
FROM DHARMA TO DATA: A CULTURALLY EMBEDDED FRAMEWORK FOR ETHICAL AI DECISION-MAKING IN EMERGING MARKET ENTREPRENEURSHIP

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ABSTRACT

Artificial intelligence (AI) is now a key technology in today's entrepreneurial landscapes, especially in emerging markets where digital change is happening quickly. Entrepreneurs are using AI to improve decision-making, streamline operations, and create new business models. Yet, this increasing dependence on algorithms raises important ethical issues like bias, lack of transparency, data privacy concerns, and potential social harm. Most existing ethical frameworks for AI are based on Western philosophies and regulations. While these frameworks provide some guidance, they often overlook the ethical and cultural views found in non-Western societies.

This study introduces a culturally embedded framework for ethical AI decision-making rooted in the concept of Dharma. Dharma is a core principle in Indian philosophy that emphasizes moral duty, social responsibility, and the quest for justice and harmony. Through a review of literature in AI ethics, entrepreneurship studies, and Dharmic philosophy, this paper develops a model called the Dharma-to-Data Framework.

The framework translates key Dharmic values like Ahimsa (non-harm), Satya (truthfulness), and Karma (responsibility for outcomes) into actionable AI governance principles such as transparency, fairness, accountability, and ethical oversight. The study argues that incorporating culturally relevant ethical frameworks into AI governance can foster responsible innovation, build trust in AI systems, and support sustainable business growth in emerging economies. This research contributes to the growing discourse on ethical AI by integrating non-Western philosophical perspectives into contemporary technological governance and proposing a culturally grounded framework for ethical AI decision-making in entrepreneurial ecosystems.

Keywords: AI Ethics, Dharma, Ethical AI Governance, Emerging Market Entrepreneurship, Cultural AI Ethics

1. INTRODUCTION

Artificial intelligence is transforming the global economy by reshaping how organizations make decisions, deliver services, and create value. Technologies such as machine learning, predictive analytics, and automated decision systems are increasingly embedded in business practices across industries. Entrepreneurs and startups benefit particularly from AI because it enables rapid analysis of large datasets, improved market forecasting, and enhanced operational efficiency.

In emerging markets, the adoption of AI is growing rapidly due to expanding digital infrastructure, mobile technologies, and online platforms. Entrepreneurs in sectors such as financial technology, healthcare, retail, and logistics are leveraging AI tools to gain competitive advantages and improve decision-making.

However, the rise of algorithmic systems also introduces significant ethical concerns including bias, lack of transparency, privacy risks, and accountability gaps. Many existing AI ethics frameworks are grounded in Western philosophical traditions such as utilitarianism and deontology. While valuable, these frameworks may not fully capture cultural and ethical contexts within emerging economies.

South Asian philosophy offers an alternative ethical perspective through the concept of Dharma, which emphasizes duty, moral responsibility, and social harmony. Integrating Dharmic principles into AI governance could provide culturally relevant ethical guidance for entrepreneurs operating in emerging markets.

This paper aims to create a framework linking Dharmic ethical principles with modern AI governance systems.

Research Question

How can Dharmic ethical principles inform culturally embedded frameworks for ethical AI decision-making in emerging market entrepreneurship?

By tackling this question, the study helps build inclusive AI ethics frameworks that bring in various cultural views.

2. MAIN BODY OF THE PAPER

Artificial Intelligence Ethics

The swift development of AI technologies has raised interest in ethical governance and responsible innovation. Scholars such as Nick Bostrom and Stuart Russell highlight the risks tied to poorly regulated AI systems.

Ethical Issues Related to AI include:

- Algorithmic bias
- Discrimination in automated decisions
- Lack of transparency in machine learning models
- Privacy violations
- Accountability gaps.

Various organizations have created ethical guidelines for AI governance. For example, the OECD and the European Commission have suggested principles focusing on transparency, fairness, accountability, and human oversight.

These frameworks mark an important step towards establishing global standards for ethical AI development. Still, scholars increasingly see the need to incorporate cultural viewpoints into AI ethics.

Cultural Perspectives in AI Ethics

Cultural and philosophical traditions heavily influence ethical decision-making. Different societies emphasize different ethical values based on their histories and cultures.

Western ethical frameworks frequently prioritize individual rights and autonomy. In contrast, many non-Western philosophies highlight collective welfare, social harmony, and relational responsibilities.

Scholars argue that global AI governance should include diverse ethical viewpoints to ensure cultural inclusivity and legitimacy.

Dharmic Ethical Philosophy

The idea of Dharma is a foundational principle in Indian moral philosophy. Dharma refers to the duties and responsibilities guiding ethical behavior and social harmony.

Key values in Dharmic philosophy include:

- **Ahimsa:** Avoiding harm and promoting well-being.
- **Satya:** Emphasizing honesty and transparency.
- **Karma:** Highlighting responsibility for the consequences of actions.

These principles stress ethical responsibility, social harmony, and moral accountability.

AI and Entrepreneurship in Emerging Markets

Entrepreneurs in emerging markets are increasingly turning to AI to boost efficiency and spark innovation. AI applications include predictive analytics, automated customer services, digital marketing, and financial risk assessment.

Nonetheless, emerging markets often face challenges like weak regulatory frameworks, data governance issues, and technological disparities.

Creating culturally grounded ethical frameworks can help ensure that AI adoption promotes sustainable and socially responsible entrepreneurship.

METHODOLOGY

This research adopts a conceptual approach based on interdisciplinary literature analysis. The study reviews scholarship in AI ethics, entrepreneurship, and Dharmic philosophy to construct an integrated framework for ethical AI governance.

RESULTS:**Dharma-to-Data Framework**

The proposed Dharma-to-Data Framework connects cultural ethical values with technological governance mechanisms. The framework translates Dharmic philosophical principles into operational AI ethics principles used in entrepreneurial decision-making systems.

Dharmic Principle – AI Ethical Principle

Dharma – Accountability

Ahimsa – Harm Reduction

Satya – Transparency

Karma – Responsibility

3. CONCLUSION

Artificial intelligence is significantly influencing entrepreneurial ecosystems in emerging markets. While AI technologies create opportunities for innovation and economic growth, they also introduce complex ethical challenges. This paper proposes the Dharma-to-Data Framework which integrates Dharmic ethical philosophy with contemporary AI governance principles.

By translating cultural values into operational AI ethics guidelines, the framework provides a culturally grounded approach to responsible technological innovation. The study contributes to the expanding field of AI ethics by demonstrating how non-Western philosophical traditions can inform global technology governance.

Future research can empirically evaluate the framework through case studies involving entrepreneurs, technology developers, and policymakers in emerging markets.

4. REFERENCES

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