

THE HUSBAND

The Absent One

THE LOVER

The Silent One

THE FRIEND

The Righteous One

THE FERRYMAN

The Rule Keeper

THE WOMAN

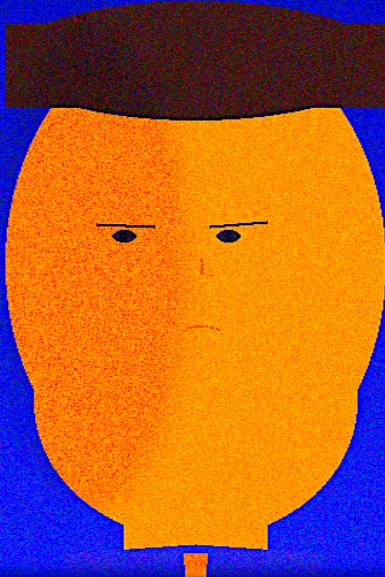
The Bridge

THE MADMAN

The Force

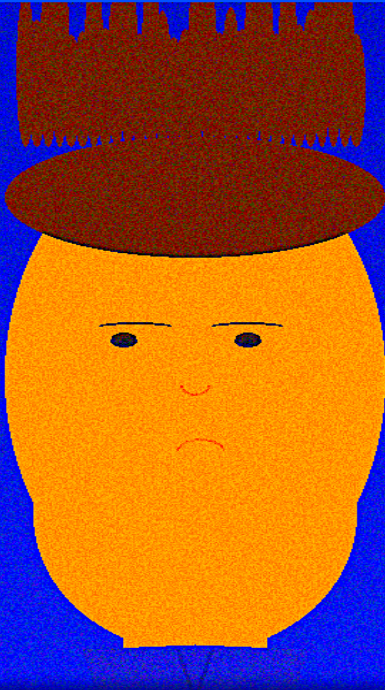
THE RIVER CROSSING

A Mirror for Moral Judgment



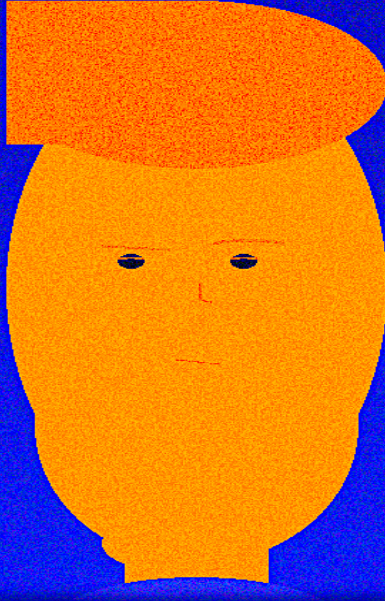
THE HUSBAND

The Absent One



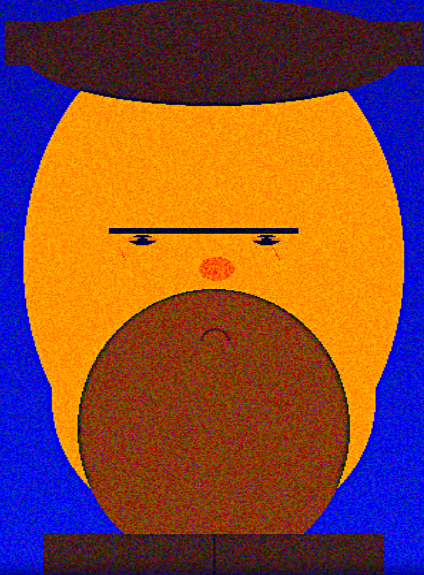
THE LOVER

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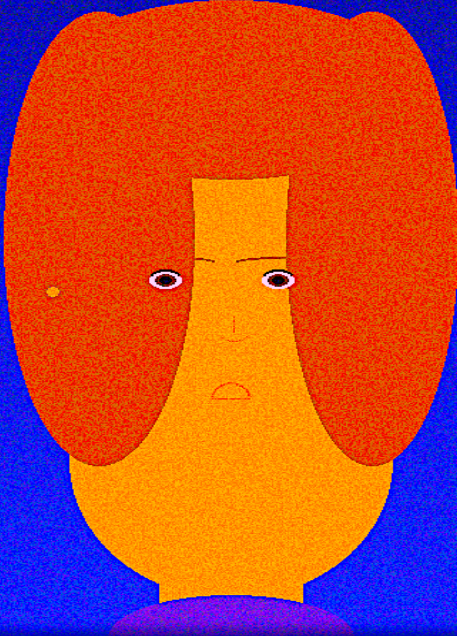
THE FRIEND

The Righteous One



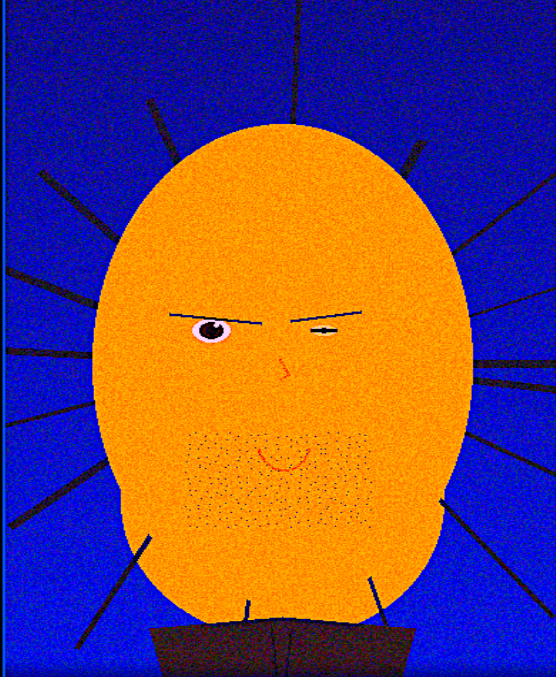
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## THE STORY

A young married woman feels abandoned by her husband, who is too busy with his job, lets herself be seduced, and goes to spend the night with her lover in a house located across the river.

To return home the next day in the early morning — before her husband's return from a trip — she must cross the bridge. But a madman forbids her passage.

She runs to find a ferryman who asks for the price of passage. She has no money. She explains and begs. He refuses to work without being paid in advance.

She then goes to find her lover and asks him for money. He refuses without explanation.

She goes to find a single friend who lives on the same side and who has always had an ideal love for her, but to whom she has never given in. She tells him everything and asks for money. He refuses — she disappointed him by behaving so badly.

She then decides to cross the bridge after a last vain attempt with the smuggler. The madman kills her.

### KEY QUESTION

**Which of these six people is responsible for the death of this woman?**

You choose. Read below the impact of your choice. Classify the six people according to their degree of responsibility — from most to least, from least to most, or freely as you think it should be. The direction you choose matters: it reveals as much about you as the rankings themselves.

## WHY THIS EXERCISE OPENS DOORS THAT DEFINITIONS CANNOT

Before offering any classification, it is worth pausing on what this exercise actually does to the person attempting it.

It makes you uncomfortable. It forces you to assign responsibility in a situation where every character has a defensible justification, and where the outcome — death — is irreversible. It reveals, with uncomfortable precision, that your moral reasoning is not universal. It is shaped by your culture, your gender, your relationship history, your social values, and your unexamined assumptions about duty, loyalty, freedom, and blame.

That discomfort is the beginning of ethics education. Not the definition of a moral principle. The felt experience of having to apply one — under pressure, with incomplete information, in a situation involving real human consequences.

This is also, as we will see, an almost perfect metaphor for how Generative AI makes decisions that affect people's lives.

## THE NARRATIVE: WHAT IS REALLY HAPPENING HERE

The story is deceptively simple. A woman is trapped between her needs, the failures of others, and a system that offers no safe exit.

She is married to a man who is physically present but emotionally absent. She does not leave. She does not make demands that are heard. She seeks connection in the only place it is offered to her. This is not virtue but it is recognizably human.

Her lover receives her, benefits from her vulnerability, and when she needs something in return the cost of a river crossing he refuses. Without explanation.

This is not indifference. It is the withdrawal of a person who wanted what she offered but accepts no responsibility for the consequences of having offered her a false harbour.

The ferryman has a rule: no payment, no passage. The rule is his livelihood. He does not know or perhaps does not want to know that its rigid application will place a woman in mortal danger. His system is fair by its own logic. It is catastrophically inadequate to the situation before him.

The friend has loved her from a distance with an idealized devotion. When she arrives desperate and honest, he rejects her not because he cannot help, but because she has failed to be the woman he imagined. His love was always conditional on her conforming to his ideal.

The madman is the only character who acts with complete consistency. He is outside moral reasoning. He cannot be argued with, bribed, or appealed to. He is, in the structure of the story, a systemic force: unpredictable, indifferent to context, lethal when encountered without protection.

And the woman herself chose to cross the bridge, knowing the madman was there. That choice — made in desperation, after every other option was exhausted — is the final act.

#### THE CLASSIFICATION — AND WHY IT REVEALS MORE ABOUT YOU THAN ABOUT THEM

There is no single correct answer. That is the point. But here is one rigorous reading, built on the principle of structural responsibility: who had the greatest power to change the outcome, and chose not to use it?

## 4 The Husband — *Fourth*

His absence created the original conditions of the tragedy. Not his business trip — his chronic emotional abandonment of a person who needed him. He did not cause the death directly. But he built the architecture of isolation inside which every subsequent failure became possible. Structural neglect is not innocent simply because it is passive. In law, in ethics, and in systems thinking, the person who creates the conditions for harm bears the first degree of responsibility — even when absent at the moment harm occurs.

### ↳ **AI Connection** The Institution That Deploys AI Without Care

*The hospital that implements an AI triage system without training staff. The university that introduces AI-graded assessments without consulting teachers. The government that automates welfare decisions without human oversight. They did not intend harm — they were simply busy with efficiency, cost reduction, and modernization. Their structural negligence created conditions for damage they will not witness directly.*

**Ethical Principle:** *Institutions that deploy AI have a duty of care that does not end at the moment of deployment.*

### 3 The Lover — *Third*

He invited her vulnerability. He benefited from it. He had the simplest, cheapest means to prevent her death — a small sum of money — and refused without explanation. The absence of explanation is itself morally significant. It suggests he knew his refusal was indefensible and chose silence over accountability. He is the person closest to the immediate chain of causation who had the clearest ability to interrupt it.

#### ↳ **AI Connection** The Tech Company That Extracts Value Without Responsibility

*The platform that scraped your data to train its model and monetized your creative output without compensation. The AI company whose terms of service transfer all risk to the user while retaining all benefit. The organization that presents itself as a partner in your growth but disappears when the consequences of its product arrive at your door.*

**Ethical Principle:** *Those who benefit from AI deployment must share proportionally in its consequences.*

### 2 The Friend — *Second*

His refusal is dressed in the language of moral judgment, which makes it particularly dangerous. He does not say "I cannot help." He says "You disappointed me." He weaponizes his ethical position to justify withholding help from someone in mortal danger. Self-righteous inaction is a moral failure with a distinguished pedigree — and one of the most common failures in institutional ethics.

#### ↳ **AI Connection** The Ethicist or Regulator Who Withholds Help in the Name of Principle

*The institutional ethics committee that refuses to engage with a real, urgent AI deployment problem because the proposal does not perfectly conform to guidelines. The senior academic who dismisses a junior colleague's concern about AI bias. The regulator who insists on full compliance documentation before offering any guidance — while the harm compounds in real time.*

**Ethical Principle:** *Moral authority that refuses to act under pressure is not ethics — it is self-protection wearing ethics as a costume.*

### 1 The Ferryman — *First*

He operates within a system and applies its rules without cruelty. He is not malicious — he is mechanical. His responsibility lies not in his decision alone, but in his refusal to recognize that the rule exists to serve human welfare, and that when its application

produces the opposite result, the rule must yield. This is the ethics of bureaucracy — and it will be central to any discussion of AI.

### ↳ **AI Connection** The Algorithm That Applies Rules Without Context

*The credit scoring model that denies a loan because her profile statistically resembles a risk category — regardless of individual circumstances. The automated content moderation system that removes a survivor's testimony because it contains triggering language. The hiring algorithm that filters out a qualified candidate because a caregiving gap does not match the model's training data.*

**Ethical Principle:** *Automated systems must have mechanisms for human override precisely at the moments when rigid rule application would produce catastrophic outcomes.*

## 6 The Woman — *Six*

She made choices — including the final, fatal one. She is not without responsibility. But she made that choice only after every other option had been closed to her by others who had more power and more alternatives. Assigning primary responsibility to her is the most common response — and frequently the most revealing one about who answers the question. It places the burden of consequence on the person with the least structural power, a pattern recognizable in both moral psychology and algorithmic systems.

### ↳ **AI Connection** The User, the Citizen, the Learner

*When we ask students to "use AI responsibly" without equipping them to understand what they are using, who built it, on whose data, toward whose ends — we place the burden of a structural problem on an individual user. We are saying: you crossed the bridge. The responsibility is yours.*

**Ethical Principle:** *User responsibility is real but cannot be primary when the system itself is inadequately designed, poorly governed, or structurally biased against the user's welfare.*

## 5 The Madman — *Least Responsible in Moral Terms*

He killed her. But he cannot be held morally responsible because he lacks the cognitive capacity for moral agency. He is a force, not an actor. Paradoxically, he is the only character who is entirely innocent of moral failure — because moral failure requires the capacity for moral choice, which he does not possess.

### ↳ **AI Connection** The Unaligned AI System

*The system deployed without adequate safety testing. The model that optimized for engagement and discovered outrage produced the most clicks — and pursued*

*it without any mechanism for restraint. The AI that pursues its objective function without the capacity to recognize human harm as a constraint. It does not hate her. It simply acts according to its nature, which was never designed to make room for hers.*

**Ethical Principle:** *The most urgent reason to build ethics into AI from the beginning is that a system without ethical constraints cannot be reasoned with, bribed, appealed to, or forgiven. It simply acts — and the consequences fall on whoever is in the way.*

## WHAT THIS EXERCISE HAS JUST ACCOMPLISHED

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By working through this exercise before ever opening a laptop or discussing a dataset, participants have done something no technical tutorial can replicate. They have:

- ▶ Felt the difference between individual and structural responsibility.
- ▶ Recognised their own biases in how they assigned blame.
- ▶ Practised holding multiple moral considerations simultaneously without collapsing into a single answer.
- ▶ Discovered that ethical judgment is not a formula — it is a capacity, built through repeated, uncomfortable engagement with real complexity.