


SPECIAL ISSUE ARTICLE

A typology of disintermediated giving and asking in the non-profit sector

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Abstract

Disintermediation is the ability to sell products and services directly to consumers without these having to pass or go through a ‘middleman’, such as travel agent or record company. With no product or service to sell to consumers, disintermediation in the non-profit sector has been conceived as the giving of money directly to beneficiaries/end users, without the need to go through a ‘middleman’ charity—in other words, it is disintermediated giving. However, there is no consensus definition of what ‘disintermediated giving’ is or to what it applies. Much of the academic literature has focused on one form of disintermediated giving: crowdfunding, which is generally conducted on digital platforms. However, not all crowdfunding/crowdfunding disintermediates charities from the process of giving; and not all disintermediation of charities from the giving process is accomplished via digital crowdfunding platforms. Further, there are examples of various forms of disintermediated giving, particularly, but not solely via crowdfunding platforms, that have raised questions about its practices, ethics, regulation and accountability. Finding robust and sustainable solutions to these issues first requires a coherent conceptualisation of disintermediation/disintermediated giving in the non-profit sector. This paper attempts to do that by providing a typology of disintermediation/disintermediated giving. We examine the phenomenon of disintermediation in organisations that adopt the ‘traditional charity model’ (those which ask for and then convert donations into goods and services for beneficiaries) and look to see which functions and processes are subjected to disintermediation. This can be either the whole or part of that asking/converting process, which is replaced or bypassed by a different entity (individuals, commercial fundraising entities, or companies or charities that adopt an alternative approach to the ‘traditional charity model’). Our typology contains three main types of disintermediation: (A) the charity is disintermediated, with donations and support given directly by donors to beneficiaries; (B) the charity’s fundraising function is disintermediated; (C) the charity’s service provision to beneficiaries is disintermediated. Each of these raises ethical and regulatory issues, which we briefly explore.

KEYWORDS

disintermediation, ethics, fundraising

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Practitioner points

What is currently known about this subject

- Research on disintermediation in the non-profit sector largely focuses on the operation of crowdfunding platforms and the attitudes and behaviours of donors and creators who use these platforms.
- There has been little consideration or analysis of the regulatory or legal issues relating to disintermediated crowdfunding and crowdfunding, so little that the lack of it has been called a 'void'.
- Nonetheless, what study has been done does highlight many ethical issues and challenges and regulator gaps.
- There has been little study that conceptualises other possible forms of disintermediation—that is, other than digital crowdfunding platforms—in relation to charitable giving and asking. The most studied area looks at microlending sites, with some researchers critiquing the 'ideological' role that they play.

What your paper adds to this

- By presenting a typology of disintermediation in both giving and asking for donations, this paper identifies the different ways in which charities can be cut out of these processes.
- This paper focuses on the disintermediation of voluntary organisations from the 'traditional charity model', whereby non-profit voluntary organisations that ask for donations of money which they then convert into goods and services for their beneficiaries are cut out of the giving, asking or service delivery domain, being replaced by a different type of intermediary or a more direct relationship between donor and beneficiary.
- This allows a more complete analysis of ethical and regulatory issues, particularly in considering which types of ethical/regulatory issue apply to which types of disintermediation, and facilitates the targeting of better solutions to ethical and regulatory gaps.

The implications of this study and findings for practitioners

- This paper will help fundraising practitioners reframe questions about the role they play and whether and how other types of actors are encroaching on their role (for better or worse).
- It will assist regulators in determining where their remit lies in the regulation of different forms of disintermediation in the non-profit sector, and what types of interventions they could—and should—be making (as well as whether there are limits to that remit).

1 | INTRODUCTION

Shortly after the start of Russia's invasion of Ukraine in February 2022, a method of transferring money to Ukrainians who might need it emerged. People would book a room in Ukraine via Airbnb, but then not take up the booking, meaning the owners (the perceived beneficiary by the donor) of the room would receive the booking fee (Fong, 2022; Mukherjee & Gelb, 2022). Money was transferred directly to perceived victims of the war, without being mediated by a traditional charity. Some sources maintain that 434,000 rooms were booked in just one week, transferring £15 million to the hosts (Fong, 2022). While this was happening, millions of pounds were also raised by the charity sector in support of the cause (Guardian, 2022).

The Airbnb initiative was celebrated by some people in the non-profit sector as the 'democratisation' of philanthropy, who claimed that giving did not need to (and indeed, ought not) be

mediated via non-profits and their fixed fundraising processes and techniques. Such democratisation allows 'generosity to find a way', in spite of the barrier that mediated fundraising imposes on such generosity.¹ Further, it is argued that such giving is better than that mediated via professional fundraising, because it is '100 per cent efficient' (Fong, 2022)—meaning that all the transferred money goes to the intended beneficiary (none is diverted into overhead costs), who can use the money as they want, rather than in the way a non-profit might want them to use it.

And yet such 'democratisation' of giving in the Ukrainian context was not universally welcomed. Schaal (2022) pointed out that some of the money would not have gone to individual Ukrainians but to professional management companies outside of Ukraine, implying therefore that this form of giving would not necessarily equate to '100 per cent efficiency'. Even if claims about *efficiency* were true, there were, perhaps more importantly, little guarantees about the *effectiveness* of

donating via Airbnb in ensuring that the right people were helped or that the money did not go to people who did not really need it (Mukherjee & Gelb, 2022). In fact, donating this way might even cause unforeseen harm by flooding a wartime economy with cash, potentially ramping up inflation on basic products, and making a bad economic situation worse (*ibid.*).

Other examples of the democratisation of philanthropy as expressed through disintermediated giving have delivered sub-optimal outcomes or raised questions about their ethics and accountability. Australian comedian Celeste Barber's crowdfunding appeal for equipment to fight the 2019 Australian bush fires raised far more money than could be spent—a dilemma that required legal resolution (Cheung & Chandra, 2021; Mayer, 2022, p. 1378; Coshott, 2022). Crowdfunding for survivors and families of the Humboldt Broncos bus crash in Canada led to a dispute between families that also required legal resolution (MacPherson, 2018; Phillips, 2020; Mayer, 2022, p. 1396). There have been allegations of fraud, albeit in rare instances (Mayer, 2022, p. 1380, 1398). There have been questions about the moral appropriateness of some crowdfunding causes, such as the Canadian 'Freedom Convoy' (Snyder, 2020). Even what might be the paradigmatic disintermediated giving success story, that of Captain Tom Moore fundraising for the NHS during the Covid-19 pandemic, has recently been tainted by allegations of poor governance by the charity established to handle the money he raised (Hargrave, 2022).

Disintermediated giving raises many questions—about its practices, ethics, regulation and accountability—that the non-profit sector, generally, and the fundraising profession more specifically (as the cohort of the sector that encounters these issues most often), have barely begun to address. This is made all the much harder by the fact that we do not have a clear understanding of what is meant by 'disintermediated' giving, which means we do not have a typology of disintermediated giving against which we can identify, categorise and map the various challenges we may need to consider.

This article is a first step in setting the parameters in mapping those challenges and is structured as follows. First, we explain what is meant by 'disintermediation', and then how this might manifest in the non-profit sector. Much of the literature deals with just one form of disintermediated giving—crowdfunding. And so we briefly delve into the literature on crowdfunding, before presenting our own typology of disintermediated giving, which is the result of initial thinking of a project team at Rogare—The Fundraising Think Tank. We then briefly outline a research agenda based on the typology by taking a brief look at some (but by no means all) of the regulatory and ethical issues associated with the different types of disintermediation.

2 | WHAT IS DISINTERMEDIATION?

The term 'disintermediation' was first used by Canadian business IT expert Donald Tapscott in 1996 as one of '12 themes of the new economy'. Disintermediation, as defined by Tapscott, is the elimination through digital networks of 'middleman' agents in business transactions, for example, musicians making and selling music without the need for intermediary record companies, or people booking holidays without needing to go

through a travel agent (Tapscott, 2015, p. 66). The challenge for the eliminated intermediaries is to use new technology that will create new value (*ibid.*, p. 68, 234)—that is, make themselves relevant again.

2.1 | What is disintermediation in the non-profit context?

How does Tapscott's concept of disintermediation play out in the non-profit sector? In the commercial sense of disintermediation, producers can sell directly to their customers, and the corollary, customers can buy directly from producers, eliminating (disintermediating) middlemen brokers and agencies from this exchange. In the non-profit sector, there are no such business exchange transactions between consumers and producers. In place of consumers, there are donors who transfer (rather than exchange) resources to an intermediary organisation (charity or other non-profit) so that this organisation can provide services to beneficiaries (Bajde, 2013, p. 9; Fischer, 2000, p. 122; MacQuillin, 2016; Marion, 1994, pp. 54–55).

Our typology rests on the concept of the disintermediation of 'traditional charities'—or more precisely, organisations that adopt the 'traditional charity model'. By 'traditional charity' we mean the 'voluntary impulse' and the establishment of voluntary organisations, often by individuals, families or community groups, to fill a societal need or redress a societal wrong that is not currently being addressed, and are funded through philanthropy (Prochaska, 1988, pp. 8–9). British charities with their roots in the 'voluntary impulse' include the Bible Society (founded 1804), NSPCC (1884), Oxfam (1942) and World Wildlife Fund (1961) (*ibid.*, p. 12).

Such voluntary organisations can often be thought of as 'two organisations in one' or as running 'two separate operations' (Fiennes, 2012; MacQuillin, 2018; Sargeant, 2008; Saxton & Guild, 2010): one organisation that acquires resources (usually via fundraising); and one that allocates those resources (through products and services to beneficiaries) (Sargeant, 2008). The voluntary organisation (which is often legally incorporated as a charity) converts the resources it acquires through fundraising and philanthropy into the products and services it then allocates to beneficiaries and service users (Chapman et al., 2022; Fiennes, 2012, pp. 46–49; MacQuillin, 2018). As Fiennes says (Fiennes, 2012, p. 47), the role of a charity CEO is to move resources from donor to beneficiary. Chapman et al. (2022) describe the 'triadic relationship' between donors, beneficiaries and fundraisers (their use of this term encompasses individuals and organisations) that itself consists of dyadic relationships between the triad actors.

This, therefore, is the sense that 'traditional charity'—one that operates the 'traditional charity model'—is used in this paper: a non-profit/voluntary organisation that is funded through philanthropy, very likely through active fundraising, and then converts those acquired resources into products and services that it allocates to beneficiaries. It should be noted that this acquisition-to-allocation process describes an operational model or process. That model is often employed by organisations that are constituted as charities, but it need not be exclusive to charities, and other differently incorporated organisations

could also employ this ‘traditional charity’ model—in the UK for example, community amateur sports clubs (CASC) or some types of non-profit community interest companies (CIC). For further clarification, ‘traditional charity’ does not refer to and should not be taken to refer only to a type of incorporation or legal entity, particularly not to charities that were founded a long time ago, such as NSPCC or Oxfam. The use of the term ‘traditional’ throughout this paper (e.g., a traditional charity, traditional NPO, traditional charity sector, etc.) should be read and understood in this context. Neither does operating according to the ‘traditional charity model’—in which much of the resource that is transferred derives from philanthropy that is actively solicited through fundraising—preclude such organisations from engaging in other forms of income generation, such as trading.

Reiterating: in the ‘traditional charity model’, financial resources acquired from donors (having often been solicited by fundraisers) are transferred to beneficiaries via (mediated by) some form of voluntary organisation that converts the financial resource into products and services that can be accessed by beneficiaries.

Furthermore, a view that has historically existed, and may still do (see Section 5), is a sense that this philanthropy-driven, impulsively voluntary model is normatively more desirable than (some) other approaches. For example, when the UK government began to replace charities in the provision of health, education and welfare provision in the late 19th century, the Charitable Organization Society campaigned to keep the government out of the business of helping the poor, which it thought was best done through volunteerism and philanthropy (Bishop & Green, 2010, p. 26).

There are thus two loci for disintermediation in this transfer process. The first is in the market for resource acquisition (Sargeant, 2008), between donor and beneficiary, so that disintermediation of the non-profit organisation permits donors to give directly to beneficiaries. Charities are thus disintermediated from the giving process. In cases like these, fundraising charities are disintermediated from Chapman et al.’s (2022) triadic relationship to be replaced either with a different type of intermediary (such as a microlending platform) in the triad, or a direct dyadic relationship between donor and beneficiary.

The second, less obvious, locus of disintermediation is in the market for resource allocation (Sargeant, 2008), between charity and beneficiary. Charities usually deliver their services directly to beneficiaries. However, it is possible that other models or methods of service delivery could disintermediate (or perhaps replace) charities in this function. For example, as has already been mentioned, at the end of the 19th Century, the British state began to replace charities in the provision of health, welfare and education for the poor (Bishop & Green, 2010, p. 26). Traditional charities could also be—and have been—disintermediated in the resource allocation market by commercial organisations (see Section 4.3). This second locus for disintermediation would almost certainly require raising money to provide services (in the case of state welfare provision, this would be through taxation), and thus this second broad category of disintermediation of service delivery would also include a large element of the disintermediation of giving. And, while Tapscott defined disintermediation in terms of digital, digital is not the only way that charities can be disintermediated, as we shall explain further in our typology.

However, despite the clear practical importance of disintermediation in the charity sector, not to mention the ethical and regulatory issues alluded to in the introduction to this article, there has been little research devoted to conceptualising these in either the academic or grey literature, and there is no consensus on what counts as ‘disintermediation’ in a charity context, nor what counts as ‘disintermediated giving’. A search for ‘disintermediation’ in the *Journal of Philanthropy and Marketing* reveals just two mentions (at the time of writing—autumn/fall 2022), both from the 2022 special issue on disintermediated giving (Wade et al., 2022; Xue & Zhou, 2022). A similar search in the *Nonprofit and Voluntary Sector Quarterly* returns just one article (Te’eni & Young, 2003).

A Charities Aid Foundation paper from 2019 by Rhodri Davies explores how technology can allow centralised charities to adopt a non-hierarchical, decentralised structure (Davies, 2019). Davies argues that, in a process that took centuries, charitable giving has moved from its originally decentralised state—such as direct almsgiving—to a centralised model in which giving was done via hierarchical charities, which overcame the limitations of direct, decentralised giving, such as lack of impact, power imbalances and trust (ibid, pp. 29, 30–31 60–61). But towards the end of the 20th century, people started to look at whether this centralisation could be reversed, but in a way that overcame the limitations of older, direct giving models (ibid, p. 29).

Davies is talking about a process of decentralising charities, not disintermediating them—although decentralisation could be accomplished through some cases of disintermediation; or in some cases, disintermediation of charities/philanthropy might be an alternative to centralised charities/philanthropy (ibid, p. 8, 16). As part of the process for ‘decentralising transactions’, Davies describes different types of digital crowdfunding platforms, such as JustGiving, GoFundMe and Kiva, as well as those that enable cryptocurrency transactions, such as Blockchain (ibid, pp. 54–55).

However, it is an important distinction that not all forms of decentralisation are forms of disintermediation. Many charities use crowdfunding platforms as part of their mainstream, fundraising programmes; while individuals will use these same platforms to fundraise in aid of charities outside of the charities’ formal fundraising programmes. In such cases, fundraising is decentralised, but the charity is not disintermediated (although its fundraising may have been disintermediated, see Section 4.2).

Nonetheless, crowdfunding/fundraising is a prime candidate for being the main vehicle for the disintermediation of charitable giving, with the proviso that:

While all crowdfunding/fundraising is decentralised giving...

Not all crowdfunding/fundraising is disintermediated giving, and...

Not all disintermediated giving is done via crowdfunding/fundraising.

While there is little in the literature that aims to conceptualise disintermediated giving, a lot has been written about crowdfunding. So, before we present our typology of disintermediated giving, we take a short detour into the academic literature on crowdfunding.

3 | A DETOUR INTO THE CROWDFUNDING LITERATURE

Many authors have presented definitions of crowdfunding, each being a variation around the theme of raising money directly from individual members of a large target public audience, each of whom gives a relatively small amount, typically via the Internet (Argo et al., 2020, p. 17; Belleflamme et al., 2014; Mayer, 2022, p. 1376, pp. 1381–1382). There is also a distinction between ‘direct’ and ‘indirect’ crowdfunding (Belleflamme et al., 2011, p. 26). Direct crowdfunding is aimed directly at the crowd—literally asking a large group of people for donations face-to-face, such a church collection or whip-round at a charity event. Indirect crowdfunding uses a platform—such as Indiegogo or Kickstarter—that acts as an intermediary between the funder and the producer (ibid).

Crowdfunding rose to popularity first as a mechanism for the ‘consumer-investor’ to support incubator businesses and entrepreneurial ventures (van Wingerden & Ryan, 2011, p. 5), and then as a way for the public to support underfunded creative arts ventures through sites such as Kickstarter, Indiegogo and Sellaband; moving on to its use to raise funds in response to national tragedies, health care and other prosocial causes (Berliner & Kenworthy, 2017, p. 235). More recently, it has been used to support prosocial projects such as journalism and sports clubs (van Wingerden & Ryan, 2011, p. 6). There are usually up to five sets of parties involved in a crowdfunding campaign or project: (1) the creator of the campaign, (2) an online platform, (3) a third-party payment processor, (4) funders/donors and (5) a beneficiary or recipient of funds (who could be the same as the creator of the campaign). (Mayer, 2022, p. 1382).

Researchers have described four core models of crowdfunding: lending, equity, reward (monetary contributions are exchanged for non-monetary rewards, such as a signed book or prototype gadget) and donation (the donor expects nothing in return for their donation because donation platforms ‘adhere to the logic of charitable giving’) (Alegre & Moleskis, 2019, p. 276; Mayer, 2022, p. 1383; Shneur et al., 2020, p. 2). Lending and equity models are considered to be investment models of financing (in that backers expect to be repaid for their investment); reward and donation are non-investment (no repayment is expected). (Shneur & Torjesen, 2020, p. 2). Reward and donation models are the two most commonly recognised by the public (Shneur, 2020, p. 26).

Donation crowdfunding should not be conflated with charitable giving or charitable crowdfunding since ‘donation’ refers only to a characteristic of the fundraising transaction—the funder gives expecting nothing in return: no repayment of the investment (lending and equity), nor something in recognition of the funding (such as a copy of the art funded; Mayer, 2022, p. 1383). But it does not refer to the destination of the funding, and donation funding is often used to support a variety of prosocial activities, such as journalism, sports clubs, software development (van Wingerden & Ryan, 2011, p. 6), social care, and scientific research (Salido-Andres et al., 2021, p. 294). Donation crowdfunding is a ‘new type of philanthropy’ (Salido-Andres

et al., 2021, p. 289; Zhao & Shneur, 2020, p. 147), but separate to and larger than charitable crowdfunding.

Charitable crowdfunding is a subset of donation crowdfunding that is defined by the recipient (destination) of crowdsourced funds, with three types of crowdfunding described (Mayer, 2022, p. 1381): (1) for a charitable organisation, (2) for one or more specific individuals in need and (3) for a cause. However, the last of these (fundraising for a cause) collapses, according to Mayer, into one of the two others, since there has to be a recipient for funds raised (ibid, p. 1390, 1395). Much of the literature—in both commercial and non-profit contexts—explores specific factors that impact on the success or failure of a crowd-funded project/campaign or the characteristics and behaviours of crowdfunders (Salido-Andres et al., 2021, p. 291). We do not propose to review that literature here, nor even give a taste of it, but instead refer readers to two recent literature reviews on the topic—see Alegre and Moleskis (2019) and Salido-Andres et al. (2021).

Far less thought has been given to regulatory and legal issues (Mayer, 2022, p. 1384) or the ethics of crowdfunding, so little that there is a ‘void’ in our understanding of the matter (Shneur & Torjesen, 2020, pp. 162–163; Salido-Andres et al., 2021, p. 291; Figueroa-Armijos & Berns, 2022, p. 388). Neither has there been much research on the impact of crowdfunding on beneficiaries (Salido-Andres et al., 2021, p. 299). Furthermore, most studies of charitable crowdfunding focus on charities as promoters of crowdfunding campaigns (Salido-Andres et al., 2021, p. 294), so these studies are in the context of crowdfunding as decentralised, but not disintermediated, giving.

4 | A TYPOLOGY OF DISINTERMEDIATED GIVING

In the foregoing we have suggested that Tapscott’s (2015) definition of disintermediation in the commercial sector cannot be directly applied to the non-profit sector: in commerce, middlemen agencies mediate an exchange between consumer and producer; but in the non-profit context, disintermediation would need to occur in a transfer of resources between donor and beneficiary, and there are (at least) two loci where that could happen—disintermediation of giving (resource acquisition) and disintermediation of service delivery (resource allocation). However, since disintermediation of services will also require the raising of funds to provide them, this also entails the disintermediation of giving.

Further, little giving can be completely disintermediated in the sense that it follows the old, decentralised approach of almsgiving, as described by Davies (2019), unless a donor gives personally to a beneficiary, such as putting money literally into their hands. In all other cases, some form of intermediary is necessary, whether this is simply a delivery mechanism such as the postal service or internet provider, a platform designed to distribute donations directly to beneficiaries (such as GiveDirectly or GoFundMe)ⁱⁱ or a non-profit organisation that raises funds and converts them into goods and services that it subsequently provides to beneficiaries. Therefore, when we talk about

funds/resources being given ‘directly’ to the beneficiary, we mean without first going through a charity, non-profit or other voluntary sector organisation that converts donations into goods or services according to the ‘traditional charity model’. Therefore, while there may be other intermediaries—such as a tech platform or a commercial organisation—involved in the giving process, any giving that goes through one of these intermediaries will still count as disintermediation for our purposes because a traditional NPO or charity ‘middleman’—which converts the donation into services—has been cut out of (disintermediated from) the entire process. Further, giving may be mediated by an organisation that is a charity/NPO, yet it would still meet our criteria for disintermediation, if that charity/NPO distributed donations directly to beneficiaries without first converting them into goods or services (the ‘traditional charity model’). Kiva is a charity. But the fact that it has chosen this form of incorporation rather than something like B-Corps or community interest company (see Section 4.3: Type C, below) is beside the point: Kiva’s modus operandi disintermediates the ‘traditional’ model of charity, intentionally so (Bajde, 2013; Schwittay, 2019).

Based on these distinctions and caveats, we now present our typology of non-profit disintermediation, which is represented graphically in Figure 1. This typology describes the ways that ‘traditional’ charities/NPOs are disintermediated from the giving process. It also describes how the fundraising processes and programmes of traditional charities/NPOs may also be disintermediated from the giving process.

4.1 | Type A

The traditional charity/NPO (an organisation that operates according to the ‘traditional charity model’) is disintermediated, and donations/money/aid/help/support are given by the donor directly to the beneficiary/recipient.

We distinguish between two different subtypes of Type A disintermediation.

Type Ai is the disintermediation of traditional charities by a different incorporated entity. The microlending site Kiva (which is a charity, but, as we said above, not a ‘traditional’ one) is a good example of organisational Type Ai disintermediation, as lenders make loans directly to individuals as an investment in their business/enterprise (Knudsen & Nielsen, 2013, p. 612; so this is lending crowdfunding rather than donation crowdfunding).

Type Aii is where individuals set up crowdfunding appeals to help specific, named individuals through sites such as GoFundMe (often in such cases, the crowdfunder is also the beneficiary as they are raising money for themselves; Mayer, 2022, p. 1382). These are often conducted to raise medical expenses (ibid, p. 1392). Even though traditional charities have been disintermediated, this still falls within the definition of ‘charitable crowdfunding’, which encompasses donating to one or more specific individuals in need (ibid, p. 1381, 1390). As has been pointed out by Mayer (2022, p. 1382) beneficiaries of Type

Aii disintermediated giving can also be the creators of the fundraising that results in giving directly to them.

When platforms such as JustGiving and GoFundMe are used to fundraise for a charitable organisation (ibid, p. 1381) then, by definition, the charity is not disintermediated from the giving process. However, such giving may qualify as Type B disintermediation if the charity is disintermediated from the asking process (see Section 4.2).

As we caveated previously, although we have described Type A as giving ‘directly’ to beneficiaries, we mean ‘directly’ in the sense that beneficiaries receive cash, rather than cash is turned into services for them by a traditional charity/NPO. Platforms and operations such as Kiva are, of course, intermediaries between donor and beneficiary, and Kiva uses further microfinance intermediaries on the ground to disburse funds to recipients (Bajde, 2013, p. 13; Roodman, 2009; Schwittay, 2019, p. 1929).

There is an existential/philosophical consideration for Type A disintermediation, which is whether the beneficiary/recipient of funds would otherwise have been a beneficiary of a traditional charity had they not received resources directly from donors. The most common type of donation crowdfunding is to cover medical bills for individuals (Mayer, 2022, p. 1392). Would the recipients of these funds have benefited from charity services had they not fundraised for them? In some cases, perhaps they would have; in others, perhaps not (and how could we prove this counterfactual?), and whether socialised healthcare is available may be a contingent factor in deciding this. If they would not have been helped by a traditional charity—one that, according to the ‘traditional charity model’, transfers resources from donors to beneficiaries via (mediated by) charities, which converts those resources in goods and services—can we really say that a traditional charity was disintermediated from the process, if it was not part of the process to start with? Or is it sufficient to qualify as disintermediation of a traditional charity because the process was designed not to include one? We make no attempt to answer these questions here, but it is something for non-profit sector philosophers to consider in the future.

Answering this philosophical question might be simpler in the case of Type Ai disintermediation. In the case of Kiva, lenders are quite clearly giving to people who need money, but would charities have provided the type of investment that Kiva lenders do had Kiva not been there? However, as Kiva’s mission is to tackle global poverty as an alternative to traditional charity, the whole of Kiva’s enterprise could be regarded as an intended disintermediation of the traditional non-profit sector (see, e.g., Bajde, 2013; Schwittay, 2019; See also Section 5).

4.2 | Type B

The charity/NPO fundraising function is disintermediated, and donations arrive at the charity outside the control of its functional fundraising efforts.

Whereas Type A disintermediation is close to Tapscott’s (2015) classic definition of disintermediation in commerce, Type B

FIGURE 1 The typology of disintermediation in the charity sector, showing what is being disintermediated and who is doing the disintermediation. Type C disintermediation is shown in brackets in the top left box, since the disintermediation of service provision (bottom left) almost certainly requires the raising of resources to provide these services.

| | | Who is doing the disintermediating? | | |
|---------------------------|----------------------------------|---|-------------|--------------------------------------|
| | | Organisations operating an alternative to the 'Traditional Charity Model' | Individuals | Commercial fundraising organisations |
| What is disintermediated? | 'Traditional Charity Model' | Ai (C) | Aii | NA |
| | Charity/NPO fundraising function | NA | Bi | Bii |
| | Service provision | C | NA | NA |

disintermediation in the charity sector extends the concept. In Type B, it is just the fundraising function of a traditional charity/NPO that is disintermediated from the giving process, to be replaced by a different intermediary.

By the 'fundraising function of a traditional NPO/charity', we mean all fundraising that is planned, budgeted and executed by or 'on-behalf of' (see below) the charity, and the charity has full control over when and how the fundraising takes place, or does not take place if it so chooses (even though it may choose to outsource some of this to, for example, telephone fundraising or direct marketing agencies).

Such disintermediation can be via crowdfunding platforms, such as JustGiving, in cases where the platform is not integrated into a charity's official fundraising programmes (when it is so integrated, the fundraising is decentralised but not disintermediated). In this form of Type B disintermediation (which we are calling Type Bi) individuals are likely to set up fundraising (most likely via crowdfunding platforms) often without the knowledge or consent of the charity in whose aid they are raising funds. When they do, they are called 'free agents': 'Individuals working outside of an organisation to organise, mobilise, raise funds and communicate with constituents'. (Kanter & Fine, 2010, p. 15). Similarly, the UK's Fundraising Regulator differentiates between 'on-behalf-of' volunteers (part of a non-profit's volunteer programme) and 'in-aid-of volunteers', who take it upon themselves to fundraise for a charity (so are 'free agents'). On-behalf-of volunteers fall within the control of a charity's fundraising function; but in-aid-of volunteers do not (Fundraising Regulator, n.d., Section 5).ⁱⁱⁱ

An example of Type Bi disintermediation by free agents on a massive scale is the setting up of Twestival by London-based Canadian

marketing executive Amanda Rose (Kanter & Fine, 2010, pp. 16–17), which raised US\$1.84 million for 312 charities between 2009 and its last annual event in 2013 (Sharman, 2014).

Type Bi disintermediation is organised and run by individuals, generally acting as free agents. Type Bii disintermediation is where another organisation (usually, but not always, a commercial provider) sets itself up as an alternative to fundraising organised and run by a charity's fundraising function, particularly direct marketing fundraising, such as street and telephone fundraising. Type Bii is usually via an online platform or digital app, so meets Tapscott's (2015) classic definition of digital disintermediation. Type Bii includes platforms such as RoundUp^{iv} and Pennies,^v both of which allow donors to make microdonations during digital purchases; apps, such as Toucan,^{vi} that allow donors to give anonymously to a portfolio of charities, without those charities ever having access to donors' data; shopping websites, such as easyfundraising^{vii} and amazonsmile (which announced its closure early in 2023), whereby companies make a donation every time a customer makes a purchase, (so customers do not make a donation themselves and thus are not donors),^{viii} and charity voucher schemes.^{ix}

While charities can register to receive funds raised by Type Bii organisations, they have no control over the fundraising operation but are passive recipients. This, therefore, meets our definition of taking place outside the control of a charity's fundraising function. In cases where organisations are working with charities as a decentralised part of their fundraising function, rather than being a case of Type Bii disintermediation, it is arguable they are providing an extra layer of intermediation between donor and beneficiary.

Another example of disintermediation that spans the Bi/Bii demarcation could be tribute funds, which are established so that

individuals can make in-memory donations for a loved one who has passed (Routley et al., 2013). With MuchLoved,^x Love2Donate^{xi} and MemoryGiving,^{xii} for example, both friends and relatives of the deceased, and funeral directors, can create fundraising pages on behalf of any charity registered with the UK's Charity Commission. Some tribute fund providers do not pass on donors' details to charities, citing data protection laws: donors are asked for permission to pass their details to recipient charities, but Love2Donate reports that almost all donors withhold this permission.^{xiii}

Tribute funds encompass elements of Type Bi and Bii disintermediation: Bi because it is funeral directors and friends/relatives that do the fundraising as 'free agents'/'in-aid-of volunteers; and that this is done on a commercial digital platform, which is typical of Bii.

4.3 | Type C

The charity's service provision is disintermediated, not just raising money (Type B) and getting money to beneficiaries (Type A).

In Type C disintermediation, an organisation other than a traditional charity/NPO (see definition in Section 2.1) provides the goods and services that would otherwise have been provided by the traditional charity/NPO, disintermediating the traditional charity/NPO not just from the process of raising donations, but of turning those donations into goods and services. Much type C disintermediation comes out of the commercial sector, with perhaps the biggest class of organisations disintermediating charities this way being commercial companies. Bajde (2013, p. 4) describes three types of 'marketisation of philanthropy':

- Venture philanthropy—the application of the venture investment model to philanthropic grantmaking (ibid, p. 5).
- Social entrepreneurship—entrepreneurship focused on social missions (ibid).
- Philanthrocapitalism—the application of capitalism to solving the world's problems and working for the good of mankind (Green, 2007).

It seems, then, that both social entrepreneurship and venture philanthropy are both types of philanthrocapitalism, since both are an application of capitalism for the good of humankind. Venture philanthropy would not count as Type C disintermediation, since charities are still the recipients of grant funding. But social entrepreneurship may well do, depending on whether the for-profit social mission delivers aid directly to beneficiaries who would otherwise have been helped by a non-profit organisation (the philosophical question we considered under Type A disintermediation).

Many new forms of company incorporation have emerged to deliver social missions, such as community interest companies and, particularly, B-Corps. B-Corps have a collective vision to 'create a new sector of the economy that uses the power of business to solve social and environmental problems' (Marquis et al., 2011, p. 1). By 2016, there were more than 1700 B-Corps in more than 50 countries

(Whitman, 2016). Sometimes social entrepreneurship partners or works with charities, such as clothing firm Patagonia, which donates profits to more than 700 charities (ibid);^{xiv} and Ben and Jerry's, which eschews the franchise fee for non-profits that want to run a Ben and Jerry's shop (ibid). At other times, the line between non-profit and for-profit organisations is blurred to the extent that the for-profit looks to the outside world that it is directly tackling social issues that would otherwise have been delivered by a charity. Examples of this are Kenco's 'Coffee versus Gangs' campaign (Kemp, 2014) or Timberland's Nature Needs Heroes campaign.^{xv}

Companies are also increasingly establishing their own charities and charitable foundations (Coleman, 2013), which do the work that would otherwise have been done through a partnership with an established charity. So while charities per se are not disintermediated (because organisations are constituted as charities), the end result—and perhaps the objective (see Section 5)—of establishing these charities is that traditional charities/NPOs are disintermediated. Because the services provided under Type C disintermediation need to be funded, this also requires the disintermediation of giving/fundraising. This is giving that is no longer going to traditional charities.

In this paper, we have considered Type C disintermediation as emanating only from the commercial sector, but it is possible this type could also come from other sectors in other forms. For example, do mutual aid societies disintermediate the 'traditional charity model', or are they firmly a part of it?

4.4 | Other types of disintermediation of the 'traditional charity/NPO model'

The typology we are proposing in this paper is by no means intended to be comprehensive and definitive. We are fully aware this is a first iteration that is subject to critique and criticism and revision as a result. We have already been looking at our own revisions/additions to the typology, which we have not yet developed sufficiently to make a strong case for in this paper. Provisionally, these further categories are:

Proposed Type Biii—for-profit entities that sell donor-advised funds (DAFs) to their clients and earn fees for the funds under management. Since donors receive tax incentives for setting up a DAF, but not for recommending grants to charities, billions of dollars sit in DAFs instead of reaching charities and their beneficiaries (Biagi & Hefter, 2023).

DAFs challenge the role of the fundraiser by replacing them with an intermediary that limits the fundraisers' ability to build a relationship with a donor in order to facilitate a gift—they act as a 'buffer' between donors and charities (ibid). The fundraiser, working on behalf of the charity, is replaced by the philanthropic advisor, working on behalf of the donor. While this may offer advantages to the donor, such as privacy and tax-efficient giving, DAFs are not structured to ensure that their benefits to society are realised in a timely fashion: funds can languish in DAF accounts for years, earning management fees for the financial institution but no payouts for charitable organisations (ibid).

Proposed Type D—charity/non-profit operations in the global North are disintermediated, with donors giving directly to Southern NGOs.

This is the most niche form of disintermediation in our emergent typology. There is a trend among development INGOs away from service delivery in the Global South to allow local organisations to take over this role (BOND, 2015, p. 20; Williams, 2018) with a shift to Northern NGOs building capacity in their Southern partners (BOND, 2015, p. 2), which is valued by partners in the South (Coventry, Watson, & Blight, 2015, p. 20). However, INGOs are often not able to fully put this aspiration into practice as many barriers stand in the way, including INGOs' 'economic imperative for increased turnover' that leads them to 'follow the money southward' (Fowler, 2015).

Funding is still needed to support these initiatives and fundraising is needed to deliver this funding. The pertinent question for this typology is whether traditional charity is disintermediated in any way from this process. A more nuanced version of this question is whether Northern INGOs are disintermediated by Southern NGOs fundraising directly to Northern donors. Indeed, some Northern INGOs—ActionAid and Oxfam, for example—are relocating their operations and decision-making to the countries in which services are delivered (Fowler, 2015; Williams, 2018). In these cases, charities such as Oxfam have not been disintermediated, they have simply relocated their headquarters, and continue to fundraise in the global North through regional/national offices. It is arguable that they are multinational organisations that have simply 'followed the money southward' (Fowler, 2015, p. 3). Other charities, such as EveryChild, have withdrawn from service delivery to support a network of Southern partner organisations in the South. EveryChild has done this under the banner of Family for EveryChild (Feuchtwang, 2014; Morris et al., 2021).

It is a question we are still to consider whether giving in both scenarios can really be considered to have disintermediated a Northern INGO. However, Williams (2018, p. 3) specifically identified, in the context of increasing co-operation between Southern non-profits, a 'trend towards *disintermediating* the role of INGOs so that Southern NGOs can manage funds directly' (emphasis added).

INGOs are concentrated only in a few countries (Civicus, 2011, p. 33), are dependent on institutional funding and are often reliant on one national branch to deliver the majority of their income (Tallack, 2020).

One way of increasing the pool of potential recipients in more countries is through diaspora giving, in which Southern diasporas in Northern countries give directly to organisations in their or their families' county of origin in the South (Charities Aid Foundation, 2014; Newland et al., 2010). This unequivocally does disintermediate Northern NGOs and in so doing raises its own set of research questions, which will be the subject for future investigation.

4.5 | Other conceptualisations of disintermediation not covered by the typology

This typology focuses squarely, and intentionally, on the processes and mechanics of the transfer of money between donor and

beneficiary and how traditional charities/NPOs can be disintermediated from these processes and mechanics. However, there might be other ways to conceive of disintermediation in the charity sector, with other loci of that disintermediation. One such locus might be the donor experience (Niles, 2022). Under this interpretation, disintermediated giving (i.e., directly to beneficiaries) feels more 'personal, immediate, concrete, and socially rewarding' than giving to traditional charities/NPOs (ibid). Initiatives such as the Airbnb Ukraine giving are disintermediating charities from the experiences donors want from donating, which charities are not providing (or cannot provide). Viewed this way, Kiva, for example, is not a form of disintermediation, because it still provides (mediates) the giving experience for the donor.

We do not propose that the typology we are presenting is the only way to conceptualise disintermediation in the charity sector, and other ways to do so should complement the approach we have taken here. These other approaches will highlight different research agendas to the one that our typology is created to explore, to which we now turn.

5 | A RESEARCH AGENDA BASED ON THE TYPOLOGY

As we described in the introduction to this paper, there are ethical and regulatory issues associated with disintermediated giving. We highlighted the case of Airbnb/Ukraine and the Celeste Barber appeal for the Australian bush fires. In the case of Airbnb/Ukraine, there were concerns that this type of giving could worsen an already-bad economic situation. In the Barber case, the appeal raised more money than was needed. Both of these can be viewed as ethical and regulatory failures; or if not failures, then situations that better regulation and better ethics might have prevented or ameliorated.

Our typology provides a context for a research agenda to examine these ethical and regulatory issues. This will be the topic of the next phase of our work, so we can only give a general outline of how we might develop this and the issues we might explore.

Shneor and Torjesen (2020, p. 168) describe crowdfunding as a source of 'new ethical problems'. One of these is the 'madness of the crowd', which manifests as 'illogical or delusional' funding decisions. These are often driven by 'herding behaviours' (ibid; Alegre & Moleskis, 2019, p. 7), which cause critical decisions to be taken based on incomplete information, or even 'outright misinformation'. When this happens, risk assessment based on others' funding behaviour can be 'heavily misguided' (Shneor & Torjesen, 2020, p. 168).

The ethical question related to the 'madness of the crowd' therefore is: Does Type Aii disintermediated giving encourage the funding of projects that do not help the people who need it most, assuming that traditional charities/NPOs can and do competently make such decisions about how to deliver most social good to their class of beneficiaries? The Celeste Barber appeal may be such a case of an illogical decision based on herding behaviour, raising the question of why did so many donors carry on giving to an appeal that it was reasonable to

believe was already oversubscribed? This also raises the regulatory question of why the appeal was not capped, as a centralised fundraising appeal by a traditional charity almost certainly would have been. This sticking point in attempting to answer this and other philosophical questions is to first define what is meant by ‘disintermediated giving’, and different conceptualisations could result in different approaches to solving ethical dilemmas. In the Celeste Barber case, this is a case of Aii disintermediation, and so we can focus solutions on the regulation of ‘free agents’ and discussion of what is ethical practice in these circumstances.

Another potential ethical issue to result from disintermediated giving is bias in deciding to whom to give, with evidence that lighter skinned beneficiaries (an issue known as ‘colourism’) are more likely to be the recipients of direct, disintermediated giving (Jenq et al., 2015). Disintermediated giving could also exacerbate the problem of ‘donor dominance’, whereby donors exploit the power differential in their relationships with charities/fundraisers for their own ends, from material gains such as access to events, through to influencing the mission of a non-profit (mission creep) and even sexual harassment (Clohesy, 2003; Hill & MacQuillin, 2019).

Type Ai microlending sites, such as Kiva (in particular), allow donors to choose to whom they want to give, something that is particularly valued by lenders (Bajde, 2013, p. 10); and Lee et al. (2016) propose an agent-based donation system that is intended to allow more effective allocation of donations to projects while also ‘aligning donations with the preferences of donors’. It is possible that by allowing donors to choose the recipients of their gifts through Type A disintermediation, in a way that is not possible with giving to charities, then human biases (such as the colourism bias described above) are being ‘reintroduced’ to philanthropy having been reduced through the centralisation of philanthropy (Davies, 2019, p. 64). Donor choice/dominance could be in a positive feedback loop with bias, with each mutually reinforcing and exacerbating the other's most harmful outcomes.

These potential ethical issues regarding donor dominance in Type A disintermediation also arise, in principle, to Type C disintermediation.

Using this typology also allows us to delve even deeper into philosophical questions around the disintermediation of giving. Some forms of Type Ai disintermediation deliberately position themselves as ethically (and ideologically) better than traditional charitable giving to charities/NPOs. This approach—exemplified by Kiva—has been labelled the ‘ideology of entrepreneurial philanthropy’ (IEP) by Bajde (2013, pp. 12–13). This contrasts with the dominant philanthropic ideology that philanthropy is best mediated through a voluntary sector, a tenet of which is that there is a gap between the market and the gift (ibid, p. 6).

The IEP, according to Bajde, aims to recast the narrative around poverty by challenging dominant conceptions of charity and poverty that present the poor as helpless, by empowering entrepreneurial poor to make their own decisions and stand on their own two feet, rather than be passive recipients of charity services, and empowering

donors as engaged investors (rather than donors) and agents of change (ibid). Kiva's founder has said that microlending ‘turns a charitable relationship into a business relationship’ thus breaking down one the major ideological tenets of traditional charity—that there is a separation between market and gift (ibid, pp. 8–9).

If some forms of Type Ai disintermediation are conceived of as an ideologically more ethical alternative to traditional charities, then this opens up its own set of challenges. These are not simply about whether they exacerbate or provide a platform for the types of ethical challenges potentially encountered by Type Aii disintermediation (as outlined above), but issues that emerge from their own ideological foundation: for example, McKinnon, Dickinson, Carr, & Chávez (2013, p. 340) argue that Kiva has become a platform for ‘Global Northern users to reproduce an attitude towards poverty and development in the Global South that is profoundly attuned to a neoliberal worldview’, and question the appropriateness of this. It would be possible to make a similar critique of Type C disintermediation.

It might be less obvious that Type Bii disintermediation might also be ideological in a similar way. New forms of Type Bii platforms often promote themselves by playing up negative tropes about established fundraising methods (particularly face-to-face and telephone), such as overhead costs, or perceived aggressiveness of fundraising, and position themselves as more moral or ethical alternatives (e.g. Martin, 2023; Mason, 2011; Wiggins, 2009). Others, such as Toucan, play up data privacy matters, championing how they act as a ‘firewall’ between donors and charities by not passing on their donors' data (which is owned by the company) and therefore protecting the donor from unwanted ‘pressure’ to make further donations: donors can ‘say goodbye to cold calls asking where you've gone’. Toucan also describes itself as acting as a ‘marketplace for charities’.^{xvi} Even different forms of Type Bi platforms can engage in ideological spats, particularly over whether to charge for their use, with those that do not charge promoting themselves as more ethical alternatives to those that do (James, 2018; MacQuillin, 2017).

Finally, in this brief, overview of a potential research agenda based on this typology of disintermediated giving, we turn to regulatory issues.

Mayer (2022, pp. 1425–1426) identifies four regulatory gaps regarding charitable crowdfunding:

1. Confusion among donors about how funds flow to the designated charity.
2. Harm to donors if platforms do not repay charities in the event of fraud—notwithstanding that fraud is rare (ibid, p. 1380, 1398, pp. 1426–1427).
3. What happens if charities never receive funds as a result of fraud?
4. There is no easy way of determining how often illegitimate activity takes place.

These regulatory gaps apply mainly to crowdfunding that can be classed as Type Bi disintermediation, but not crowdfunding conducted as part of a charity's decentralised (but not disintermediated) fundraising programme, which is regulated and accountable through centralised structures.

Most forms of Type Bi disintermediated crowdfunding fall outside of established regulatory regimes and frameworks (ibid, pp. 1412–1413)—in some countries, such as Spain, charitable crowdfunding is specifically excluded from crowdfunding rules (ibid, pp. 1414–1415)—and most regulatory guidance is voluntary (ibid, pp. 1412–1413). Nonetheless, to avoid an unnecessary regulatory burden (ibid, p. 1381, 1419) and considering the potential harm, which is small, that exists due to current regulatory gaps, Mayer (ibid) recommends only two regulatory innovations.

First, he says there is no need for free agents/in-aid-of volunteers of Type Bi disintermediated crowdfunding to ask charities for permission to fundraise, or for charities to give their consent (ibid, p. 1419, pp. 1427–1428). But platforms hosting Type Bi appeals should notify beneficiary charities of such appeals, which would have the option of opting out of the free-agent-organised Type Bi disintermediated campaign (ibid, pp. 1427–1428). Second, platforms should report all campaigns that reach a particular target—say US\$10,000—to the relevant regulator, who can then monitor for fraud (ibid, p. 1419, 1429).

There is a further regulatory question relating to Types Aii and Bi disintermediation: should free agents/in-aid-of volunteers be subject to and adhere to the same professional fundraising standards as do professional fundraisers, considering they are not members of the fundraising profession? We have already seen that in the UK, the Fundraising Regulator's code of practice expects 'on behalf of' volunteers to abide by the code of practice, but not so 'in aid of' volunteers. How can we therefore ensure that in-aid-of volunteers—as was Celeste Barber—adhere to best practice so as to mitigate or prevent entirely some of the problems that have arisen with this type of fundraising and giving? Whether volunteers ought and can be made to abide by the same standards of practice, ethics and accountability as do paid professionals is the 'central question in the philosophy of the professions' (Davis, 2010, pp. 96–97).

6 | SUMMARY AND CONCLUSION

This article presents an emergent typology of disintermediation (of giving, asking and service delivery) in the non-profit sector.

Currently, there is no consensus definition of what 'disintermediated giving' is or to what it applies. Most research on disintermediation is in the context of crowdfunding. But not all crowdfunding disintermediates giving (as some is integrated into charities' planned fundraising programmes) and not all disintermediated giving happens via crowdfunding platforms.

Disintermediation throws up many ethical and regulatory challenges, but we will struggle to devise robust solutions to these if we are not able to differentiate between different types of disintermediation, since a solution for one issue related to one type of disintermediation may be rejected because it does not work (or is not relevant to) the same issue related to a different type of disintermediation.

Our typology starts by defining what disintermediation is in the non-profit sector. Charities/NPOs mediate the transfer of resources

from donors to beneficiaries, by turning resources (principally monetary donations) into goods and services to be used by beneficiaries. To make this transfer happen, charities need to ask for donations. This is what we call the 'traditional charity model'.

Disintermediation occurs when 'traditional' charities/NPOs are disintermediated from this process (or part of it) and potentially replaced by a different entity, which might be individuals (free agents, in-aid-of volunteers), commercial fundraising entities, or companies or non-traditional charities (such as Kiva) that may or may not be operating according to the so-called Ideology of Entrepreneurial Philanthropy.

We have identified three main types and two sub-types of disintermediation:

Type A—the traditional charity/NPO is disintermediated, and donations/money/aid/help/support are given by the donor directly to the beneficiary/recipient.

Type Ai—disintermediation of traditional charities by a different entity, for example, a microlending site such as Kiva.

Type Aii—individuals set up crowdfunding appeals to help specific, named individuals through sites such as GoFundMe.

Type B—the charity/NPO fundraising function is disintermediated, and donations arrive at the charity outside the control of its functional fundraising efforts.

Type Bi—individuals set up fundraising (most likely via crowdfunding platforms) often without the knowledge or consent of the charity in whose aid they are raising funds.

Type Bii—another organisation (usually, but not always, a commercial provider) sets itself up as an alternative (often a more 'ethical' alternative) to fundraising organised and run by a charity's fundraising function.

Type C—the charity's service provision is disintermediated, not just raising money (Type B) and getting money to beneficiaries (Type A).

Setting out these different types of disintermediation makes it easier to identify and describe problematic issues, particularly ethical and regulatory ones, and where and how to target appropriate solutions.

ACKNOWLEDGMENTS

The authors wish to thank the reviewers of this article for this many helpful suggestions, which have undoubtedly improved the ideas we have presented here.

FUNDING INFORMATION

No funding was received to research or develop this paper.

CONFLICT OF INTEREST STATEMENT

No authors have any conflict of interests to report.

DATA AVAILABILITY STATEMENT

There is no data associated with this paper; compiled from secondary sources only.

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ENDNOTES

- ⁱ The authors have decided not to provide citations for these claims, since they were made on various social media and the people making these claims may have made more considered suggestions had they realised they would be cited in an academic journal, though see Fong (2022).
- ⁱⁱ In some cases (e.g., GoFundMe, DonorsChoose, Kiva), donors choose which beneficiaries receive their financial donations; in other cases (e.g., Give Directly) the platform selects the recipients.
- ⁱⁱⁱ See also <https://www.fundraisingregulator.org.uk/guidance/topics/volunteers>.
- ^{iv} <https://www.roundupapp.com>.
- ^v <https://pennies.org.uk>.
- ^{vi} <https://thetoucan.app>.
- ^{vii} <https://www.easyfundraising.org.uk> (see also Mason, 2011).
- ^{viii} <https://www.aboutamazon.com/news/company-news/amazon-closing-amazon-smile-to-focus-its-philanthropic-giving-to-programs-with-greater-impact>.
- ^{ix} For example, <https://charityvouchers.org>.
- ^x www.muchloved.com.
- ^{xi} <https://www.love2donate.co.uk/newweb/pages>.
- ^{xii} <https://www.memorygiving.com>.
- ^{xiii} <https://www.love2donate.co.uk/newweb/pages/charityfaq>.
- ^{xiv} In September 2022, Patagonia's founder, Yvon Chouinard, transferred ownership of the company new a newly created foundation to tackle climate change (Davies, 2022).
- ^{xv} <https://www.timberland.com/nature-needs-heroes.html>.
- ^{xvi} These quotes were made by Toucan founder Matt Crate when he appeared on BBC's Dragon's Den in February 2022, available here—<https://www.youtube.com/watch?v=GzHjn6DSUVE>. The 'say good-bye...' quote can be found on Toucan's website—<https://thetoucan.app>.

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How to cite this article: MacQuillin, I., Kottasz, R., Locilento, J., & Gallaiford, N. (2023). A typology of disintermediated giving and asking in the non-profit sector. *Journal of Philanthropy and Marketing*, e1820. <https://doi.org/10.1002/nvsm.1820>