universal design standards across massive developments. From new smart cities to global events like Riyadh Expo 2030 and the 2034 FIFA World Cup, Dr. Alharbi has been instrumental in embedding accessibility into the core infrastructure, impacting millions of future users. Upon receiving the award, Dr. Alharbi expressed humility and gratitude to his country's leadership for enabling his mission. "I dedicate this award to my country for providing the resources and platforms for individuals like me to thrive," he said. "This recognition is a testament to collective efforts, and I am honored to be part of a community that values accessibility and inclusion. I am especially thankful to our visionary leader, HRH Prince Mohammed bin Salman, whose initiatives under Vision 2030 have paved the way for endless possibilities and progress. His words underscored how high-level commitment – from national visions to on-the-ground projects – can mainstream accessibility in even the most ambitious undertakings.

# Global Stratalogues Achievement Awards Dinner

- The second honoree, Heather Mills, is an internationally recognized disability rights advocate, philanthropist, and social entrepreneur. Heather Mills' personal journey (including overcoming life-changing injuries) fueled her passion for improving the lives of persons with disabilities worldwide. Through her advocacy, business ventures, and charitable initiatives, she has become a powerful voice for inclusion. Oscar Wendel, Chairman of Global Stratalogues, praised her impact: "Heather Mills epitomizes the transformative power of leadership and resilience. Her contributions set new benchmarks for what is possible in creating a world that values individuals of all abilities. In her acceptance speech, Heather Mills urged continued action: "I am hugely honored to be recognized by Global Stratalogues and by the exceptional work Oscar Wendel and his team do to drive a more inclusive, sustainable future. It's crucial that we continue to make disability and disabled people visible in a world where far too many have a story of fighting to belong. I hope this award furthers the progress in accepting, acknowledging, and representing disability in all its forms. Ultimately, everyone has disabilities and abilities; who you are as a person counts more than anything else. Her heartfelt message resonated deeply, reminding all in attendance that inclusion is both a social imperative and a personal journey of empathy.
- The dinner celebration, filled with camaraderie and inspiration, served as a fitting close to the Global Stratalogues event. It highlighted that while policies and technologies are critical, it is people – visionary leaders, tireless advocates, and everyday champions – who truly drive forward the mission of inclusion. By honoring Dr. Alharbi and Ms. Mills, the Global Stratalogues community reaffirmed its commitment to celebrating resilience in the face of adversity and the pursuit of a world where accessibility is standard.



**Global Stratalogues honorees recognized at the closing dinner in the UK Parliament's House of Lords, celebrating individual contributions to accessibility and inclusion.**



# About Global Stratalogues

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✓ Global Stratalogues is an interdisciplinary platform that drives dialogue, collaboration, and innovation across industries, sectors, and regions. Through high-level roundtables and forums, Global Stratalogues brings together diverse experts – from policymakers and academics to business leaders and grassroots advocates – to formulate actionable solutions to pressing global challenges. The organization was founded on the recognition that complex problems (like digital inclusion) cannot be solved in silos; they require collective intelligence and cross-sector partnerships.

✓ The roundtables documented in this report represent the beginning of an ongoing collaborative process. Participants have committed to continue working in their respective spheres and to reconvene periodically to assess progress toward the shared vision of inclusive digital and physical environments. As Global Stratalogues moves forward – with the next dialogue planned in Venice – it will build upon the foundation laid in London, shifting the focus from dialogue to concrete action and implementation.

✓ Each Global Stratalogues session emphasizes equal participation and honest exchange, creating space for voices that are often unheard in traditional conferences (such as persons with disabilities or youth representatives). The methodology centers on breaking down barriers between “creators” and “users” of technology, between government and citizens, and between developed and emerging economies. By doing so, it fosters the co-creation of strategies that are inclusive by design.

✓ Through platforms like these, Global Stratalogues aims to translate bold visions into tangible impact, ensuring that technology and innovation truly leave no one behind. Each conversation, each partnership, and each initiative sparked is a step toward a more accessible, equitable future for all.



# CLOSING STATEMENT



Oscar Wendel  
Founder & Chairman

As the Global Stratalogues roundtables in the UK Parliament concluded, a consistent message emerged across all sessions: the challenge is no longer whether technology can be inclusive, but whether institutions are prepared to make inclusion a non-negotiable design principle. Participants repeatedly highlighted a widening gap between ambition and execution. The tools to build accessible systems, ethical AI, and inclusive financial infrastructure already exist. What remains unresolved are the trade-offs—between speed and safety, scale and trust, commercial incentives and public interest. These are fundamentally governance questions.

Four themes stood out with particular clarity. First, inclusion cannot be retrofitted. Accessibility and user agency must be embedded at the earliest stages of system design. Second, complexity has become a structural barrier. Systems built for experts often exclude those they are intended to serve. Simplification, without loss of rigor, must be treated as a strategic objective. Third, regulatory approaches must evolve in parallel with innovation. Static frameworks are ill-suited to dynamic technological environments. Adaptive, outcome-driven governance is required to protect rights while enabling responsible experimentation. Finally, lived experience must remain central. Contributions from individuals directly affected by exclusion provided the most compelling and corrective perspectives throughout the roundtables.

The purpose of Global Stratalogues is to convene these conversations early—before positions harden and systems become entrenched. The UK Parliament Roundtables reaffirmed the value of that approach while underscoring that dialogue alone is insufficient. The next phase must focus on translation: converting principles into frameworks, frameworks into pilots, and pilots into scalable, governable models. This work will continue with our partners and through future convenings, including Venice. I extend my sincere thanks to our parliamentary hosts, collaborators, and participants. The strength of this report lies not in unanimity, but in the seriousness with which difficult questions were addressed.