

ROGARE

THE FUNDRAISING THINK TANK

Kingston
University
London

Rogare/Kingston University project on disintermediation in fundraising

Outline for project 2025-28

Background

Rogare has a project that looks at how charities are being disintermediated from:

- giving money to causes and individuals
- asking for money
- providing services to those who need them.

And, having identified this, to ask how charities can re-intermediate themselves with the stakeholders who have cut them out.

This is project 2b within the Philosophy of Fundraising Workstream (Workstream 2).

This project is important for Rita Kottasz and Kingston University Business School (KBS) as this will be a core impact case study for their submission to the Research Excellence Framework (REF) in 2029.

Rogare will therefore assist in this endeavour by making Project 2b a priority to run from October 2025 to April 2028, giving us 30 months to complete this project.

The project will have four phases:

1. How are charities disintermediated?
2. Why are charities disintermediated?
3. What is the threat or and harm that results from the disintermediation of charities?
4. How can charities reintermediate into the processes and relationships from which they have been cut out? And indeed, whether they even ought to try (maybe the organisations/people who have disintermediated them are doing a better job than charities were).

Phase 4 is the where the most impact will be demonstrated. Phases 1, 2, 3 are the foundations that will allow us to achieve most impact through phase 4.

1 How are charities disintermediated?

This phase is more or less complete. It is our typology of disintermediation, which was published in the Journal of Philanthropy in 2023.

This journal article needs to be turned into a Rogare paper to make its ideas more accessible. This paper also needs to include Cherian Koshy's text on disintermediation via philanthropy advisors. We might also want to make a few other additions to bring it up to date.

This notwithstanding, the core conceptual framework for subsequent phases is already in place.

We should aim to publish the Rogare paper before the end of 2025. But commencing work on subsequent phases is not contingent on competing this output as all the ideas it contains are already available in the JoP paper.

2 Why are charities disintermediated?

The typology is a descriptive typology: it only describes *how* charities are disintermediated, but, beyond some speculation and advancing some hypotheses, does not address *why* this happens.

This phase aims to identify the motivations and reasons that stakeholders cut charities out of philanthropic processes.

There could be any number of reasons, and those reasons may be different for different types of disintermediation in the typology.

Contributions to this process will include:

- Rita Kottasz's ongoing research into the behaviour of crowdfunding citizen fundraisers
- Meredith Niles's JoP opinion piece
- Ideas already described in the background work for the JoP typology paper
- A key part of this will be to draw from the literature on social media motivations rather than (only) philanthropic motivations.

The objective of this phase is not to research and test new motivations (though Rita may well do some of this) but, through a narrative literature review, to enhance our understanding of the reasons why people prefer to give to causes/beneficiaries, ask for donations, and provide services in ways that avoid using a middleman charity.

The ideas, motives, reasons etc identified in Phase 2 should be written up (researchers/authors TBC) by October 2026, to be published in January 2027 (format(s) yet TBC).

3 What is the threat to charities of disintermediation, and what harms result from these threats?

There are many negative consequences from the disintermediation of charities in the ways described in the typology.

In phase 3 will identify and describe the threats posed by disintermediation of charities, not just to charities themselves, but to the public good that charities serve.

This is the ethics component of this project.

We have already done a great deal of the work for Phase 3: The JoP typology paper outlined a research agenda for the ethical challenges that result from charity disintermediation, which was distilled from the work we had already done in preparing this paper.

So, we can turn around an initial threats/harm paper relatively quickly and simply.

And while Phase 2 will help to identify further threats, we don't have to wait until Phase 2 is completed before embarking on Phase 3.

Phases 2 and 3 should thus run concurrently, with a v1.1 of the threats/harm paper published for internal use (i.e. Internal to the project), followed by an updated v1.2, taking into account any insights from Phase 2, if necessary, for the published version.

The initial (v1.1) threats/harm paper should be completed by March 2026, with an updated version to be published concurrently with the Phase 2 outputs in January 2027.

Phase 4 How can charities reintermediate?

Throughout 2027 we will focus on Phase 4, which will require input from collaborations with the fundraising profession.

We should use the ideas from Phases 1, 2 and 3 to identify how charities can reintermediate into the processes and relationships from which they have been cut out.

We will do this by enlisting an advisory group of practitioners to consider the insights from the previous phases who will use their professional expertise to recommend how charities can use insights (particularly from Phase 2) to reintermediate.

The advisory group will help us identify further threats and what harms might result from them - one possible example is how the algorithms use by crowdfunding platform

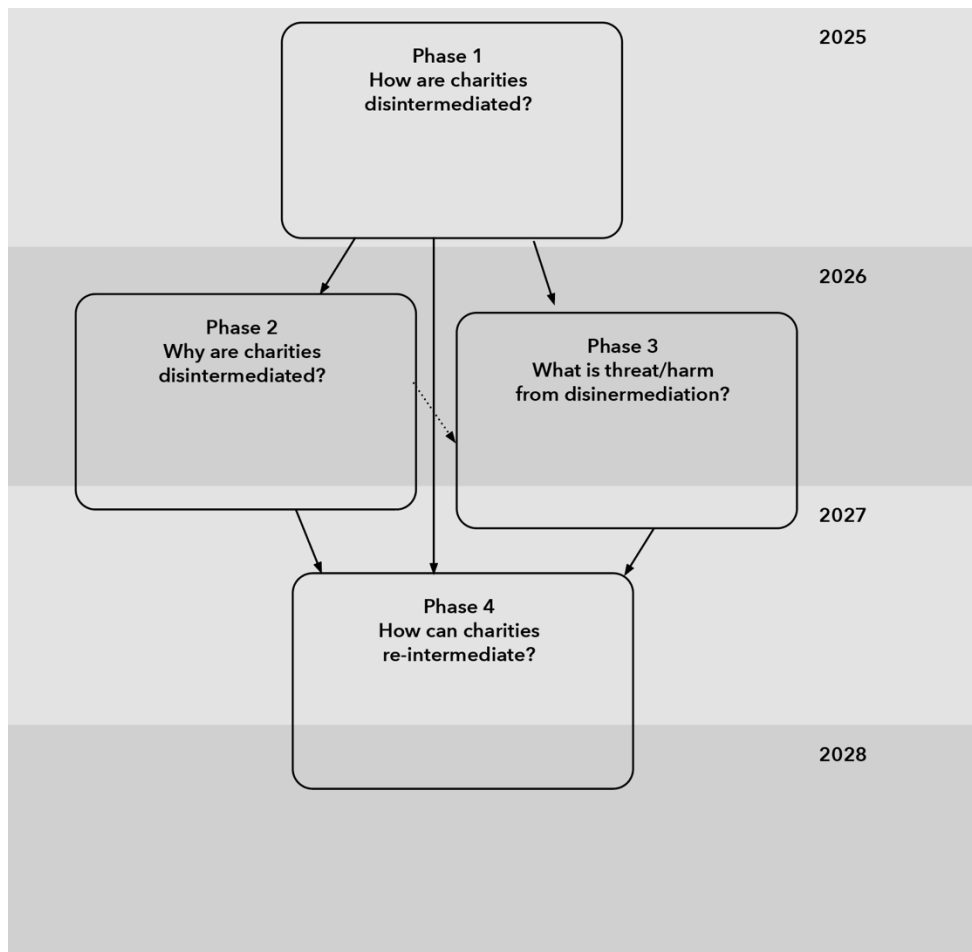
algorithms to drive people to campaigns work, which itself may inform new regulatory provisions.

Outputs from Phase 4 that charities/fundraisers can use to help them bring achieve more impact could include:

- FAQs about intermediations and its threats/harms
- Standard comms messaging to be adapted and used by charities
- Best practice guidelines for citizen fundraisers and their use by charities
- Recommendations of the regulation of various forms of decentralised fundraising and whether this can be extended to this type of fundraising when it disintermediates charities.

At this early stage we haven't fully planned how this final phase will go, nor what its outputs will be. We will provide fuller details in due course, particularly in who we want as our key stakeholders to deliver this phase of the project.

Phase 4 will run throughout 2027 April 2028, giving KBS at least to the end of 2028 to compile this into the format need for the REF.



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