Worshipping with the Wealth Creationists: co-constructing meaning and purpose through entrepreneurship education

Julie Caroline Gregory

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Abstract

A dynamic movement known as wealth creation education attracts many thousands of people seeking education for the vocation of an entrepreneur in the UK. Entrepreneurship education in these collectives includes venturing know-how but also co-constructs existential meaning and purpose for adherents, a role traditionally fulfilled by religion. This emergent sectarian movement is identified as wealth creationism.

Led by charismatic entrepreneurs this newly identified research domain represents rich opportunities to study entrepreneurs in naturally arising settings, but has been neglected and understudied. While publicly subsidised educational support for small-business owners has suffered from low uptake, this study provides new knowledge about the kind of education that is engaged with in large numbers, despite being more expensive. This inquiry critically examines the attraction of these educational collectives and evaluates the social processes of eight wealth creation education providers in England. Teaching content and methods were also investigated. This qualitative study takes an interpreted approach through a social constructionism perspective. Using grounded theory methodology the providers were initially researched through participative observation in the educational settings followed by theoretically sampling data with various collection methods. Interdisciplinary theories, including the sociology of religion, accounted for findings, which were analysed at the meso-group level.

The movement teaches entrepreneurship know-how and 'mindset' – ways of thinking and being. Insulating directives of behaviour and the construction of stigmatised out-groups maintain social boundaries. Employing similar narrative features and resources as religious sects, the socially constructed co-extensive nomos and cosmos privileges esoteric knowledge and is closely identified with modern Gnosticism. Participants do not acknowledge religious interpretations of their activities, yet three North American authors provide plausible canonical works that legitimise the movement. Wealth Creationists display entrepreneurial chauvinism, which equates employment with bondage, viewing the employed as slaves. Adherents choose educators with perceived entrepreneurial credibility to lead them on a purposeful mission for the type of knowledge that promises emancipation.

This study is significant for both researchers of entrepreneurs and the sociology of religion. It offers participating entrepreneurs critical insights into the charismatic settings, which can be both enabling and disabling for venturing. This study has implications for academics engaged in outreach to small-business owners who may learn from the marketing tactics of these groups, although academics may still lack perceived credibility. Insights into business group formation will be of interest to business group researchers. A map of educational provision may interest researchers and educators of small and micro-business owners, and those from the fields of entrepreneurial learning.

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1. Introduction

1.1. What is this study about?

There are fast growing, networked collectives of entrepreneurs engaged in education located mainly in the south of England, although the educational providers have an extensive marketing reach across the whole of the UK and beyond. Clearly educating for the vocation of an entrepreneur, they describe their teaching as providing knowledge for wealth creation, specialising in either business entrepreneurship education or property entrepreneurship education, although a few provide both. Both types teach the foundational strategy of asset building. All in these networked collectives have the ability to interact with other networked collectives especially when attending promotional initiatives. Between them the groups under scrutiny have an estimated and growing reach to over two million small-business owners and nascent entrepreneurs.[1] Using a qualitative grounded theory approach to research design from an interpreted social-constructionist epistemological perspective this study will examine the attraction to these wealth creation education collectives. The organising social processes in these naturally arising collective settings will also be evaluated, along with an investigation into what is taught, how and why. The primary purpose of this study is to make original contributions to knowledge about this type of previously unidentified education for the vocation of an entrepreneur. Intended for academics and researchers this knowledge could also usefully inform policy makers and the people that belong to these groups.

1.2. Significance of the topic

The wealth creation education groups are led by entrepreneurs with charismatic styles of leadership, who make claims that their 'secret' knowledge can lead to financial freedom through venturing. They make prophetic, revolutionary declamations and call others to join with them on interdependent venturing missions. Organising ideologies are greatly influenced by three specific North American authors of populist books. As many features in the educational collectives are similar to religious sects, literatures from the sociology of religion were usefully employed to analyse these findings. For example, 'salvation' is offered through taught gnosis,[2] and through belonging with superior elite others who share the distinct ideologies, i.e. the group assumptions, norms, beliefs and values

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[1] *Cassiopeia* – one provider in this study – states its database of prospective customers as over 1 million. Even if nine other providers only had 100,000 names in a database, this would be 2 million. In the analysis the marketing tactic of how providers cooperate via promotional efforts will further justify this estimate.
[2] Greek, knowledge.

(Alvesson 1991). When these ideologies are 'taken for granted' by participants they are referred to as the group nomos. As with religious groups individuals in the nomos collectively project that which is held most sacred as a cosmology that then organises their ideological nomos. This phenomenon can be identified as a coextensive nomos and cosmos (Berger 1990) – a feature also present in the groups under scrutiny. The co-constructed, coextensive Wealth Creationist nomos and cosmos provides existential meaning and purpose for those within group boundaries – a classically enduring role traditionally fulfilled by religion. Many accept the meaningful order of the Wealth Creationist movement, not only because all human beings search for meaning (Day 2011, Lundskow 2008, Worrell 2008) but also because it resonates with and reflects their own entrepreneurial concerns. As each interdependent educational collective is self-organising, recognising other collectives through shared ideologies and symbols, they can be defined as a movement (Worrell 2008). This is a pioneering study that identifies and locates these providers in the landscape of other educational provision, advancing understanding and contributing to knowledge of the organising realities of collectives of entrepreneurs in naturally arising settings. This area is underdeveloped in terms of how entrepreneurs learn (Higgins and Elliot 2011) and is not well understood from an ideological viewpoint (Ogbor 2000). This study has identified an emergent religious sect – *wealth creationism*, arising from the substantive theory that:

> *Entrepreneurship education in the collectives of the Wealth Creationist movement co-constructs existential certainty of meaning and purpose for participants.*

1.3. Context of the research

Although research awareness of the field exists independent of academic institutions (see SFEDI 2008), the study population has not been the focus of a dedicated inquiry, although a few authors (Erdelyi 2010, Pittaway and Cope 2007:489, Gibb 1996, Bennet 1995, Kirby 1990) indicate their awareness of 'other types of entrepreneurship education.' While a good deal of research exists about other educational initiatives for small-business owners, especially when publicly funded, much of this is quantitative and with statistical outputs. However, regarding the qualitative research literature: while there is sufficient to provide a useful context for this inquiry, we still know much more about the kind of education that entrepreneurs shun, than the kind of education that they choose.

The literature review performs a role deemed more suitable by Urquhart (2007) for a grounded theory approach by providing contextual orientation to the field. Searches for

specific studies of collectives of entrepreneurs that educated for entrepreneurship yielded historical insights from the Society of Merchant Venturers, but no contemporary studies were found. Studies of entrepreneurs and their learning through networking and trading activities were consulted, and literature regarding entrepreneurial leadership, business groups and education for micro-business owners, were also reviewed. The canon of entrepreneurship education was consulted although this is situated overwhelmingly in Higher Education Institutions (HEIs), and literature regarding entrepreneurial learning and teaching were reviewed. As education aimed at small-business owners in the UK has been subsidised by governments for over three decades (devolved through government intermediaries such as Business Link and HEIs), literature concerning policy motivations and ideological directives pertinent to this arena are also reviewed and discussed. Highly relevant literatures in this study are by three influential populist authors who (findings show) are revered by members of the study population. These authors are Napoleon Hill, Michael Gerber and Robert Kiyosaki. Their published works are used as data, with the most influential books critiqued in the first chapter of analysis. Situated studies closest to the findings of this inquiry were of charismatic religious sectarian leaders, which were used for critical analysis.

Many grounded theory studies are accused of being de-contextualised from both their social settings and society (Charmaz 2014). To help overcome this, this study developed a map of educational provision for entrepreneurs in the UK (**Table 2.1**), locating the Wealth Creationists in the landscape of this provision. This map also serves to organise much of the discussion of the orientating literature review.

1.4. Background of the researcher

The researcher has been a business owner for over 20 years, starting and running three businesses, two of which are going concerns. Along the way, profits have been used for deposits towards buying properties that are then let for income. In addition, the author is a qualified Higher Education lecturer and for over twelve years has delivered entrepreneurship education courses chiefly for universities. As an external business, the researcher has been responsible for designing, delivering and incorporating the expertise of other entrepreneurs for teaching and learning purposes.

1.4.1. Exposure to the field of inquiry

In 2009, the author was invited to attend a learning community for local entrepreneurs in the south of England as a guest of the owner of the group. Participants of the group, all small-business owners, paid £230 a month each for membership. Although the wider membership was considerably larger, at this closed event 12 entrepreneurs were present. Starting at 7.00am for coffee and networking in a local hotel meeting room, the learning session commenced promptly at 7.15am. Education took the form of peer learning through a form of modified action learning set. One pre-chosen member proceeded to speak for a short time about his business. Occasionally, the educational leader interrupted, expanding aspects of the speaker's talk into a learning point while exhibiting a degree of showmanship. After ten minutes or so, group members were each invited to ask the speaker questions, and this process proceeded in an orderly 'round robin' fashion. When the speaker did not know the answers he quickly said so, the next question was asked in rapid succession and everybody contributed. While this session was fast-paced it was completely absorbing and emotionally engaging with the author experiencing a rapid heartbeat throughout due to adrenaline. Time boundaries were strictly adhered to and loudly announced by the leader and everyone complied with their roles. What was taking place seemed terribly important and hours later the experience felt both transformational and affirming. Much later, while considering research perspectives for this study, recalling this memorable experience piqued the author's curiosity. This type of education took place among entrepreneurs bound through learning in a collective, while their interdependent trading businesses provided important contexts for their learning. The author was aware of her assumption that this was a 'superior' form of education, compared with offerings by agencies such as Business Link, yet wasn't at all sure why. While this was interesting, additionally conversation and observations with colleagues in Higher Education convinced the author that when academics and policy makers refer to entrepreneurship education they implicitly mean the type found in public education systems, aimed at increasing self-efficacy for enterprise among the student population (Pittaway and Cope 2007). Indeed, many colleagues were unaware of the type of entrepreneurship educators operating as private businesses. Subsequently, this observation has been borne out by reading searches where the overwhelming majority of literature concerns entrepreneurship education in schools, colleges and Higher Education. These factors contributed to a process that developed from curiosity into a research idea, which found a suitable focus in this doctoral inquiry.

1.5. Methodological perspective

Where no studies of the social setting exist, a grounded theory approach is seen as appropriate for qualitative entrepreneurship inquiry (Neergaard and Ulhoi 2007), particularly when the process allows the researcher to conceptualise and advance substantive theories pertaining to the field (Charmaz 2014, Urquhart 2007). Over a period of two years, 141 hours were spent in the naturally arising settings of the networked collectives of entrepreneurs, making field notes and audio recordings of the teaching sessions which were predominantly delivered as talks. Audio recording enabled the collection of rich data regarding taught content, which features many ideological and cosmological directives woven with the 'know-how' teaching. In later grounded theory collection cycles, data was theoretically sampled with some participants interviewed, yielding focussed evidence for specific conceptual theorising about realities in the social settings. Other theoretically sampled secondary data was also incorporated into the data analysis process. This allowed the research aims to be more confidently achieved in the multi-layered complex social settings. This doctoral study takes an inductive approach to examining and evaluating the organising social processes in the entrepreneurial collectives, as well as investigating how knowledge is taught in the social settings, through an epistemological lens of social constructionism. The author acknowledges the limitations of this approach given that there are multiple realities arising between participants beyond access, therefore what can be studied can be only a partial, and at best interpreted account arising in a situated location and time.

1.6. Scope and location of the research

Eight providers of wealth creation education were researched in the south of England, in localised settings and at situated times. However, providers hold events all over the UK, sometimes through their franchised clubs, or they may travel and hold events in hotels and other prestigious venues. In addition, each of these providers has a website and marketing reach to the whole of the UK and beyond, frequently holding online teaching through webinars that can have up to 2000 people attending. Criteria for inclusion in the study included: offering entrepreneurship education delivered to groups; a private business not in receipt of public money; and delivering frequent educational programmes. Data were collected chiefly through participant observation, both at promotional, 'open' educational events, and those for paying members only – the 'closed' events. These events ranged from 'one-off' open events held in football clubs with over 800 people present and held over three days, to a few hours in the evening at smaller hotel meeting

rooms with 50 or so present. The closed events ranged from over 100 people present for three days teaching in a classroom setting to five hours every month in a local club with typically 50 people attending. At all of these events education for the vocation of an entrepreneur was delivered.

1.7. Research aims

Initial forays into the field influenced early objectives for the study that then developed into research aims. Consistent with a grounded theory approach sensitising concepts were advanced which provided scope and direction to both initial data collection and reading for the review. Sensitising concepts were concerned with *motivations* of all in the educational groups, *marketing* (that could account for the popularity), and educational *methods*. During early data collection the author's thoughts and musings about the social settings were initially recorded in a reflective diary, which helped to shape early research direction. This practice was soon superseded by formal methods of capturing researcher ideation through the systematic grounded theory practice of memoing, advocated by Stern (2007). In this way the research aims were informed by observation and data from the social settings, not from an *a priori* direction arising from specific theoretical lacunae in the literature.

The aims of this research into the phenomena of the Wealth Creationists – those private sector businesses that provide education for the vocation of an entrepreneur – are as follows:

1. To critically examine why participants are both attracted to and become part of the wealth creation education programmes.

> *The participants of these programmes are the educators, paying customers of the learning programmes and the wider networking community of each of the groups.*

2. To critically evaluate the organising social processes in the naturally arising environment of the entrepreneurial learning collectives.

3. To investigate what is taught, how and why?

1.8. Structure of the study

Section 2 (the literature review) begins with definitions of terms, followed by an insight into small businesses in the UK from an historical perspective up until 1993. Literature is then considered in the framework of a contextual map outlining types of provision of education for entrepreneurship aimed at small-business owners after 1993. Following this is a review of the entrepreneurial learning and teaching literature. Next, relevant group behaviour literatures are consulted, as the education under scrutiny takes place in collectives. Finally, calls for qualitative methodologies in the small business and entrepreneurship arena are noted.

The methodology section (Section 3) introduces the research aims, the scope and limits of the inquiry. Next, qualitative research philosophy, epistemological considerations and suitable qualitative methods for studies of entrepreneurship are discussed. After this, grounded theory method is highlighted, ethical considerations of the inquiry are considered and data collection methods are explained, concluding with an overview of grounded theory methodology.

In Section 4, the findings and analysis are organised into five chapters. The first chapter explains how people are influenced to attend the initial wealth creationist events. The second deals with the grounded theory category called Evangelism, pertaining to the distinct 'open stage' of wealth creationist education. Chapters three, four and five of this section – the categories of Belonging, Getting to the Next Level, and Higher Purposing – are the analysis of findings from within the membership of these programmes – the 'closed stage'.

Section 5 is the concluding section that opens by seeking to contextualise the movement of the Wealth Creationists in contemporary society, employing theories from the sociology of religion. The research aims of the inquiry are revisited to consider whether they have been fulfilled, followed by assertions of the original contributions to knowledge. The limitations are noted in the next chapter, leading to pointers for areas for further research. Extant information is available in six appendices.

2. Literature review

2.1. Introduction

This review will begin by justifying definitive terms used in this study. This will be followed by a brief discussion of the history of educational initiatives designed for entrepreneurs, including the influential Bolton Report (1971), noting characteristic values and ideologies of small-business owners. For orientation to the field, a contextual framework showing the educational provision of the last two decades has been devised **(Table 2.1).** This classifies the range of business education available to those pursuing the vocation of an entrepreneur, and locates the Wealth Creationists in the landscape. Entrepreneurship is a field of study with interdisciplinary contributions, and the various educational classifications shown (although there is some overlap) have relevant literature contributions in areas pertinent to this inquiry, e.g. the networking and business group domains and the fields of group behaviour, group ideologies and leadership. Critical literature regarding myths and assumptions about small-business owners and policy ideologies are also reviewed within this framework. This is followed by a discussion of the entrepreneurial learning literature, noting teaching contexts and applications before concluding the review. As research studies about the small business field have been overwhelmingly quantitative, the need for a qualitative study is justified. First then, definitions are discussed.

2.2. Definitions

Within relevant interdisciplinary fields, definitions of the terms entrepreneurship, small business owner, enterprise and the entrepreneur, remain contested. 'No single discipline has a claim on entrepreneurship or the nature and function of an entrepreneur' (Chell 2008: 245), and attempts to define and classify both entrepreneurs and small-business owners have dominated the literature for decades (Gibb 2009b). While it is recognised that small-business owners and micro-business owners belong to a highly heterogeneous and diverse category, definitions and classifications can be a distraction (Blackburn and Schaper 2012, Gibb 2009a, 2009b, Greenbank 2000). An entrepreneur is a socio-economic construction, so it is others who ultimately decide 'who is' and 'who isn't' (Chell 2008, Smith and Anderson 2007). Academics understandably invent terms to precisely identify subjects in order to make meaningful comparisons. But these terms can hold little meaning for those who run enterprises, and tend not to take account of stages and environmental issues in the life of the business owner (Blackburn and Schaper 2012).

For policy to be effective, consideration must be given to small-business owners' self-definitions and terms (Blackburn and Schaper 2012). Silverman (2010) and Charmaz (2006) suggest being guided by research participants and noticing their uses of *in-vivo*[3] terms and definitions. For example in the programmes under scrutiny, the educational providers have not been observed using academic classifications during teaching sessions (although they may make up their own). In these collectives, educators address the learners as 'entrepreneurs' (even if they are employed), mainly for ideological reasons. However, there remains the need to understand what is meant by certain terms in this inquiry.

2.2.1. Enterprise

Enterprise is defined as a trading business by the statistical context according to Eurostat, used by the UK Office of National Statistics and the Department for Trade and Industry. For 'enterprise' in the context of small business, this report adopts the Bolton Report (1971: xv) observation that small businesses are often 'managed by the people who own them' and includes the following characteristics:

- A relatively small share of its market
- Management by the owners in a personal way
- Independence from control of other businesses in decision-making

2.2.2. Size of enterprise

This definition also accounts for the number of persons employed in a business. Small and medium-sized enterprise (abbreviated as SMEs) are:

- Businesses employing *fewer than 250* people

SMEs are further subdivided into:

- micro enterprises: *fewer than 10* persons employed
- small enterprises: *10 to 49* persons employed
- medium-sized enterprises: *50 to 249* persons employed

(Eurostat: Glossary; Enterprise size 2014)

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[3] In-vivo literally means *in the life*. It refers to terms full of condensed meaning that are frequently used by participants in the substantive area under inquiry.

2.2.3. Entrepreneur

The overwhelming majority of both the educational providers and the participants in the education in this study reflect the dominant national distribution of small-business ownership. At the start of this research in 2010, seven out of the eight educational providers were all micro-business owners. When the term small business owner is used it includes micro-business owners, yet the term micro-business owner will be used precisely according to the above definition. The word entrepreneur is used interchangeably with these terms. In addition, an entrepreneur in this study will also include a nascent and novice entrepreneur (almost always found in the property entrepreneurship education programmes in this study).

In this study entrepreneurs are seeking to use resources (owned or otherwise) to take advantage of opportunities in order to provide value for others in exchange for money or other assets, and this includes the management of building something of value (Bolton and Thompson 2004). The term entrepreneur has glamorous connotations and confers a halo effect on the person thus described (Beaver 2003), and this is the intention of the educational providers under scrutiny when they confer the term to their audiences.

2.2.4. Entrepreneurship

Chell's (2008: 245) observation that 'entrepreneurship is a social phenomenon' reflects the epistemological perspective of this inquiry, explicitly commenting on the constructed nature of knowledge arising between people as they proceed together. In these collective social settings the term entrepreneurship is used as Gibb (2009b) frequently uses it – to describe the vocation of an entrepreneur. Originally a religious term, vocation implies that entrepreneurs respond to feeling called or drawn to their career, which is often the reported experience of interdependent business owners (Novak 1996). This does not diminish Smith and Anderson's (2007:169) definition, 'entrepreneurship as a concept is a socially constructed phenomenon with different layers of meaning.' This study will further illuminate some 'layers of meanings' for participants in the social settings.

2.2.5. Entrepreneurial behaviour

Entrepreneurial behaviour is defined by the intention to create wealth and accumulate capital (Chell 2008). Since the stated aims of the educational providers under scrutiny are to educate for wealth and capital accumulation, it is reasonable to assume that

knowledge of entrepreneurial behaviour is desired by individuals who pay for the education.

2.2.6. Entrepreneurship education

'Entrepreneurship education' has imprecise meanings. In Higher Education it is frequently subsumed into employability education for undergraduates, with different meanings again when referring to subsidised education for small-business owners (Pittaway and Cope 2007). Terms are also imprecise among the participants in the field of this study: for example 'entrepreneurship education' can be used interchangeably with 'wealth creation education' or 'entrepreneurship trainings'. Wealth creation education is what is implied by the frequently heard term 'investment into your self', as it also includes 'mindset' teaching as well as know-how teaching. In 2010, during participative observation in the field, many providers explicitly stated that they provided entrepreneurship education. However, by 2014 the term 'wealth creation education' was used far more frequently in the educational settings.

2.2.7. The Wealth Creationists

As the providers in this study tend to identify themselves as belonging to a category that they call the 'wealth creation industry', this study uses the term *Wealth Creationists* to describe them. This name also acknowledges the many religious characteristics present in the educational collectives as shown in the findings and analysis.

2.3. Historical view

Stimulating the small business sector to create wealth through business growth and job creation has been an economic aim of all UK governments since the late 1970s (Blackburn and Schaper 2012, Bolton and Thompson 2004, Beaver 2003, Curran 2000, Storey 1994). This led to three decades of subsidised policy interventions for business education and support, mainly delivered by Training and Enterprise Councils, Business Links (England), Business Connect (Wales) and Business Shop (Scotland), Learning and Skills Councils, as well as Higher Education Institutions. In 2010, Business Link was closed due to austerity measures for an economy in recession (BIS 2011). Since then government has found money for other interventions to support small-business owners. For example, matched funding is available for hiring a private sector business coach or specialist trainer through locally dispersed Growth Accelerator initiatives (Oxfordshire LEP 2015).

However, with a longer historical view, subsidised interventions are exceptional. In the past, people learned skills and knowledge for the vocation of an entrepreneur without any help from government. There are two enduring examples of locally networked yet nationally distributed collectives of entrepreneurs, who self-organised to protect and promote the interests of their members. These are the Society of Merchant Venturers (SoMV) originating in the fifteenth century, and the current Chambers of Commerce (Chambers) movement, originating in the eighteenth Century.

2.3.1. The Society of Merchant Venturers and the Chambers of Commerce

For reasons of space these movements are discussed at **Appendix A1** in a short account that focuses on how merchant venturers educated others for venturing. These merchants carried on interdependent trading but collectively met and operated in local 'mysteries'. The account also highlights that the Chambers movement originated with charismatic leaders attracting merchants and industrialists to form collectives that eventually became a national and worldwide movement of interdependent chapters. Like the SoMV, Chambers in one area interacted with others in other areas, yet both endured for hundreds of years without a central initiative. Taking their place in the historic continuum of entrepreneurship education in the UK, the operating practices of these movements have many similarities to the collectives under scrutiny in this inquiry. Features of these movements will support later arguments about the nature of prevailing ideologies in entrepreneurial collectives. The landmark Bolton Report (1971) will be reviewed next, which marks the time when small businesses became significant to policy makers in the UK (Jeremy 1998).

2.3.2. The Bolton Report

At the end of the nineteenth century manufacturing and service sectors were dominated by small businesses yet mergers and acquisitions became more desirable during the twentieth century with larger sized businesses seen as crucial for succeeding in global markets (Jeremy 1998). Although governments increasingly regulated and intervened in large industrial businesses, they ignored small businesses and viewed them as peripheral to the economy (Greene *et al.,* 2004). Interventions designed to regulate larger firms often inflicted unintended harm on small firms, who had not been considered or consulted (Bolton Report 1971), despite the active voice of the Chambers movement (Taylor 2007, Ilersic 1960). From 1946 to 1960, there were only two measures from government that

supported small firms (Greene 2002) and by the third quarter of the twentieth century the status of small-business owners was low and declining, with small firms seen as a hindrance to the economic advancement of the nation (Jeremy 1998). In 1969, the government commissioned the Bolton Committee to undertake the first comprehensive study in the UK that considered the role of small firms, defining them broadly as having less than 200 employees (Jeremy 1998). The Committee's stated remit was 'to consider the role of small firms in the economy… the problems confronting them… and to make recommendations' notwithstanding this 'massive task ... for the small firm sector is extremely large and remarkably heterogeneous' (Bolton Report 1971:xv). Findings of the Bolton Report were pivotal in gaining the attention of academics and policy makers, reversing perceptions that small businesses somehow handicapped the economy, spawning more research followed by many training and education initiatives (Jeremy 1998)**.**

2.3.3. Social attitudes towards small-business owners

By the mid-twentieth century small businesses were seen as belonging to an archaic age with corresponding poor technology (Scase 2000). Self-starting non-fixed income earners were suspiciously viewed as 'spivs' operating in the black economy (especially during World War II) and profiteering from scarcity through petty theft (Beaver 2003, Carter and Jones-Evans 2000, Scase 2000). In 1956, Coventry Chambers initiated commercial apprenticeships but within six years they closed due to poor demand (Taylor 2007). Before 1965 television and films portrayed business people as 'good' twice as often as portraying them as villains and Hollywood has been blamed for construing the evil motives of business people since, further diminishing their social status (Novak 1996). The Bolton Committee (1971:25) reported; '…all the pressures of society are against going into small business.' However, the period after World War II until the late 1960s was a time of full employment where jobs could be easily found, thus a career as an entrepreneur was not often considered (Cannell 2009). Full employment was the dominant paradigm economically, politically and socially, although 1.25 million small firms existed and provided jobs for 25 per cent of the employed population (Bolton 1971:xix). Given these factors, initiatives to train and ensure a supply of business people were perhaps seen as unnecessary.

2.3.4. Motivations of small-business owners

Regarding motivational attitudes, the Bolton Committee found that small-business owners had a paramount need to attain and preserve independence that was more motivating than money (Bolton Report 1971). Often their egotistical sense of pride and achievement was *not* in their economic interests (as financial rewards were not always forthcoming), but they would not contemplate employment despite the prospects of higher remuneration. Yet neither did they see themselves in need of handouts, as 'the spirit of sturdy independence which is the special quality of the small businessman would not survive dependence on Government patronage' (Bolton Report 1971:343). Running a small business was in many respects 'a way of life' (Bolton Report 1971: 23).

2.3.5. Lack of management skills

In 1973, government intervention for business support was raised in the debate about the Bolton Report in the House of Lords. The Committee had found a chronic lack of management ability in many small-business owners, confirmed to some Lords by merchant banks who advised small-business owners (Lords Hansard 1973). While debating which kind of educational providers were qualified to deliver support, this was said: '...management education is not something which can be done in any form of training college; it must be integrated with learning on the job' (Lords Hansard 1973:157). This comment privileges a paradigm of work training in the UK that enjoyed primacy for five centuries – apprenticeships. Another aspect considered in the House of Lords debate was the engagement of small-business owners in future training initiatives:

> *...they have acute problems of management… but they have to realise what they need and ... how to help themselves … they have to get geared towards training themselves for growth and in particular, for training future generations.*
>
> (Lords Hansard 1973: 158)

Clearly, small-business owners are expected to take responsibility for what they don't know, and then train the next generation of small-business owners (note the tacit assumption that small businesses must grow). The Bolton Committee specifically did not recommend education and support subsidies, and the Lords read out, '"We think it wrong in principle that firms should be bribed to take action,"' 'government should only provide … if private enterprise cannot or will not provide it' (Lords Hansard 1973: 163). The Bolton Committee (and the subsequent debate in the House of Lords) were clear. No public subsidies. Their overriding reason was directly informed by their data,

we are fortified by the knowledge that small businessmen themselves did not ask
for subsidies or special assistance: they wanted the maximum degree of freedom
in making their own decisions, and were prepared to accept the consequences.

(Bolton Report 1971: 347)

However, they did recommend that Small Firms Advisory Bureaux should be established to provide a service for all small businesses (from all sectors and all sizes) that seek advice and help, to be matched with those who are able to help. As private businesses were deemed capable of providing support and education, these public sector funded offices would provide information and signposting. Small Firm Information Centres were opened in the larger cities in the UK and universities, polytechnics, and Chambers had also been identified as being able to help with information and education (Bolton Report 1971, Lords Hansard 1973). There was no evidence of market failure in the private sector to suggest that it would not be able to supply training and educational services (Bennet 2014).

By the late 1970s with the British economy in recession, a major political focus was job creation, leading to the growth of interest in small firms (Gibb 1996). Fuelled by the influential Birch Report, which found that small firms (not large firms) generated most jobs in an economy (Birch 1979), government put their hope in entrepreneurs to lead the way out of the economic crisis (Kuratko 2009, Baumol 1990). A number of policy-led subsidised training initiatives were introduced in the early 1980s to stimulate growth and job creation (Storey and Westhead 1994). Among them the Enterprise Allowance Scheme was introduced in 1983, and in 1988 the Enterprise Initiative began, aiming to subsidise the costs of business operations for small owner managers (Bennet and Robson 1999b). Subsidised Training and Enterprise Councils (TECs) were set up in 1990 in England and Wales, delivering and administrating apprenticeships, vocational qualifications and business advice programmes including business skills training (Johnson *et al.,* 2000, Bennet and Robson 1999a).

By the 1990s the emphasis was on helping people to develop enterprising behaviours, rather than job creation and more start-ups (Greene 2002). In 1992, Business Links launched in England and Wales, as local 'one stop shops' for small business support, advice and training (Greene 2002). Primed with public money they aimed to be self-sustaining by charging for advice (Johnson *et al.,* 2000), but never achieved this (Bennet

2011). Undergoing various iterations until 2010, the subsidy was withdrawn to cope with the recession and by 2011, the Business Link website became the only gateway for all the government services that supported small businesses (BIS 2011), although this was soon scrapped with only minimal content migrating to the gov.uk website. In 2011, Local Delivery Partnerships were set up as new channels for subsidy, and involved business associations as channels such as Chambers, Federation of Small Business (FSB) and the Institute of Directors (IOD).

Apart from these policy led initiatives other types of educational support provision have been available to entrepreneurs. The landscape of provision is illustrated in a contextual map (**Table 2.1)**. The contents of this map are neither definitive nor exhaustive; rather they suggest a broad taxonomy of the diverse types of educational initiatives in the UK since 1993. The taxonomic categories of this map will act as an organising framework for discussion of those literatures regarding adult education for the vocation of an entrepreneur. The educational providers under scrutiny are located in the context of this provisional landscape in two distinct places, which will be explained in due course.

2.4. Support and education for individuals when pursuing the vocation of an entrepreneur from 1993 (Table 2.1)

2.4.1. Introduction

The contextual map **(Table 2.1)** portrays the landscape of business education in the last two decades, and is divided into two major types of educational provision. These are formal and informal.

- **Formal provision of education**

  Formal education can range from meaning prepared dedicated teaching materials, talks and programmes designed to transfer specific knowledge and information (Gibb 2009b), to meetings where transference of expertise by professional specialists takes place. These types of provision are shown on the right hand side of the map.

- **Informal provision of education**

  Informal provision refers to the opportunity structures of networking groups, designed to foster closer associations between small-business owners, sales managers or nascent entrepreneurs to share tacit knowledge. Entrepreneurs rely upon tacit knowledge as the basis for making venturing decisions in informal settings (Gibb 2009a, 2005, Chell 2008) contrasting with the formal education

system that focuses on the transference of explicit knowledge. Networking provision is shown on the left hand side of the map.

- **Sector specific delivery**

  Each type of education is further segmented in three ways, by the provision source and originator. This is important to the themes of this inquiry as different agendas and ideologies are operating. The three sources of provision are:

  - o Public sector
  - o Private/public partnerships
  - o Private sector

- **Collective or individual teaching provision**

  The three classifications of source are further disaggregated where known for whether people are taught in groups – collectively, or individually. Where teaching is online the classification is *individual*, as the person receiving is likely to be alone despite receiving the same information as other remote participants.

Table 2.1. Contextual map of the landscape of educational provision for entrepreneurs in the UK from 1993 - 2015

Informal Education

Formal Education

Public sector subsidised networks

Public sector

Regional Development Agencies (England)
Devolved full funding for starting special interest networks to HEI's or Business Links. (1998-2012)

Collectively delivered

Business Link England, **Business Connect** Wales, **Business Shop** Scotland - Educational Workshops (1993- 2010)
SE funded educational courses (1993 to date)
SE, HIE, LEC's[5] (until 2007) **England and Wales** TEC's[5] (until 2001)

SE and HIE[1]
Initiated Special Interest Networks responding to perceived needs (1993 +)

Individually delivered

Business Link/Connect/Shop PBA's[6] (1993- 2010)

Seed funded networks either cease on exhaustion of funds or are sustained by members/users contributions. Networks can move into public/private category (see Jack *et al.,* 2010)

Collectively and individually delivered

British Library and IP Centre.
London and Liverpool.

Public/private sector subsidised networks

Private/public sector

Regional Development Agencies England (ie EEDA, SEEDA[2]) devolved funds through HEI's for Special Interest Networking groups (from 1998 -2012)

Collectively delivered

Chambers of Commerce operating under **Business Link** Brand (1993 -2010) **CCTC**[7] in England (1995 -2001)

Local Enterprise Partnerships (LEP's).
Local delivery of paid for networking events (from 2010)

Local Enterprise Partnerships (from 2011). Some education and training services through trade organisations such as local IOD[8], FSB, and Chambers.

Horizontal trade associations
Chambers of Commerce, many branded as Business Link (1993 -2010) Chambers subsidised by LEP's from 2011

Higher Education (HE)
New Entrepreneur Scholarships (2001 -2008)
Local subsidised Higher Education outreach

Individually delivered

Growth Accelerator (from 2012)
BIS[9] partnership now under Business Growth Service

Private sector networks

Private sector provision

Horizontal Trade Associations eg FSB[3]

Collectively delivered

10,000 Small Businesses UK (10KSBUK) (from 2010)

Local BNI[4] **Chapters**.

Vertical Trade Associations - Sector specific training and accreditation

Local Independent Breakfast meetings

Closed Wealth Creation Education providers.

Special Interest Groups
Examples include Athena (women), Property, Creative Industries, Tech.

Individually delivered

IOEE[10] Online learning (from 2010)

Business Coaches

Open Events of Wealth Creation Education providers.

Traditional sources of advice and education
Solicitors, accountants.
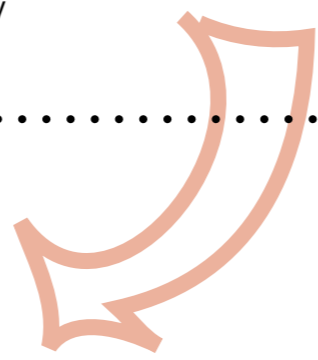
1. Scottish Enterprise, Highlands & Islands Enterprise, comprised Local Enterprise Councils in Scotland. Known as Training and Enterprise Councils in rest of UK. They were 90% funded by government subsidy (CSPL, 1996)
2. East of England Development Agency, South East England Development Agency.
3. Federation of Small Business.
4. Business Network International (UK) an American franchise with local closed memberships of referral groups.

5. Local Enterprise Councils (Scotland) and Training and Enterprise Councils
6. Personal Business Advisors
7. Mergers between local Chambers of Commerce, and Training and Enterprise Councils resulted in Chamber of Commerce Training Councils, enabling Chambers to receive public money for educational advisory services
8. Institute of Directors

9. Government Department - Business Innovation and Skills
10. Institute of Enterprise and Entrepreneurs, part of the Small Firms Enterprise Development Initiative (SFEDI)

2.4.2. Informal education: networking

Networking is a more modern term for business association, important activity strategically undertaken by business owners to meet with others (Bennet 2011). Networking is a social construction that is dependent on individuals networking with each other, although networking comprises social processes beyond transactional ones, as 'normal business practice involves networking' (Chell and Baines 2000: 196). While business ownership can be seen as a learning process by engaging the owner in continual problem solving (Gibb 2009a, 2009b, Deakins and Freel 2003), entrepreneurial learning can be an unconscious process, a by-product of engagement with tasks (Devins *et al.,* 2005, 2002). However, the value of learning through others is well-established (Reinl and Kelliher 2010, Gibb 2009a, Devins *et al.,* 2005, Deakins and Freel 2003, Greenbank 2000, Gibb 1997) and networking builds social capital, shown to lead to new venture creation and increased business (De Carolis *et al.,* 2009). Being embedded in a network perpetuates knowledge and recognition among peers who also provide sources of contact credibility, information, support, and social status (De Carolis *et al.,* 2009, Ostgaard and Birley 1996), providing a means to leverage certain information and resources otherwise unavailable (Reinl and Kelliher 2010, Chell and Baines 2000). Research on collective networks shows that dense connections over time enhance, perpetuate and reinforce shared values and behaviours, allowing the bonded social capital of the group to function more efficiently (Adler and Kwon, 2002, Elias and Scotson 1994). Personal relationships between people in networks are relational capital, often fostering good communication and trust between parties (Granovetter 2005) with entrepreneurs relying on relational capital for support and information through networks (De Carolis *et al.,* 2009). Shared terms, vocabulary and values greatly facilitate learning and the transaction of mutual trading during which an individual's consciousness can be transformed (De Carolis *et al.*, 2009, Elias and Scotson 1994). The networked collective then influences the cognition of individuals and their *ways of thinking* through the reinforcement of shared values and behaviours (De Carolis *et al.,* 2009, Stacey 2003).

Sociologists have long noticed that people tend to form relationships with people like themselves, a pervasive worldwide phenomenon known as homophily (McPherson *et al.,* 2001, Fischer 1982). Lazerfield and Merton (1954) identified two main types of homophily, status and value. Status homophily is concerned with dimensions such as race, age and ethnicity, while value homophily is concerned with internal states that drive

future intentions and decisions. Value homophily is relevant in networked business collectives where individuals' ways of thinking then galvanise behaviours that are reinforced through the approval of others. For example, belonging to a networking group helps entrepreneurs to sustain illusions of feeling in control through sharing value ideologies and world views (De Carolis *et al.,* 2009, McPherson *et al.,* 2001), which may help to mitigate the uncertainty inherent in venturing (Knight 1921). Personal resources of *who you are, who you know, what you know,* and the ability to exploit all three are factors of highly entrepreneurial behaviour (Savasvathy 2001b). *Who you know* is an important resource and entrepreneurs learn to seek connections for their venture through networking (Sarasvathy 2001b). More novel information flows between those weakly connected with each other, as close friends and family tend to know the same people, so information is common or overlapping (Granovetter 2005). Weak ties connecting cliques of strong ties are more likely to transmit new information across otherwise disconnected sections of social networks (Granovetter 2005). Networking groups involve combining socialising with economic actions known as the 'social embeddedness of the economy' (Granovetter 2005:35). Networks are comprised of dynamic relationships (Chell and Baines 2000) with processes and formats changing over time (Jack *et al.,* 2010). As naturally arising business networks have been identified as a precursor to larger forms of economic activity (Lockett *et al*., 2013, BIS 2011), policy makers have sought to replicate these conditions through artificial networks. This leads to the first category on the contextual map **(Table 2.1.)**.

2.4.2.1. Public sector subsidised networks (Table 2.1.)

In the last two decades, public funds have been allocated aiming to encourage entrepreneurs to exchange ideas, knowledge and expertise (Lockett *et al.,* 2013), encouraged by academics urging policy makers and enterprise support agencies to provide networking activities (Chell and Baines 2000, Ostgaard and Birley 1996). These represent attempts to replicate the economic success of Silicon Valley, as networks are a prior step in the creation of economic clusters (Lockett *et al*., 2013, BIS 2011, Jack *et al*., 2010). With this aim, subsidised networks are often industry or sector specific (Lockett *et al.,* 2013, Bennet 2011, BIS 2011). However, subsidised intervention has been criticised as network development relies on relational bonding through existing social networks (Lockett *et al.,* 2013, Jack *et al.,* 2010, Granovetter 2005). 'Policy makers tend to be under the impression that industry networks can be built … they emerge and self organise through common needs, requirements and goals' (Lockett *et al.,* 2013:867).

While there are clear benefits to participants of industry networks that include participants from HEIs and local government (Jack *et al.,* 2010), government agents often started networking groups based on assumptions of what entrepreneurs wanted, which reflected transactional policy resource goals of 'knowledge exchange, sales and collaboration' (Lockett *et al.,* 2013: 877). Because these aims didn't align with expectations of entrepreneurs, attendance often proved poor (Lockett *et al*., 2013, Jack *et al*., 2010).

2.4.2.1.1. Leadership

Where government agents attempted to involve entrepreneurs in the leadership of their formal bureaucratic systems, in some networks they declined (Lockett *et al*., 2013, Jack *et al.,* 2010). In this way government agencies can destroy co-operating social networks between entrepreneurs by insisting on bureaucratic leadership (Neergaard and Ulhoi 2006). Policy motivations are often not in entrepreneurs' interests and can account for low uptake in membership (Lockett *et al*., 2013, Jack *et al.,* 2010, Gibb 2000) although networks subsidised by enterprise agencies do not seem effective in reaching micro-business owners (Chell and Baines 2000), with the subsidy often withdrawn over time. Where entrepreneurs perpetuate networks, it has been found that more affective issues are privileged such as 'social learning, confidence building and sharing experiences' establishing greater social legitimacy for participants (Jack *et al.,* 2010:316). Public sector arrangements for networks can change though, from highly formalised hierarchical bureaucracies to informal unstructured arrangements that survive and grow after government agents withdraw (Jack *et al.,* 2010). This allows entrepreneurial learning processes to be embedded through relationships, with motivations often shifting from transactional to more affective relations involving trust and reciprocity (Jack *et al*., 2010, Granovetter 2005). Trust and identification of each other as entrepreneurs are important to networking participants and need to be taken into consideration by policy makers (Lockett *et al*., 2013).

2.4.2.2. Public/private sector subsidised networks (Table 2.1.)

2.4.2.2.1. Horizontal Trade Associations: Chambers of Commerce

Partnerships with government became significant after 1967 when some Chambers took on government training contracts (Bennet 2011). By the 1990s many Chambers merged to deliver support under the Business Link brand, preferring the certainty of government money (Taylor 2007) either through subsidy, grants or contracts (Bennet 2011). Partly this was encouraged as Bennet and Robson (1996b) had criticised the previous remoteness of employed public service intermediaries from experienced small-business

owners. Since 2010 Chambers have become leading agents for Local Enterprise Partnerships (LEPs) (Bennet 2011). The tiered membership model of Chambers gives access to business services beyond member networking, such as government support and advice (Bennet 2014). In a review, the most popular reason given for retaining membership of Chambers was for local business opportunities arising through networking activities (Bennet 2011). Chambers of Commerce also represented the most frequented place to network (Chell and Baines 2000), although they were frequently criticised by micro-business owners for being 'cliquey' and 'old pals' (Chell and Baines 2000), making it difficult for new people to build relationships. Government partnering has confused the Chamber offering for both members and potential members, distorting their mission to meet government targets (Bennet 2014).

The availability of lifelong membership subscription in Chambers may achieve social embeddedness through long-standing relationships, accounting for the 'cliquey' perception by outsiders or newcomers (Chell and Baines 2000). Chambers are business groups, defined by observable patterns arising from strategic alliances of firms (Rocha 2012), a result of purposeful social and economic actions undertaken in socially embedded networks (Khanna and Rivkins 2001, Granovetter 1995). The strong moral economy in Chambers derives from internal solidarity and cohesion between strong horizontal ties (Bennet 2014, 2011). Business groups can be categorised by three features:

- Networks of interrelated firms
- Institutionalised logic of reciprocity
- The inter-subjective interpretation of actors both inside and outside the group

(Smangs 2006)

While the category of networks of interrelated firms is self evident, Biggart and Delbridge's (2004) typology of systems of exchange explains how group members apply an institutionalised logic of reciprocity in dealings with others in the same group. Biggart and Delbridge's typology is abridged at **Table 2.2.**

Table 2.2. Structure of social relations (after Biggart and Delbridge 2004:33)		
	Universalistic (act towards all the same)	Particularistic (act differently towards outsiders)
Instrumental rationality	Price/cost	Associative system
Substantive rationality	Moral system	Communal system

Instrumental rationality assumes rational orientation of trading with no regard for consequences as market efficiencies are sought in seeking best costs and prices. Substantial rationality typifies buying and selling with an eye on values and guided by consequences, where people feel morally bound to choose certain providers based on an ideological outlook (Biggart and Delbridge 2004). The associative system includes firms that trade together to keep costs down, such as cartels and alliances. The system of exchange where participants share identities of belonging is typified by communal relations, which characterise business groups more precisely (Biggart and Delbridge 2004). As shared ideology and solidarity causes members to stay (Bennet 2011), this strongly indicates reciprocal trading relationships. Thirdly, Smangs (2008) inter-subjective interpretation of actors both inside and outside the group means the telling and self-identification of 'we' simply signifies belonging (Stacey and Griffin 2005). Chambers are business groups then, but how are they governed?

2.4.2.2.2 Chambers leadership

Even before Chambers partnered with governments, the routinisation of proceeding had given rise to widespread entrenched bureaucracy (Bennet 2011, Taylor 2007), despite Chambers' genesis through charismatic, visionary leaders such as Josiah Wedgwood (Ilersic 1960). Charismatic leadership is based on evoking an emotional response in followers (Weber 1947), while bureaucratic hierarchies and 'ordinariness' in leaders are the antithesis of charismatic leadership (Weber 1947) and many struggle 'to be led by ordinary functionaries, appointed in bureaucratic ways, subject to both regulations and hierarchies' (Gabriel 1997: 338). Bureaucratic leaders cannot meet many followers' psychic needs for superhuman leaders (Gabriel 1997). People need to perceive a 'real' leader, to transfer emotions to them as objects of fantasy (such as messiahs or saviours) but 'the entire bureaucratic apparatus conspires against this fantasy' (Gabriel 1997: 339). With entrenched bureaucratic leadership, a confused vision from partnering with

governments, Chambers' ability to attract small-business owners to networking support structures has been steadily declining (Bennet 2011). However, the Wealth Creationists are also horizontally organised business groups that provide networking opportunity structures, although their leaders are distinctly charismatic.

2.4.2.3. Private sector (Table 2.1.)

2.4.2.3.1. Federation of Small Business

Chambers traditionally showed 'little interest in the start-up, small retailer or the self employed', thus competition for small business subscriptions from the Federation of Small Business (FSB) arose in 1974 (Taylor 2007:82). 90 per cent funded by member subscriptions they currently have 200,000 members (FSB 2013). Like Chambers, FSB run local networking meetings with a speaker, with non-members paying extra to attend. It has a larger presence than Chambers, and also acts as a lobbying movement (FSB 2013, Bennet 2011). A review of the FSB website and their recent reports shows very little to distinguish it from the Chambers offering although FSB is the main competitor (Bennet 2011). In this respect it might be expected that similar bureaucratic leadership and shared ideologies apply. In a recent report, the FSB entreats policy makers both to do things for small businesses yet to abstain from making engagement in initiatives overly bureaucratic (FSB 2012). This implies that the FSB feels that government must create initiatives for small businesses, unlike the Wealth Creationist groups who do not engage with government.

2.4.2.3.2. Other networking initiatives

In the private sector there are numerous networking initiatives in operation all over the UK. Some display pyramid or franchise models like the American import, Business Networking International (BNI), horizontally recruiting micro-business owners across various trades and professions. BNI claims 13000 members in the UK and Ireland[4]. Aiming to have diverse businesses with no competing trades in a local chapter, BNI also provides education for delivering a specific 60 seconds networking 'pitch'. There is a strong moral philosophy in BNI where members are 'bound' to refer others and certain meetings are mandatory. Others like the female gender specific franchise, Athena Networks[5] run regionally, targeting both small-business owners and executives for membership. Sector specific networking such as property networking meetings can

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4 BNI (2015) http://www.bni.co.uk/what-bni [date accessed 31/01/2015]

5 The Athena Network http://www.theathenanetwork.co.uk [date accessed 31/01/2015]

attract large crowds. For example, the independent Berkshire Property Meet in Maidenhead attracts over 200 people a month from as far as Europe and Scotland. Local property initiatives include Property Investors Networks (PINs) distributed around the UK, under licence from a Wealth Creationist group (not participating in this study). In addition, there are many local independent groups of business people who invite others to meet for networking, with meetings often taking place before breakfast or early evening. These may be most valued as people built them up with others and are fully invested in them (Chell and Baines 2000). Some established networking collectives, especially those with membership subscriptions, could be classified as business groups, but further research is needed to establish this.

2.4.2.3.3. The Wealth Creationists: Open Stage
The educational providers under scrutiny in this study hold promotional events that involve a topic with a speaker and provide networking opportunities for business owners. They cannot be classed as business groups using the definitions above, rather they are collections of small-business owners coming together for an advertised educational event. However, this study will show that small-business owners attending regularly may comprise a valuable wider community of the educational collectives. Only the core education offering of the providers can be shown to be business groups, which will be discussed in due course. However, the Open Stage event tends to attract a crowd of over 50 people, often more in the property groups, representing an opportunity structure for networking thus justifying this classification.

To sum up, the left-hand side of the contextual map shows the provision of the most prominent types of networking collectives. Here, as discussed, it can be confidently assumed that entrepreneurial learning takes place (Reinl and Kelliher 2010, Gibb 2009a, Chell 2008, Devins *et al.,* 2005, Deakins and Freel 2003, Greenbank 2000, Gibb 1997). Social capital is built providing sources of contact credibility, information, support, and social status (De Carolis *et al.,* 2009, Granovetter 2005, 1995, Ostgaard and Birley 1996), providing the means for participants to leverage scarce information and resources (Reinl and Kelliher 2010, Chell and Baines 2000). Where leadership of networking groups is shown to be bureaucratic, attendance tends to decline (Lockett *et al*., 2013, Bennet 2011, Jack *et al.,* 2010, Neergaard and Ulhoi 2006) as people often have emotional needs for 'superhuman' leaders that they can make into saviours or messiahs (Gabriel 1997). Turning to the right hand side of the map (**Table 2.1.**), the providers of formal taught education will now be discussed.

2.4.3. Formal taught education

2.4.3.1. Collectively taught, public sector small business education (Table 2.1.)

The literature regarding formally taught entrepreneurship education for small-business owners is overwhelmingly concerned with publicly funded subsidised efforts and outreach by Higher Education institutions. However, studies regarding subsidised intervention for SMEs often conflate Business Link training courses with advice and knowledge signposting. Unfortunately it is particularly difficult to disaggregate the collective educational offerings from the advice services in order to review aspects such as teaching methodology and prevailing ideologies. The Richard Committee also found it difficult to obtain meaningful data or independent evaluations about subsidised small business education either from those who delivered it or government departments that paid for it (Richard *et al.,* 2008). For these reasons, both collective and individual ways of formal teaching in the following section will be discussed together, highlighting individual instances where known. Programmes that have been evaluated are often those delivered by academics and are discussed under Higher Education offerings.

2.4.3.1.1. Leadership

Business Link was initiated in 1992 to provide local business support for small and medium business owners. However Simpson and Docherty (2004) found that many small-business owners distrust government, believing it does not possess the expertise to advise them. This makes it difficult for government agencies to lead small-business owners (Simpson and Docherty 2004). In 2000, the Government launched the Small Business Service (SBS) aiming to provide a single organisation focussed on helping small firms thrive and achieve their potential, while taking responsibility for the Business Link brand (OECD 2004). Aimed at encouraging those high growth 'gazelles' desirable for the economy (Birch 1979), most small-business owners had never heard of it (Bennet 2014). The SBS soon became overburdened by bureaucracy and government targets (instead of setting its own) and was abandoned by 2008 (Bennet 2014). Leadership of government support programmes for small business and nascent entrepreneurs has been severely criticised for lacking strategy (Richard *et al.,* 2008), and by the late 1990s many voices questioned whether small business support agencies represented value for money.

2.4.3.1.2. Voices against public subsidy

By 2008, over 2000 organisations were receiving public money to deliver education and support (Richard *et al.,* 2008), resulting in a very confused offering for small-business owners (Bennet 2014, Bennet 2011, Richard *et al.,* 2008, Taylor 2007, Simpson and Docherty 2004, Curran 2000). Studies consistently noted either the low penetration of government interventions or the low uptake of educational offers (Richard *et al.,* 2008, Gibb 2005, Simpson and Docherty 2004, Curran 2000, Matlay 1999, Storey and Westhead 1994, Kirby 1990). Some noted take-up for public sector training and support initiatives at less than 10 per cent (Johnson *et al.,* 2000) with others noting that evaluating effectiveness was incredibly difficult (Curran 2000, Bennet and Robson 1999b). Westhead and Storey (1996) claimed the link between small firm performance and management training for owner managers was too weak to justify subsidies. Richard *et al.,* (2008:15) found no positive correlation between 'government expenditure per business and regional business creation and entrepreneurialism' concluding there was no economic evidence to subsidise small-business owners with advice and education. By 2000, as the numbers of the small business population had doubled, many thought publicly funded support services were unnecessary (Curran 2000, Bannock 2000). Studies into the effectiveness of training by public agencies for skills in business management had one consistent finding: a very low level of take-up by small-business owners (Bennet 2014, Blackburn and Schaper 2012, Richard *et al.,* 2008, Gibb 2009a, Curran 2000, Gibb 2000, Bannock 2000, Matlay 1999, Bennet and Robson 1996ab, Westhead and Storey 1996, Kirby 1990), who despite being bribed by government to accept subsidised education and training still refused it (Gibb 2009a). Bennet (1995:i) argued that the small business sector did not need supporting, as there was no evidence of a market failure for business needs and weak businesses should not be artificially supported (Bennet 1995). Subsidised offerings from public sector agencies created unfair competition for small business providers of training, leading to their displacement (Richard *et al.,* 2008, Bennet 1995, Storey 1994). The Richard Report (2008) pointed to training and educational providers who capitalised on the expansion of subsidised education and offered untested programmes that did not respond to customer demand. Calling this 'grantrepreneurship', this created a parallel, two-tier market where 'the best advisers concentrate on selling direct to private sector clients while the rest – many who would struggle in the commercial market – concentrate on winning tenders in the public sector' (Richard *et al.,* 2008:35). Small businesses needed supportive regulatory structures from government as policies still discriminated against them, such as the

heavy cost of compliance with regulations (Bannock 2000, Bennet 1995, Bolton Report 1971). In 2008, The Richard Committee Task Force recommended that policy should reinforce private sector providers of business education for small-business owners, not re-invent schemes that created unfair competition for them (Richard *et al.,* 2008). These private sector providers of business education are the subjects of this inquiry and operate without direct government support. Recalling that the Bolton Committee in 1971 were clear that small-business owners did not seek subsidies, it is surprising how persistent policy makers have been to fund this largely unwanted educational support. Some of the reasons for the low uptake of subsidised education will now be discussed.

2.4.3.1.3. *Low uptake: demand side*

During the 1960s the compulsory training tax was resented by small-business owners as training was deemed too irrelevant to be useful (Bolton Report 1971), yet decades later small-business owners continued to cite the same reason for declining training – that the education provider doesn't understand (Lightfoot 1998 cited in Curran 2000). Despite this the desire for autonomy by small-business owners was thought the chief reason for the lack of engagement (Curran 2000), as many desire full control (Gibb 2005). Some attributed low uptake to a lack of growth ambition by small business managers who are income satisfiers, and don't want to grow (Beaver 2003, Curran 2000, Storey and Westhead 1994). Others suggest that small-business owners are antithetical towards government and their educational interventions (Simpson and Docherty 2004, Bannock 2000, Bolton Report 1971). Small-business owners are believed to not value training for their personal professional development (Matlay 2000) and hold cynical, sceptical views towards training precisely because it is subsidised, as 'trainers are corrupted by the grant system' (Kirby 1990:85). As the educational providers under scrutiny enjoy sustained demand for education and support from small-business owners, the above themes will be revisited in the analysis. Small-business owners were often ignorant about the range and diversity of training on offer (Kirby 1990) although this indicates a failure of marketing communications from the supply side.

2.4.3.1.4. *Supply side*

Subsidised public sector provision of training has been poorly accessed due to a wide credibility gap between the needs of small-business owners and trainers with a lack of 'hands on' business experience (Gibb 2009b, Matlay 1999, Kirby 1990, Hopkins and Feldman 1988). This type of policy support hinders stimulation of the small business sector and lack of engagement can be interpreted as a sound business decision, when

the education offered is not worth the investment (Gibb 2009b). In the field under scrutiny it will be seen that providers put great effort into establishing their entrepreneurial credibility.

2.4.3.1.5. *Myths and assumptions*

With no evidence of effectiveness, assumptions and myths were perpetuated by government to justify continued subsidised education and support (Richard *et al.,* 2008, Bannock 2000, Gibb 2000, Westhead and Storey 1996, Storey 1994). Myths included an inflation of the extent of business failure through re-registrations of trading status (Gibb 2000, Storey 1994), with Business Link recording accountants, banks and solicitors as 'assisting' small-business owners when they are profiting from them (Gibb 2000). Mirroring government ignorance about small-business owners in the first three quarters of the twentieth century (Greene *et al.,* 2004, Jeremy 1998), micro-businesses (the most predominant form of small firm) were still ignored by the turn of the twenty-first century. This was due to assumptions of low growth (Beaver 2003, Curran *et al*, 2000, Storey 1994), and myths that 'growth companies are the major job creators' when in fact, developing micro-businesses create the majority of jobs (Devins *et al.,* 2005, 2002, Gibb 2000:22). Research studies about entrepreneurial learning and entrepreneurs only included firms employing over ten people, thus little knowledge was advanced about learning for the vast majority of small firms – micro-businesses (Devins *et al.,* 2005, 2002). Ironically, in a chapter warning researchers to guard against cognitive bias, the influential Bygrave (2007) urges:

> *it would be good if … we study only entrepreneurs who have 25 employees … it would eliminate all the micro-entrepreneurs … and get us closer to studying the entrepreneurs who are crucial to the health of the economy.*

(Bygrave 2007:26)

However, micro-businesses have 'driven growth in the private sector by 40 per cent since 2000, accounted for 32 per cent of private sector employment and 20 per cent of private sector turnover,' (Young 2013:7,8) highlighting the importance of micro-businesses in the economy. Given this contribution their training needs ought not be ignored (Greenbank 2000). Exclusion can seem deliberate when conferences and journals focussing on enterprise education only invite stakeholders from academia and government 'usually with the key stakeholder absent' (Gibb 2000:14). Reflecting this trend, a quick look at the list of delegates at the conceptual meeting of the New Entrepreneur Scholarship (NES) programme did not field one representative from business (see Taylor *et al.,* 2004).

Myths and misinformation to justify public sector jobs in business support has led to a prevailing, consensual view of small firm owners as disadvantaged or inferior and in need of support (Bannock 2000, Gibb 2000, Curran 2000), reinforcing a paternalistic view of small-business owners. 'Whether they want these services or not, they need them… the underlying assumption is that SME owners are not very competent and need educating' (Bannock 2000: 85). This patronising attitude is endemic. Timing their report *Small Business: Myths and Reality* to coincide with the new SBS service in 2000, the Trades Union Congress denied that small businesses are the engine of growth for the economy:

> *Britain's small businesses desperately need help from the new Small Business Service. They need training and help with skills … to make up for their lack of productivity and poor rates of innovation.*

Press release TUC General Secretary John Monks 28/02/2000

The paternalistic view of needy small-business owners is a far cry from the Bolton Committee findings. They had every faith in the sector possessing all the capability they needed to meet a market demand by simply providing it.

2.4.3.1.6. British Library and IP Centre, London and Liverpool

In the landscape of subsidised educational provision the British Library is a publicly funded institution that successfully reaches micro-business owners and nascent entrepreneurs (Richard *et al*., 2008). It offers highly specialised advice and access to databases of information and partners through specialised private businesses who volunteer expertise. The British Library holds both physical and online workshops and surgeries for entrepreneurs.[6] Advertised events include a biography of the trainer that helps entrepreneurs to make decisions about their credibility to teach the specific topic (https://www.bl.uk/bipc). Although aspects of the British Library offering can be taught collectively, as these are 'one-off' events, participants cannot be seen to be a business group or in organised collectives according to previously discussed definitions. However, it is generally a revered educational resource for entrepreneurs (Richard *et al*., 2008).

2.4.3.2. Private/public partnerships (Table 2.1.)

2.4.3.2.1. Chambers of Commerce Training and Enterprise (CCTE)

As discussed under networking provision, Chambers successfully bid for many Business Link contracts and delivered educational services under the brand. Between 1995–1997 mergers between Chambers of Commerce and Training and Enterprise Councils (TECs)

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6 (https://www.bl.uk/bipc).

created Chambers of Commerce Training and Enterprise (CCTE), with 89 hubs and 260 satellite spokes (Bennet 2011). While not all independent Chambers partnered with government, the real cost of accessing millions of pounds in funding meant Chambers lost their independence in the eyes of small-business owners (Bennet 2011). By 1999, Chambers of Commerce were the 'single biggest national independent training provider,' accessing public money to provide initiatives such as the Youth Training Scheme (Taylor 2007:101). However, Chambers' training has largely included employability schemes and courses, variously titled as Train to Gain, Entry to Employment, apprenticeships and from 2011, Work Programme (Bennet 2011). For micro-business owners, direct education in management was available as Train to Gain, yet this suffered from perception problems. As micro-businesses owners identify as business people not managers, they often excluded themselves from these initiatives (O'Dwyer and Ryan 2000). In 2001, TECs were abolished and funding for CCTEs withdrawn. New training contracts proved very hard to obtain – perhaps due to 'poor programme design and execution', with some CCTEs disappearing (Bennet 2011:647). Chambers' bureaucracy was exacerbated through partnering with government leading to a huge increase in management structures, 'with clients' needs forgotten' (Bennet 2011:645). Needless to say, this initiative undermined and further displaced private sector provision (Bennet 2011).

2.4.3.2.2. *Local Enterprise Partnerships (LEPs) from 2011*

Since 2011, LEPs have been funded to deliver local business support services with private sector partners. A cursory internet search reveals that each LEP has its own website, and Chambers, the Institute of Directors (IOD) and the FSB are represented on the managing teams of most LEPs (Bennet 2014). While networking events are publicised online, there is scant provision of formal training and educational provision. There is a range of options for subsidies, which involve small-business owners deciding how to spend them in their businesses. For example, in the Oxfordshire LEP, Innovation vouchers are used to match fund (50 per cent up to £5000) expenditure on training or marketing costs with a private provider if there is an intention to create a job[7]. This initiative should not undermine or displace private sector provision in the way that subsidised provision did, although it is too early for evaluation.

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7 www.oxfordshirelep.com

2.4.3.2.3. Higher Education

According to ONS (2012) definitions, Higher Education is classified in the private sector as a Non Profit Institution Serving Households (NPISH). However, HE has been the beneficiary of enormous public subsidy, particularly before 2012, when the cap was removed on tuition fees. In addition, bids are made for government contracts to educate small-business owners for growth and management skills. For these reasons, HE is included in the Public/Private category of formal education **(Table 2.1.)**.

In 2001, the Department for Education and Employment (DfEE) introduced New Entrepreneur Scholarships (NES) in England to help potential entrepreneurs from deprived areas. Comparing new VAT registrations, business start-up in deprived areas was a third of the national average and fewer local firms meant fewer local jobs (Watson *et al*., 2003). The intervention provided access to finance (originally £3500), business education and support. This funding was deliberately understated and minimised in promotional materials lest applicants should view the training simply as a means to access the 'grant' (Watson *et al*., 2003). Three university business schools, Manchester Metropolitan, Greenwich and Plymouth designed training programmes to pilot the initiative (Taylor *et al.,* 2004). Criteria for entry was living in a 'socially deprived area and a business idea with the potential for success' (Taylor *et al.,* 2004: 230). In the first two years only 450 people from nine national regions had gone through the programmes, with less than 20 per cent attending more than two mentoring sessions (Watson *et al*., 2003). The criteria for 'poor or disadvantaged' created anomalies: for example *a* 'rich home owner in a poor area was eligible for free support, but a poor council tenant in an adjacent ward, not deemed 'poor' was excluded' (Watson *et al*., 2003:67). By the end of the programme the reported rate of engagement was better, and NES had trained and supported 6,500 people from disadvantaged areas, with 48 per cent of applicants women and 30 per cent black and minority groups completing the programme (NFEA 2009:7).

While much of the literature from Higher Education providers is concerned with entrepreneurship education for undergraduate students, the prevailing ideological and cultural environment for educating entrepreneurs should be questioned. In many universities, students enrol on courses in specialist fields to find entrepreneurship either embedded in their programme or an optional topic. While 'embedding' is seen as good practice in enterprise education (Rae *et al*., 2010, Hannon 2006, Gibb 2005), some students complain that it isn't what they wanted to study (Gregory 2009). As the last two

decades have seen the numbers of students in the Higher Education system expand dramatically resulting in more graduates than jobs (Matlay 2005), entrepreneurship is offered as a career consideration, mitigating against the potentially negative impacts of large scale graduate unemployment (Matlay 2008, Adcroft *et al.,* 2004) while encouraging explicit policy goals of new business start-up. Entrepreneurship education in Higher Education has the 'explicit, although debatable goal, to make changes in society via changes in individual behaviour' (Pittaway and Cope 2007:495). Some are critical of this type of education arguing that entrepreneurs cannot be manufactured, only recognised (Chaharbaghi and Willis 1998). Enterprise education should seek to uncover and affirm only those with the temperament and talent for venturing (Bolton and Thompson 2004). Entrepreneurship education in Higher Education is seeking to stimulate individuals to experience a kind of epiphany that compels them to pursue entrepreneurship (Pittaway and Cope 2007).

While social attitudes towards small-business owners softened, attitudes in academia lagged as some academics objected to an enterprise agenda for Higher Education (Pittaway and Cope 2007, Hannon 2006, Gibb 2005). Some academics in business schools deemed it undesirable, exhibiting stereotypical views of uneducated entrepreneurs with degrees in ruthlessness and unethical business practices (Matlay 2006). Many possessed ''pure' academic mindsets that often detest explicit personal wealth creation, i.e. entrepreneurial activities' (Laukkanen 2000:27). Some academics were reportedly uncomfortable focussing on profits with an emphasis on business as this was seen as a 'threat to traditional academic values, in particular the pursuit of knowledge for its own sake' (Gibb 2005:5).

Academics also resisted the idea of marketing, fearing that HE was becoming a business with customers (Hemsley-Brown and Oplatka 2006:319): 'the business world morally contradicts the values of education; therefore … educationalists ought to oppose any form of marketing of their institution'. This only makes sense if the government is your only source of income, but does betray a view that business owners are held in contempt for poor morals. With historical perspective this is ironic as both Bristol University and the University of the West of England (UWE) developed out of colleges and schools set up by the Bristol Society of Merchant Venturers (Latimer 1903). In London, technical and secretarial courses were initiated by London Chambers, which developed into Further Education Colleges and universities such as City University (Taylor 2007). After 1889,

The Association of Chambers of Commerce lobbied for Technical Institutions (Ilersic, 1960, Taylor 2007) and many now have university status (Cannell, 2009). Vocational learning and knowledge was greatly driven and assisted by trade and commerce, prefiguring the origination of many Higher Education Institutions.

The first courses in HE for entrepreneurship were launched in the early 1980s to encourage students to start businesses after graduation (Kirby 2004). Later the Enterprise Initiative in HE aimed to develop enterprising teaching environments, where students could develop and apply a range of transferable skills (Gregory and Randle, 2006). However, entrepreneurship education in HE has subtly changed to become a subset of a wider employability agenda. While business schools deliver 60 per cent of entrepreneurship education provision (Rae *et al*., 2010), the focus on business start-up is seen as narrow and detrimental to the development of broader entrepreneurial capabilities thought to enhance graduate employability (Hannon 2006, Gibb 2005, 2007, Herrmann *et al*., 2008). In a recent policy paper[8], this widening focus is evident:

> *Students should seize the opportunities that entrepreneurial education presents ... to learn entrepreneurial skills ... practical problem solving, opportunity spotting, project management, budgeting, communication, team-work, coping with pressure and managing complexity; all of which are skills in demand by employers.*

(Herrmann *et al*., 2008:7)

A decade ago these attributes and behaviours were simply known as employability skills. The NCGE moved away from their original mandate to increase business start-ups (see Gibb 2005:front cover) when this did not materialise. Now a case is made for employability to masquerade as entrepreneurship, influencing entrepreneurship educators and causing further confusion about output goals (see Pittaway and Cope, 2007). Entrepreneurship now means employability, just a 'special form' of employability (Moreland 2004). In a recent survey of entrepreneurship provision in HE, a category called Enterprise Skills Development includes careers services; student employability workshops; placements with small businesses, and personal coaching (Rae *et al*., 2010:9). Attempts to raise the bar of enterprising behaviours for graduates *en-masse* are difficult to disagree with; however, the focus of entrepreneurship education in HE, particularly business schools, is diffused and unclear when applied to business start-up

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[8] Published jointly by the National Council for Graduate Entrepreneurship (NCGE) (now the National Centre for Entrepreneurship in Education (NCEE)), the National Endowment for Science Technology and the Arts (NESTA) and the Council for Industry and Higher Education (CIHE).

and small business management. In HE, entrepreneurship is a portmanteau term for whatever capacities are invoked about enterprise and entrepreneurs to suit the agenda (Armstrong 2001). However these terms, when used in the HE context, are not readily understood by practitioners of entrepreneurship. It is not surprising that Devins *et al.,* (2005) note that negative perceptions of Higher Education directly translate as decisions not to engage by small-business owners when it has been shown that academics resist entrepreneurs and entrepreneurship (Matlay 2006, Laukkanen 2000:27), there is resistance to marketing initiatives (Hemsley-Brown and Oplatka 2006) and bewildering notions abound where entrepreneurship means employability. Yet poor engagement with Higher Education from business owner managers is an international phenomenon (Gibb 2009b, Sarasvathy 2003, 2001a, Matlay 1999). From the supply side, the heterogeneous and fragmented nature of the small-business sector makes outreach difficult (Gibb 1996, Kirby 1990). Even when outreach succeeds there are still difficulties in the programme offering (Gibb 1996, Kirby 1990), with resistance in academia to allowing entrepreneurs to teach on entrepreneurship courses (Hopkins and Feldman 1988).

Small-business owners frequently state the need for educational solutions to problems as they arise in their business practice (Gibb 2009a, 2009b, Gregory 2009, SFEDI 2008, Matlay 1999, Gibb 1997, Birley and Gibb 1984, Bolton Report 1971) yet there are perceptions by academics that micro-business owners don't want to learn (Devins *et al.,* 2005, 2002, Greenbank 2000). Small-business owners experience business school courses as abstract, with institutional barriers and programmes unaligned to their needs (Gibb 1996). Teaching is objective and abstracted from the reality of small-business owners' working lives (Gibb 2009b, Biggs 2003, Laukkanen 2000), and delivery methods greatly favour the discursive lecture style supplemented by case studies or problem based learning approaches (Sarasvathy 2003, Biggs 2003). Lack of engagement has been attributed to artificial functional silos of faculty disciplines, where discrete taught subjects exist in separate departments, not aligned with the owner manager's reality, particularly micro-business owners who manage day-to-day tasks holistically (Gibb 2009b, Devins *et al.,* 2005). This holistic life-world is characterised by uncertainty, complexity, mental maps of experience, and emotional and egotistical notions of responsibility (Gibb 2009a, 2009b, Chell 2008) perhaps beyond the reach of functional structural divides. Business school learning typically professes the phenomenon of the subject rather than the applied know-how (Gibb 2009a 2009b, Pittaway and Cope 2007, Laukkanen 2000). While Laukkanen (2000) urges academics either to teach the social

phenomenon or the applied know-how for entrepreneurship, Gibb (2009a, 2009b) stresses that 'know-how' brings most benefits to small-business owners yet this begs the question, how can employed academics teach business 'know-how' if they have never managed a small enterprise? Justified concerns about the credibility of educators (Richard *et al.,* 2008, SFEDI 2008, Gibb 2009b, Matlay 1999, Kirby 1990, Hopkins and Feldman 1988) are rarely overcome in promotional materials for HE courses.

Resistance in academia to entrepreneurship may have caused governments to prescribe larger doses of an enterprise agenda. This has caused university leaders to act out unrealistic ideological enterprise initiatives unsupported by evidence (Armstrong 2001). This ideology aims to infuse a wide socio-economic culture of enterprise into both Higher Education and small businesses (Armstrong 2001). Adherents to this ideology elevate concepts of entrepreneurship and enterprise 'to the level of virtue' (Matlay 2005: 666), drawing criticism that being entrepreneurial is desirable and heroic (Beaver 2003) and that 'the function of the fairy tale of the entrepreneur amounts to the saving of the world' (Sorenson 2008:85), while maintaining the prevailing social order by privileging white men (Ogbor 2000). While this enterprise ideology is ill-defined it encourages academics to take greater risks without any evidence that entrepreneurs take risks (Armstrong 2001), causing policy makers and academics to launch educational initiatives that were doomed to fail (Sorenson 2008, Armstrong 2001, Gibb 2000, Ogbor 2000). This constructed ideology is powerful (Drakopoulou Dodd and Anderson 2007). Deconstructing the myth of the heroic individual entrepreneur, Drakopoulou Dodd and Anderson (2007) take a view that collectivist views of entrepreneurs in their social settings yield more accurate evidence and insights. However, this mythical and 'ill-defined' ideology (Sorenson 2008, Armstrong 2001, Gibb 2000) is very similar to the rhetoric in the collectives of the Wealth Creationists, where entrepreneurs are endowed with heroic warrior natures and entrepreneurship is elevated with the power to save.

2.4.3.2.4. Growth Accelerator

In 2012, Grant Thornton gained £200 million of public funds to lead a consortium of private sector training providers and consultants (Grant Thornton 2012). Called Growth Accelerator, it offered to match fund the cost of working with individual business owners, aiming to help 26,000 small firms grow and create 55,000 new jobs (Grant Thornton 2012). Two years later Growth Accelerator became part of the government Business Growth Service (BGS) in efforts to reduce the number of government initiatives and ease confusion (BGS 2014). A 'Team Based Leadership' programme is also available for

small-business owners and staff, delivered through seven University Business Schools (BGS 2014), although no evaluations are available yet.

2.4.3.3. Private sector provision (Table 2.1.)

2.4.3.3.1. 10000 Small Businesses UK (10KSBUK)

The 10000 Small Businesses programme is delivered through four universities in England yet fully funded by the Goldman Sachs Foundation (10KSBUK 2013, 2014). Candidates are selected for growth aspiration and business scalability (10KSBUK 2013). There are 25 to 30 business owners in a cohort taking 12 modules about business growth with the outcome of a business growth plan (10KSBUK 2013). Emphasis is on 'creating an environment of trust, encouraging the intensive exchange of ideas and experience between participants' (10KSBUK 2013:5). The cohort is encouraged to become a socially embedded networked collective of peers who learn together using their own trading context for learning. Programmes are evaluated statistically, presented with small case vignettes from participants in Annual Reports (10KSBUK 2013, 2014). Although there is no critical literature for review yet, from both Annual Reports and website it can be seen that entrepreneurial learning theories influence programme design (see next section for discussion). Regarding leadership, while run by university staff, leading entrepreneurs are brought in to teach and share expertise (10KSBUK 2014). Should these entrepreneurs also be charismatic, this represents opportunities for small-business owners to receive affirmation and approval from an authority figure (Vecchio 2003). The 10KSBUK programme members are taught as a collective often in residential conditions, with 12 months to engage with tasks (10KSBUK 2013, 2014). These programmes represent important considerations for small-business owners seeking education for entrepreneurship in the landscape of educational provision.

2.4.3.3.2. Closed memberships of the Wealth Creationists

Providers that are the subject of this research inquiry are located here on the contextual map in the Closed Stage, which represents the core educational offering. Private sector providers of collective education for the vocation of an entrepreneur have been active in the UK since the 1950s, for example the American franchise, Dale Carnegie Training,[9] although this was originally confined to sales training. Yet despite a few authors acknowledging that 'training provision has not been confined to the public sector' (Kirby

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[9] www.london.dalecarnegie.co.uk/about_us/history/date accessed 16/01/2015

1990) and an acknowledgment of 'business clubs' (Gibb 2000) these private sector providers of wealth creation education aimed at micro-business owners are invisible in the literature. When people pay for this type of education they either join an existing 'club' through monthly membership (similar to Chambers or FSB membership) or form a new cohort for a discrete educational programme. Either way they become a networked collective of entrepreneurs who regularly meet to be taught and learn and it will be argued that they qualify as business groups by current definitions.

2.4.3.3.3. Vertical trade associations: collective and individual

Most trades and professions have vertically organised bodies to protect and promote their specific industry interests, ensure compliance with legislation and offer other benefits of membership. Examples would be the National Landlords Association and the NICEIC for electricians. While many of these bodies run vocational training courses to accredit, update and validate the small business owner in their specific skills, they do not teach for the vocation of entrepreneurship.

2.4.3.3.4. IOEE: taught individually

The Institute of Enterprise and Entrepreneurs (IOEE) is part of the independent Small Firms Enterprise Development Initiative (SFEDI). It provides individual online accredited learning courses for entrepreneurship. SFEDI was founded in 1996, and has gained much traction by setting standards for educational programmes for the vocation of an entrepreneur. Founded by business practitioners, SFEDI also undertakes research and found 'a strong preference in the business enterprise community for learning by doing, from those who have been there and done that' (SFEDI 2008:82), confirming other findings regarding the credibility of trainers delivering business education (Gibb 2009b, Richard *et al.,* 2008, Matlay 1999, Kirby 1990, Hopkins and Feldman 1988).

2.4.3.3.5. Professional coaches: individual

Concurrent with the trend of rising numbers of people in the small business sector (Young 2013) is the rise of individual private sector training consultants (Cannell 2009). Coaches provide 'one to one' support to small businesses owners to help them to become more profitable while pursuing entrepreneurship (Cannell 2009). Indeed, many of these business coaches can be found in the communities of the educational programmes under scrutiny for this doctoral research. Nevertheless, this is evidence of 'the private sector helping themselves' as expected by The Bolton Report (1971) and the House of Lords (Lords Hansard 1973).

2.4.3.3.6 Traditional sources of advice and education

Professions serving small-business owners have traditionally provided individual guidance as the need arises (Richard *et al.,* 2008, Simpson and Docherty 2004, Storey 1994). Although Business Links fared better when benchmarked against other public sector providers for education and support, it has always lagged far behind traditional private sector providers such as accountants and solicitors (Bennet 2011).

The landscape of educational provision available to entrepreneurs has been discussed within the organising framework of the contextual map. The Wealth Creationists have been located in two places in the context of other educational provision, as they display distinct Open and Closed Stages. Next, a review of entrepreneurial learning and teaching literature will be followed by group behaviour theories.

2.5. Entrepreneurial learning and teaching

While the development of an entrepreneur is chiefly due to learning through trading experiences (Higgins and Elliot 2011, Chell 2008, Richard *et al.,* 2008, Gibb 2005, Deakins and Freel 2003, Sarasvathy 2001a, Greenbank 2000), literature concerned with entrepreneurial learning are influencing methods of delivery in recent academic educational initiatives that report good engagement (10KSBUK 2013, 2014, Gordon *et al.,* 2012, SFEDI 2008). The entrepreneurial learning field is not well established (Gruner and Neuberger 2006) and is fragmented, reflecting contributions from different disciplines (Harrison and Leitch 2008). While knowledge of 'how entrepreneurs learn' is a prerequisite for designing effective pedagogy (Gibb 2009a), entrepreneurs learn through the experience of solving problems in their daily business (Rae 2011, Higgins and Elliot 2011, Gibb 2009a, 2009b, 2007, 1996, Chell 2008, Harrison and Leitch 2008, Cope 2005, Sarasvathy 2003, 2001b). Sometimes learning can be gained as an employee, before proceeding to venture (Rae 2005) and learning is a function of the activity, context and culture in which it occurs (Gibb 2009a, 2009b). Continual practice leads to mental maps of experience, which Gibb (2009b) calls heuristics. Chell (2008) interprets heuristics as 'rules of thumb', organising and influencing entrepreneurs' ongoing construction of the future. Self-efficacy in the nascent entrepreneur is the notion of learning from observation and from others before deciding to proceed, highlighting the importance of role models (Lucas *et al.,* 2009).

Many interdisciplinary entrepreneurial learning theorists have argued that entrepreneurs have distinct learning needs (Higgins and Elliot 2011, Rae 2011, 2005, Harrison and Leitch 2008, Tell 2008, Chell 2008, Erdelyi 2010, Hannon 2006, Cope 2005, Deakins and Freel 2003), and within these arguments two distinct strands can be identified. Entrepreneurial learning 'is either conceived of as an individual activity or as a collective activity' (Erdelyi 2010:4). Collective or social forms of learning change the focus from the individual entrepreneur to their enterprise. This has broadened the scope of entrepreneurial learning as individual cognition becomes much less relevant than the contextual network where learning takes place (Erdelyi 2010).

Entrepreneurs can adopt an approach to problem solving which arises from practice and experience using the resources of what I have; what I know; and who I know (Sarasvathy 2001a, 2001b). This is effectuation, suggesting entrepreneurs take incremental steps to move them closer to their goals,

> ...*using these means, entrepreneurs ... imagine and implement possible effects that can be created ... they start very small with means closest at hand, and move into action without elaborate planning'.*
>
> (Sarasvathy 2001b:3)

Effectuation has guided schemata in teaching practice, purporting it to be the antithesis of the causal reasoning dominating business school teaching (Read *et al.,* 2011, Sarasvathy 2001a, 2001b). Overall this approach focuses on individual cognition and *ways of thinking* yet acknowledges the crucial value of being embedded in collective networks for effectuation to be possible. Of those who take a collective approach to entrepreneurial learning, teaching focuses on peer learning through action learning styles and similar (Gordon *et al.,* 2012, Gibb 2009a, Gregory 2010, SFEDI 2008, Tell 2008, Cope 2005, Taylor *et al.,* 2004). Action learning set activities are often designed to take place in networked collectives of entrepreneurs in programmes (Reinl and Kelliher 2010, Gibb 2009a, Devins *et al.,* 2005 and 2002, Deakins and Freel 2003, Greenbank 2000, Gibb 1997). Time for reflection on 'critical incidents' with others about trading experiences is seen as beneficial to learning (Tell 2008, Cope 2005) 'where learning through dialogue is characterised by trust and commitment' (Tell 2008:284) with trust, reliability and humour vital ingredients in the social processes of entrepreneurial learning (Chell 2008, Gibb 2007, Granovetter 2005). Trust featured as an essential ingredient and outcome in a longitudinal study of a Higher Education Institution programme for small-business

owners, where action learning with space for reflective days was utilised (Gordon *et al.,* 2012). Building trusted social capital through both experiential and collective learning is often an achievable outcome (Gordon *et al.,* 2012, Higgins and Elliot 2011, SFEDI 2008, Tell 2008, Granovetter 2005, Cope 2005, Taylor *et al.,* 2004, Chell and Baines 2000). Some of the pedagogic literature questions whether teaching entrepreneurship is possible. For example, 'whilst entrepreneurs learn, can they be taught? It is difficult to see how they could be taught through traditional methods' (Chell 2008:265). A great deal of entrepreneurial learning and teaching literature is concerned with methods for delivery, but many are not precise and conflate pedagogies for students and small-business owners, either in universities or off site – yet these are very different groups. Some are concerned with measuring and evaluating the impact of entrepreneurship education on students (Lucas *et al.,* 2009, Matlay 2008, 2006, 2005), and some small businesses owners (Henry *et al.*, 2004). Of the literature that situates the learning context with students in universities, some state that students prefer active learning (Ulrich 2009) for enterprising students, others advocate synergistic approaches that include entrepreneurs working with students and facilitators in a tripartite manner (Collins *et al.,* 2006). Others advocate engaging entrepreneurs to deliver the majority of the course (Hopkins and Feldman 1988). Some prefer small groups in hybrid action learning sets where 'problem based learning' is offered (Wee 2004, Taylor *et al.,* 2004), others where a real challenge is facing an entrepreneur and the students help solve it (Gregory 2010). Overall there is consensus that 'entrepreneurship should be taught through real-life project work so students may hone their skills heuristically and experientially' (Chell 2008:267). Understanding how small-business owners learn before proceeding to develop programmes for them is seen as crucial (Rae 2011, Higgins and Elliot 2011, Gibb 2009a, Ulrich 2009, Chell 2008, Cope 2005). However, in the social settings of the wealth creation education providers under scrutiny, many traditional discursive methods of teaching can be observed and this will be explored in due course.

2.6. Working in collective entities

As some of the educational offerings in the landscape of provision are designed for collective learning groups, including the subjects of this inquiry, it is worth noting a universal phenomenon that arises in all sentient work groups (Gould 1997, Miller and Rice 1967, Bion 1961). When people are part of a group united by clear tasks, they become a collective entity (Bion 1961). Bion showed that the latent unconscious primary task of the collective entity is its own survival, although this is frequently hidden from

consciousness through preoccupation with tasks. Bion (1961) documented the presence of 'twin groups' when proceeding to work this way with others. One 'group' is concerned with the tasks, the stated work in hand and the focus for group members. The other 'group' manifests in a powerful type of emotionality, the basic unconscious assumptions of all of those present. Bion (1961) identified three types of basic assumption that could manifest in groups:

- Dependency (baD), where a group puts its needs for security and survival in a chosen leader,
- Fight or Flight (baF/F), where survival is believed to be attainable by fighting or fleeing,
- Pairing (baP). Two leaders are identified giving rise to the assumption that a saviour could be born from the pairing, a future hope, to help the group.

These basic assumptions are unconscious yet become triggered by covert threats to survival. They manifest as powerful individual feelings that seem overwhelming, yet are shared and experienced by all in the group simultaneously (Bion 1961). The basic assumptions are not referring to individuals but the emotionality of the collective entity, gripped by drives to achieve security, when the group perceives threats to survival (Gould 1997). The collective entity has two aspects then, operating at the same time. The primitive, latent basic assumptions, and the rational sentient group focussed on tasks, which frequently counterbalance the emotionality of the latent group (Stacey 2000a, Gould 1997, Miller and Rice 1967, Bion 1961). Collective entities also establish group ideologies very quickly (Stacey 2003, Elias and Scotson 1994, Bion 1961) sharing a mission in an embedded, reciprocal network of people like themselves (Elias and Scotson 1994).

2.7 Conclusion

The two historic movements of interdependent entrepreneurs, Chambers of Commerce and the Society of Merchant Venturers, shows the enduring importance entrepreneurs attach to being in close association with peers. At least twice in the history of the UK, there have been visible episodes where local entrepreneurs self-organised to form collectives variously known as *hanses, mysteries, chapters* or *fellowships*, despite and independent of government. Found all over the nation, they were without a central initiative and are seen as movements (Bennet 2011, Taylor 2007, Carus-Wilson 1954). The Society of Merchant Venturers perpetuated knowledge for the vocation of a merchant through their unique apprentice/factor scheme, while Chambers originated with

charismatic leaders rallying merchants and industrialists with revolutionary messages (Ilersic 1960). By the mid twentieth century, the social status of small-business owners had fallen dramatically (Johnson *et al.,* 2000, Scase 2000, Jeremy 1998), although owners were 'fiercely independent', did not seek subsidies, yet often lacked management skills (Bolton Report 1971:93). However, by the late 1970s, subsidised educational initiatives began. Three decades later both universities and public sector agency outreach consistently found low engagement with these initiatives, and as desired policy outcomes for growth and job creation showed no direct correlations (Blackburn and Schaper 2012, Gibb 2009b, Richard *et al.,* 2008, Curran 2000, Westhead and Storey 1996, Storey 1994), many declared subsidised education to be unjustified, causing displacement for private sector providers of education for entrepreneurs (Bennet 2014, Richard *et al.,* 2008, Bennet and Robson 1999b, Storey 1994). Blame for non-participation in these subsidised programmes ranged from small-business owners' refusals to learn, their autonomous natures, confusing training offerings, distrust and a perceived lack of credibility of the trainers. Leadership of public sector initiatives including the Chambers offering has been found to be too formal and bureaucratic, thus alienating entrepreneurs (Lockett *et al*., 2013, Jack *et al.,* 2010, Bennet 2011, Neergaard and Ulhoi 2006, Gabriel 1997). Micro-business owners have been marginalised and deemed unworthy of either research or education, partly as universities became 'grantrepreneurs' for public money (Richard *et al.,* 2008, Devins *et al*., 2005, 2002, Greenbank 2000). Overall small-business owners have been excluded from consultation about programme design (despite it being for them), which may be compounded by a tacit paternalism that suggests academics and policy makers 'know better' when prescribing what small-business owners need (Gibb 2009b, 2000).

The romantic 'enterprise ideology' discourse of policy makers reified entrepreneurship but attracted criticism for lacking evidence (Sorenson 2008, Armstrong 2001, Ogbor 2000). In Higher Education this ideological discourse led to imperatives to embed enterprising cultures. Some academics opposed personal wealth creation through strongly held personal ideologies (Hannon 2006, Gibb 2007, 2005 Matlay 2005, Laukkanen 2000) causing entrepreneurship to be subsumed into employability, a notion constructed by academics yet nonsensical to small-business owners. While academic institutions accepted government funding to educate the small business sector, academic culture, structures and ideology have often been unwelcoming (Matlay 2006, 2005, Gibb 2007, 2005). Some propose that entrepreneurs have particular teaching and learning needs

and suggest that suitable pedagogies are delivered in networked collective social settings (Higgins and Elliot 2011, Gibb 2009a, Tell 2008, Cope 2005, Deakins and Freel 2003). Entrepreneurs preferred to be taught by more experienced entrepreneurs (SFEDI 2008), and as entrepreneurs are increasingly engaging in structured collective educational programmes provided by the private sector (Erdelyi 2010, Gregory 2009, SFEDI 2008), demand is self-evident.

Wealth creation education taking place in networked collectives is under-researched. Despite Bygrave's (2007: 26) reproach, 'we are fooling ourselves if we believe we are researching entrepreneurship when we are really studying micro-businesses', the overwhelming majority of people engaged in the learning communities of this study, including the educational providers, are micro-business owners. In total, the wealth creation education providers have built a marketing reach and engagement likely to be far larger than subsidised and business school educational programmes. They represent an influential phenomenon in the landscape of entrepreneurship education provision as a charismatic movement of interdependent collectives. This critical research inquiry contributes to knowledge about the kind of education chosen by many thousands of small-business owners and those who wish to leave employment, in the UK.

2.7.1. Calls for inquiry into small-business owners and education

As much of the interdisciplinary literature reviewed has been researched quantitatively with a positivist epistemology, practitioner praxis and exposure to the social processes have been lost. There are many calls to address this through qualitative studies (Erdelyi 2010, Chell 2008, Bygrave 2007, Cope 2005, 2003, Curran 2000, Bannock 2000, Westhead and Storey 1996, Storey 1994) citing a need for deeper, richer ethnographic studies (Bygrave 2007, Cope 2005, Curran 2000). Learning in the entrepreneurial context (Harrison and Leitch 2008) is not well understood and little empirical work exists on small business groups (Iabocci and Rosa 2010). Despite their global ubiquity (Iabocci and Rosa 2010), small business groups are 'invisible in the analytical literature of economics and sociology' (Granovetter 1995: 97) and research into education for entrepreneurial groups of adults is scant (O'Connor and Greene 2012). This study adopts an inductive, qualitative approach to examining why participants are attracted to these educational providers, while evaluating their social processes and investigating what is taught, how and why in these networked collectives. Existing knowledge of business groups at the meso-level is also scant (Rocha 2012, Granovetter 1995) yet this inquiry takes each

group as a unit of research, with the unit of analysis the eight providers of wealth creation education, helping to contribute to knowledge. Next, the methodology for this inquiry will be discussed.

3. Methodology

3.1. Introduction

This chapter explains the formulation of the research aims, followed by definitions around the field of inquiry and study population. Next, the broad qualitative idioms will be considered for epistemological alignment with the research objectives, followed by a review of qualitative methods for entrepreneurship research and their usefulness in achieving the research aims. A justification for the grounded theory methodology will be offered next, followed by ethical issues and then the data collection methods will be discussed. A brief overview of the grounded theory method comprises the concluding piece, although for transparency and methodological rigour, a fuller reflective account of how the grounded theory analysis proceeded (as recommended by Makela and Turcan (2007)), is offered in **Appendix A4.**

3.2. Research aims

The research aims were initially informed by exposure in the social settings under scrutiny (Bryant and Charmaz 2007, Glaser and Strauss 1967), through attending low cost or free promotional educational meetings of providers. This allowed for the development of sensitising concepts, the broad research goals, before further honing through early data collection (Charmaz 2014, Urquhart 2007). At the first group the researcher joined, a notable feature was the large number of people present. Reviewing the literature, it became clear that this was unusual for education aimed at small-business owners over the last three decades. Why were people choosing this type of business education? Were these private sector providers simply better at marketing? If so, that could be reason enough to gain credibility with small-business owners, as this relevant knowledge could be usefully passed on to them. The first sensitising concept became *marketing*, although researching marketing alone might only describe persuading techniques, so another line of inquiry was necessary and the researcher followed a hunch by choosing the broad sensitising concept of *motivations*. In the introductory chapter, it was explained that the experience of being a temporary member of a private sector entrepreneurship education programme in the south of England had left the author with lasting impressions. These were that this education had been emotionally engaging, the education was somehow superior and participation was important to her identity. But the reasons for these impressions were far from clear. The sensitising concept of *motivations* was influenced by curiosity to understand the construction of these impressions and

whether others held them. By researching the social processes of these educational groups, it seemed reasonable to assume that the more emotional, unconscious reasons for wishing to belong may become clearer. The last line of inquiry was more prosaic. In a study about a type of entrepreneurship education, an investigation of what the educational providers are teaching in terms of knowledge, pedagogies and overall rationale for choices would usefully add to knowledge. The sensitising concept of *teaching methods* included reasons for the type of knowledge that these providers (perhaps unconsciously) deemed essential for venturing. Once the broad sensitising concepts were clearer, definitive research aims were formulated more precisely after collecting and analysing data theoretically sampled for these concepts.

These research aims are;

1. **To critically examine why participants are both attracted to and become part of the wealth creation education programmes.**

The participants of these programmes are the educators, paying customers of the learning programmes, and the wider networking community of each of the groups.

2. **To critically evaluate the organising social processes in the naturally arising environment of the entrepreneurial learning collectives.**

3. **To investigate what is taught, how and why?**

Information about the study population and scope of the research is offered next.

3.2.1. Unit of research

Each wealth creation education provider, a group, represents a unit of research. Eight wealth creation education providers participated in this study (see **Table 3.1**). Fieldwork took place in the naturally arising teaching collectives, usually in prestigious settings such as hired rooms in golf clubs or hotels.

3.2.2. Unit of analysis

While the unit of research is each educational provider's group, the unit of analysis is at the intergroup level. The grounded theory methodology requires theory building, where more comparison groups make the emergent theory about the substantive field more valid, capable of being generalised into a more formal theory (Glaser and Strauss 1967).

3.2.3. Defining the field

To delimit the field of inquiry, provider participants needed to meet the following criteria;

i) Offers entrepreneurship education in groups as the main trading activity.

ii) Is a private business that is not in receipt of any public money, thus having full autonomy over the marketing and delivery of the educational programmes.

iii) Delivers regular and frequent 'face to face' educational programmes throughout a year.

iv) Possesses a significant membership or current customer base above 100 people.

3.3. The Wealth Creationists

There are many providers of education in the private sector helping individuals to become more proficient in the vocation of entrepreneurship. Frequently these are identified through marketing messages that offer education with promises of making more money, having more time and becoming financially free. Programmes can include stock and share trading and foreign exchange trading that tend to rely on learning formulas or patterns, and some of this education is carried out online through closed webinars. While these courses may have closed communities on social media sites where traders help each other, this type of education and the providers are not included in this study, because to the author's knowledge they do not possess a visible networked learning community through 'face to face' educational events. Educating for entrepreneurship in collectives also distinguishes the providers under scrutiny from the many personal business coaches offering individual services to small-business owners (see **Table 2.1**).

3.3.1. Types of wealth creation education

All the education providers in this study teach entrepreneurship through the strategies of asset building, either through the vehicles of property or business. Usually providers specialise in one or the other, but there are some who offer both types. Both of these types of entrepreneurship education have many more features in common with each other than not. While a fuller account properly belongs in the analysis, both types of provider usually know of the others personally and often co-operate in marketing outreach. Owners of both types of education broadly seek to teach 'how to' knowledge for building assets as the cornerstone of a strategic model of income generation. Importantly,

leaders of both types strategically seek to build 'platforms' for their group around their educational offering. This usually means a growing physical community, a large database of contacts and a significant social media presence. Next, a brief discussion of qualitative epistemological idioms will be weighed in relation to the research aims, followed by a short review of suitable research methods for a qualitative entrepreneurship inquiry.

3.4. Qualitative research philosophies

Qualitative research can be defined as 'a situated activity that locates the observer in the world…consisting of a set of interpretive material practices that make the world visible' Denzin and Lincoln (2008:4). These interpretive material practices cannot be properly understood without an understanding of the researchers' ontological and epistemological perspectives (Neergaard and Ulhoi 2007, Gubrium and Holstein 1997). Social science researchers adopt specific vocabularies or method talk, locating the diverse world of qualitative research in four paradigms of reality, attempting to explain how people think about reality (Silverman 2010, Gubrium and Holstein 1997). These four classifications represent divisions between what is being studied and how the process is constructed (Silverman 2010). The ontological paradigms are Naturalism, Ethnomethodology, Emotionalism and Post-Modernism, and they have specific concepts and theories corresponding to the different empirical terrains (Silverman 2010, Gubrium and Holstein 1997).

3.4.1. Epistemological considerations

Before choosing an epistemological perspective, ontological paradigms or idioms were considered. Despite the context of this inquiry's naturally arising social situation, to adopt the idiom of Naturalism assumes the possibility of assembling objective accounts of the setting and its characters (Silverman 2010, Denzin and Lincoln 2008, Charmaz 2006, Gubrium and Holstein 1997, Alvesson 1991). A tenet of the idiom is for researchers to refrain from imposing preconceived biases on the social setting (Cope 2005). As it is neither honest nor possible for the researcher of this study to be neutral as a completely objective observer in the field, Naturalism was discounted. Furthermore, a purely ethnographic account could only strictly pertain to the research field and could not be generalised (Makela and Turcan 2007). Introspective reflection is a hallmark of the Emotionalism approach (Gubrium and Holstein 1997) including examining the feelings of others. While this can be a strength in acknowledging a deeper authenticity of lived experience, reality is 'hidden from plain view' (Gubrium and Holstein 1997:104) and

research findings have a very narrow focus on the inner life (Silverman 2010). As this study is not concerned with the micro-processes of individuals' feelings, rather the social processes arising between people, the ontological idiom of Emotionalism was inappropriate. Neither would a Post-modern paradigm be appropriate, as this inquiry does not have a focus on questioning forms of knowing. Ontologically, the adopted idiom or paradigm of this research study is Ethnomethodology, where claims to truth and reality are socially negotiated in the collective entities in their social settings (Charmaz 2014, Silverman 2010, Chell 2008, Smith and Anderson 2007). This approach is concerned with understanding meanings, purposes and values of participants in the social settings as reflected in the research aims.

The author has over 20 years' experience as a small business owner and landlord, so in the field under scrutiny finds herself among peers. Some warn researchers about the dangers of 'going native' and losing the ability to be objective about the field through close identification (Berglund 2007, Silverman 2007). However, the researcher is a native. While the possibility of holding sophisticated insights about the study population may be a strength, possible limitations are that the researcher may not notice obvious phenomena in the field due to familiarity. Taking an interpreted approach means that a representation of the field is constructed at the lived border of the researcher's observations of reality, and the presentation of the researcher's reality through the recording of it (Gubrium and Holstein 1997). The research aims are concerned with interpreting the social construction of how and why certain meanings organise the realities in the networked collective settings. The researcher makes a commitment to reflexivity to help with her awareness of the inevitability of her assumptions about the field of this inquiry.

3.4.2. Qualitative methods for entrepreneurship research

The entrepreneurship domain as a research area has been growing for the last three decades but needs 'imaginative research methods' to improve entrepreneurial practice (Bygrave 2007:25). As entrepreneurship is 'a process of becoming rather than a state of being' (Bygrave 2007:42), this draws attention to the perpetual creating of the socially constructed process (Chell 2008). Entrepreneurship can be viewed as a dynamic phenomenon shaped by actions of entrepreneurs, with some proposing research methods that illuminate the nature of these actions and processes (Neergaard and Ulhoi 2007:1, Chell 2008, Bygrave 2007, Smith and Anderson 2007, Cope 2005). A number of

qualitative research methodologies, such as Ethnography (Johnstone 2007, Bygrave 2007), Phenomenological Inquiry (Berglund 2007, Cope 2005), Action Research (Leitch 2007, Heller 2004), and Grounded Theory (Makela and Turcan 2007, Cope 2005) were considered suitable for researching entrepreneurship. Cope (2005:172) considers phenomenology a 'distinctive approach to entrepreneurship and small business research', allowing actors' lived experience to come to the fore in order to see things as they do (Berglund 2007, Cope 2005). Outcomes are in the form of thick, rich descriptions that remain as researched individuals' interpreted accounts (Silverman 2010, Berglund 2007). Phenomenology requires the researcher to 'bracket away' their own assumptions and values about the field. However, this author does not believe this to be achievable and seeks to use her subjective 'knowing' of the field for insights; 'bracketing' would mean denying this helpful aspect. Phenomenology represents research with individuals through interviewing techniques. By contrast this study has a focus on groups and does not seek to describe (although the value is recognised, with some rich descriptions of the field offered in this study) but rather to analyse and offer an interpreted account. For these reasons, a phenomenological inquiry was unsuitable. Within the interpretive paradigm, another research strategy considered was action research. However, due to a focus on a single organisational setting and concerned with the promotion and management of change through intervention (Leitch 2007, Heller 2004), this had to be discounted. Noting a particular connectedness between phenomenological inquiry and grounded theory methodology, Cope (2005) recognises that grounded theorists also hold a central tenet that codes generated through conceptual analysis must arise only from the data (Cope 2005, Glaser and Strauss 1967). Grounded theory methodology was eventually chosen for the study and the reasons are justified next.

3.5. Grounded theory as a contested approach

Grounded theory methodology is a contested approach although skepticism persists when critics focus on a limited reading of the seminal works, although this does not detract from the value and contribution (Bryant 2007). The more relevant contentions will be discussed with counterpoints, and the limitations and strengths considered for their usefulness in achieving the research aims.

3.5.1. Epistemological concerns

Early qualitative research approaches were marked by a belief in a single method of systematic objective observation characterised by logically deduced hypotheses and

statistical analysis that mainly used mass surveys as inquiry tools (Birks and Mills 2011, Silverman 2010, 2006, Denzin and Lincoln 2008, Bryant and Charmaz 2007, Charmaz 2006, Gubrium and Holstein 1997, Glaser and Strauss 1967). Gubrium and Holstein (1997) classify the earliest grounded theory research projects as belonging to a positivist naturalism idiom with the original grounded theory approaches displaying a positivist, objectivist epistemology (Bryant and Charmaz 2007). Now grounded theory is not wedded to a single epistemological approach (Silverman 2010, Bryant and Charmaz 2007, Glaser 2007, Holton 2007, Charmaz 2006) because grounded theory is both a method and a theoretical product. Charmaz (2014, 2006) has adapted and developed grounded theory within the ethnomethodological idiom using an epistemology that acknowledges both the interpreted representation of reality by the researcher and the constructed nature of the social settings under scrutiny, when working towards substantive theory building. Substantive theories are defined as 'either explaining the relationships between concepts or offering an abstract understanding of them' (Charmaz 2013:300). Grounded theory methodology will be employed for data collection and conceptual analysis towards theory building in the social settings, providing an opportunity to construct a substantive theory about the nature of wealth creation education in the UK.

3.5.2. Grounded theory approaches

3.5.2.1. Research aims not generated *a priori*

Many studies claim to take a grounded theory approach while bearing little resemblance to authentic research designs (Bryant and Charmaz 2007, Holton 2007, Urquhart 2007, Silverman 2007). A tenet of grounded theory methodology is to begin without *a priori* theoretical perspectives. Because wealth creation education providers have not been previously identified or formally studied, it was not possible to proceed with *a priori* theoretical perspectives arising from lacunae in the theoretical work. New domains for research emerge reasonably often providing opportunities to build grounded theories where none exists (Urquhart 2012), and where there is a shortage of empirical validation for prevailing perspectives (Urquhart 2012, Makela and Turcan 2007, Charmaz 2006). In both of these senses a grounded theory approach is a good fit for this research inquiry.

3.5.2.2. Abductive inferencing

Grounded theory studies take an inductive approach, seeking more and more focussed evidence from the data through theoretical sampling (Holton 2007). However, Reichertz

(2007) claims that both inductivism and deductivism are limited for producing new knowledge, stating that 'abductive reasoning is the only knowledge extending means of inferencing' (Reichertz 2007:216). Abduction is proceeding inductively with data analysis but when discerning a surprising finding, asking how theory could account for it (Bryant and Charmaz 2007). These theories are tested against more theoretically sampled data gathered from the social setting to evidence the most plausible explanation (Bryant and Charmaz 2007). Abductive reasoning is logical inference coupled with insights that generate new knowledge (Bryant and Charmaz 2007, Reichertz 2007). This process was applied during the systematic procedures of grounded theory method during data collection and analysis cycles.

> *Abductive reasoning [is] the core of grounded theory logic: it links empirical observation with imaginative interpretation, but does so by seeking theoretical accountability.*

(Bryant and Charmaz 2007:46)

3.5.2.3. Literature review and grounded theory

Grounded theory can be criticised for imperatives to begin analysing data from the outset, with no theoretical literature being reviewed before this process; 'To work up the wrong, unrelated literature is a clear waste of time' (Glaser 1998:69). Glaser urges the researcher to be constantly reading during data collection but only as directed by the data. However, Urquhart (2007:350) argues that 'the injunction that no literature that relates to the phenomena should be studied before coding the data… is based on a misconception.' Evolved iterations of the grounded theory approach argue for a literature review to helpfully orientate the reader to the field, to be accessed, revised and extended once direction has been generated from the data (Urquhart 2007). The literature review of this study has provided orientation for the reader and further locates this study in a contextual framework of provision of education for small-business owners.

3.5.2.4. Interdisciplinary literature

Glaser and Strauss (1967) encourage wide reading from other disciplines to account for social processes in the field, leading to new perspectives that contribute to knowledge. A grounded theory study of entrepreneurship does not have to rely on existing literatures from the same domain, 'it can be valuable to study literatures … in areas not under study but whose phenomena nevertheless are analogous to those investigated.' (Makela and Turcan 2007:138). Using abductive inferencing, the author tested out theories from the sociology of religion against various surprising findings. For example, in the social

settings many educational leaders issue warnings of association (Chapter 4.3.3.3). Theories were found in studies of sectarian characteristics. As more data was sought from the field on this very issue (theoretical sampling), a greater variety of directives of behaviour and practice were apparent, further explained by deeper forays into sociology of religion theories. Studies of leaders of charismatic sects accounted for a number of the constructed social processes, which in turn lead to the heightened theoretical sensitivity of the author when back in the field. In this way, data collection and analysis cycles back and forth.

3.5.2.5. Research rigour

Some substantive grounded theories are criticised for being idiosyncratic and insufficiently contextualised or embedded in their original social settings (Charmaz 2014, Makela and Turcan 2007). Makela and Turcan's (2007) critical review of the use of grounded theory in 42 published entrepreneurship papers suggests four ways that researchers could improve rigour: first, a justification for using the method should always be presented; second, careful planning and appropriate sampling at all stages is necessary; third, fully utilising the systematic analysis processes and fully describing the process to the reader; and finally, assessing the quality of the research (Makela and Turcan 2007). Responding to this guidance the concluding discussion (Chapter 5.2) positions the research findings in a wider societal context while a reflexive account of how analysis proceeded is in **Appendix A4**.

3.5.2.6. Clear procedural guidelines

While some find grounded theory too prescriptive in setting out procedures for analysis (King 2004) others comment on its flexibility and the ability to be imaginative within a systematic framework for analysis (Bryant and Charmaz 2007, Charmaz 2006, Kelle 2007, Holton 2007, Urquhart 2007, Lansisalmi *et al.*, 2004, Glaser and Strauss 1967). The clear procedures for analysing the data (Makela and Turcan 2007) further justified employing the methodology. Systematic procedures for conceptualising, organising and analysing were welcomed when confronted with large data sets. Next, ethical considerations relating to this inquiry are discussed. This will be followed by a justification of the methods employed to collect data from the substantive field, and an overview of the grounded theory method.

3.6. Ethical considerations

The overriding tenet of ethical considerations, especially in qualitative research work, is a duty of care toward the human participants in the study, including a duty of care towards the researcher's institution, funding organisation, and themselves (Silverman 2010, Petre and Rugg 2010, Oliver 2008).

3.6.1. Informed consent

Informed consent means gaining permission to research openly without any deception of intention by the researcher in a research setting (Silverman 2010). Gaining informed consent for different phases of data collection will now be discussed. The majority of data collection was undertaken through participative observation, mainly writing field notes and audio-recording the educational talks or lessons.

3.6.1.1. Public (open) meetings

The wealth creation education providers organise frequent promotional events that are either free or very low cost. Although anyone can attend the educational providers' events, consent was sought before attending (via a phone call or email), particularly regarding the intent to record their teaching session. On all occasions this was given after a short conversation. When people attending engaged the researcher in conversation during the event they were also informed of the researcher's role, and permission was requested to jot down aspects of the conversation if relevant. The usual explanation about the research was that there was very little known about these groups (which usually came as a surprise to people), what was taught, how things were taught, and why they were so popular.

3.6.1.2. Closed meetings

In the more expensive closed educational programmes most providers were enthusiastic about the research and dismissed offers from the researcher to send them written work about the study. Informed consent was gained after explaining the need to study their groups and methods. In one group, the leader invited the researcher to stand up and explain the study as a one-minute 'pitch' to around 50 others. This generated a lot of interest from others, with people engaging the researcher in conversation during the breaks. While the culture of these groups is both informal and positive, it is important to disclose that the researcher paid for the education in both Open and Closed Stages. Having properties and businesses that provide contexts for the educational offering, it is fair to say that the researcher was seen as 'one of us,' and received a warm welcome.

Providers' enthusiasm was partly motivated by their tacit expectation of being named in the study. However, gaining both access and verbal informed consent for the research has been easy.

3.6.2. Interviews

When requesting interviews, in particular three group leaders wanted an explanation of the study. When offered the original research proposal only two accepted this via email. One leader dismissively said 'I won't read it,' as he was satisfied with a few lines of email and a verbal explanation. The two leaders who received the proposal granted the researcher time for a Skype interview. The content of one was barely used. Clearly he did not wish to deviate from things he frequently explained in public talks and books (and that data had already been gathered). The other one didn't materialise, as some months had elapsed and then the provider left the UK altogether. Other participants interviewed were all given explanations of the research and offered written explanations. Some of the invitations were spontaneous, arising in a conversation at teaching events, where the voluntary nature of the interview was clearly communicated. Most 'interviews' of this nature took place during breaks over a beverage and lasted around ten minutes. Haggerty (2004) notes recent calls for the adoption by Research Ethics Boards of a universal 'two day cooling off' period where people are given time to consider the risks of being interviewed after being approached. While this may be suitable for a narrow range of research, 'it makes very little sense for the vast majority of social scientific research' (Haggerty 2004:403). Opportunities to speak with people once they had left the field would have been lost had this protocol been in place.

3.6.3. Anonymity

All interview respondents who were not owners of the groups were told they would be anonymous in the study, and care has been taken to ensure that they cannot be identified within their provider group. While leaders of the educational groups all gave support to participate in the research, this may have been because they were seeking wider interest for their teaching systems and strategies and expected to be named. One leader wished to be identified almost as a trade for their time in the interview. Silverman (2010) cites similar examples to this to show that there are no easy answers and Oliver (2008) notes that the researcher has judicial discretion as long as the 'duty of care' issue is held as a central guide.

After much discussion with supervisors on this point it was decided to anonymise both the owners of the educational groups and their educational brand names as these are intrinsically bound, therefore naming one identifies the other. Pseudonyms have been attributed. As people do not often have an accurate view of themselves it can be upsetting to have an outsider's view revealed (Petre and Rugg 2010). Owners of the groups may in particular object to the interpreted analysis of their strategies and events in this study. While perpetuating favourable impression management on their behalf is not the concern of this study, they are owed both a duty of care and gratitude for agreeing to participate.

Yet even this anonymity is not so straightforward. Some of the owner managers of the educational groups have published their systems and ideologies and understandably want these works attributed to them. These books are used as secondary data within the research unit of their group, and have been referenced clearly according to Harvard protocol. But their websites and social media channels have been attributed their group pseudonym otherwise this would reveal the whole group identity, and thus the leader. Germane to this point, the owners of these educational groups are well known leaders in their field. Ethics requirements can cause academic work to lose its weight or critical edge, as it is important to understand the opinions and influence of prominent leaders, precisely because 'they are not just nameless members of a larger social grouping' (Haggerty 2004:409). Therefore in discussion with supervisors on this matter, attempts were made to reach a compromise. **Appendix A2** shows a table of the anonymised providers with a data collection grid showing the dates and type of data collected. At **Appendix A3** is a list of known providers in the Wealth Creationist movement in the UK at time of writing. It is not meant to be exhaustive but rather to give the reader an idea of the scope in this field and the reach of this type of education, and readers will see among them the groups included in this study. In the narrative of the analysis the pseudonyms of star constellations are attributed to the educational groups (**Table 3.1**). To re-cap, in the analysis the educational leaders and their guest speakers are referred to as Virtuosi – deliberately using Max Weber's (1947) term for an extraordinary charismatic leader, in order to avoid directly naming them.

Table 3.1. Anonymised names attributed to the education providers	
Constellation Pseudonym	Type of Education
Cygnus	Business Entrepreneurship
Pegasus	Business Entrepreneurship
Vela	Business Entrepreneurship
Monocerus	Property Entrepreneurship
Cetus	Property Entrepreneurship
Cassiopeia	Property Entrepreneurship
Pyxis	Business Entrepreneurship
Orion	Business Entrepreneurship

3.6.4. Confidentiality

Steps were taken to maintain confidentiality of interviews. They are in digital form on the researcher's hard-drive but only named with initials and group code. The original audio-files have been cleared from a mobile phone device and the digital recorder. In some cases the help of others was engaged to transcribe interviews but they could not identity the interviewee by name. Transcribers were asked to delete their electronic files once they had emailed them back to the researcher. Work was frequently backed up to Dropbox, so files are also in their cloud space.

3.7. Data collection methods

Grounded theory provides a suitable methodology for employing a wide range of qualitative data collection methods (Neergaard and Ulhoi 2007, Bryant and Charmaz 2007, Holton 2007, Cope 2005). Extensive participative observation has been employed in the naturally arising networked collective settings, and through theoretical sampling, the artefact of interviews and other secondary data (marketing materials, books and DVDs by the wealth creation education providers) were sources of data. A brief account of how the units of research were sampled is followed by a justification for the data collection choices of the inquiry and their suitability to achieve the research aims.

3.7.1. Sampling for the study population

The original educational provider described in the introduction of this thesis had since ceased trading. The first provider in this study was suggested by a business acquaintance who belonged to such a group. Soon after, another educational group was noticed via a Facebook advertisement. Once entry was gained through attending promotional events, participants in the programmes offered information about other providers. Through snowball sampling this way, a range of other providers became known. To gain access to these promotional events it is necessary to register online, thus the researcher's email address was captured, which enrolled her in the providers' 'permission' marketing. Soon much marketing material was received via email, and in addition, providers' affiliate promotional materials (advertising other educational providers' programmes and events). This not only revealed additional providers of wealth creation education groups, it provided very useful secondary sources of data.

3.7.2. Participative observation as a method

Participative observation is an inductive process used by researchers seeking to capture social meanings of people in their naturally arising social settings (Silverman 2010, Brewer 2004, Waddington 2004). Data was collected as a *participant-as-observer* i.e., one who forms relationships and participates in activities but does not attempt to hide the intention to research and record events (Waddington 2004). Strengths of the method include the ability to spend large amounts of time in the social settings, reducing the likelihood and ability of respondents to deceive or 'impression manage' proceedings (Waddington 2004). This method allowed the researcher to observe the introduction of ideas and values in the teaching while noticing the reactions of those listening and learning, recording consistent patterning of behaviour and interaction. In addition, the researcher noted subjective hunches and subjective reactions, which were memo-ed. These acted like clues, and alerted the researcher to similar reactions in others. In this way the evidence base is either discarded or built, through more data collection depending on the outcomes (Waddington 2004). For example, during teaching educational providers frequently make unsubstantiated claims to support their ideas and this became a topic of inquiry during interviews. However, if interviews had taken place without the participative observation, this insight into the construction of credibility in these settings may have been missed. While the choices of what to record during participative observation is inevitably coloured by researcher bias, this is declared in the interpreted social constructionist approach associated with Ethnomethodology, which is

where it departs from Ethnography. Critics of participative observation argue that the presence of the researcher in the social setting can make people behave differently (Silverman 2010, Brewer 2004). Fortunately, the natural activities of the educational settings, where people sit down, listen and take notes is common during a taught session, and this made the researcher inconspicuous. In addition (and only when invited to), contributions were elicited in the context of the researcher's specific business experience, allowing the researcher to join in and thus blend in. This promoted relationship building among respondents, which perhaps helped them to confide more fully when interviewed at a later stage. In this respect it has been easy to enter the field; the only barrier has been the cost of paying for this education, especially at the higher levels. Over a period of 24 months, data was collected through participative observation in a cyclical fashion, returning to the field to theoretically sample.

Participative observation took place in six groups out of the eight groups in the study. Of the other two groups, *Vela* had videos of teaching events on his website and YouTube, which didn't allow observation of the 'audience'; however, the taught components were captured. *Vela* also hold telephone audio lessons and webinars and send emails and direct mail, which were captured. With hindsight *Pegasus* was holding less frequent events but sent extensive written content through email and webinars. Eighteen months after this research began his activities stopped as he left the country. Previously, when he did hold events they attracted a large audience and the researcher managed to obtain teaching material from a former participant. Initially two groups were joined. One was a business wealth creation education club, which met twice a month and taught in workshops. Another was a property wealth creation education programme that taught in a group for over three days, and again six months later over three days. The social setting was recorded through field notes, while the content of the taught component and 'speaking from the front' was concurrently audio recorded to a device and later transcribed. This was an ideal method to investigate the third research aim, what is taught, and how and why? Participative observation was a useful method to achieve the first two research aims of examining why people are attracted, and to observe, record and evaluate the more obvious organising social processes. The field notes and recorded teaching content were typed up and transcribed. Participative observation provided foundational data for the four main categories that make up the analysis chapters, and were used in the first stage of grounded theory open coding (see Appendix A4). Other methods of data collection will now be discussed.

3.7.3. Interviews

Interviews came later in the data collection, chiefly used for asking about issues that had been observed in the field. In the earliest interviews there were too many questions and in particular an interview with a group member took far too long – nearly two hours. It was obvious that the respondent was constrained by the researcher's questions. In the second interview the respondent answered six questions on the prepared protocol in one answer. Interviewing the educational owner of a group, some questions met with resistance. He often answered by reframing them and the process felt combative in places. Silverman (2010) argues that research protocols for interviews are not necessary where constructionist models of viewing empirical reality are employed, although he advocates open-ended interviewing techniques. Later, some of this data was still useful for analysis. Adopting grounded theory methods enabled theoretical sampling through interviews specifically for conceptual property construction. Interview protocols were abandoned and the later theoretically sampled interviews tended to be around ten minutes long and were much more focussed. The researcher learned to get out of the way, often asking only one or two questions pertinent to the theory building. Interviews were audio recorded and transcribed.

3.7.4. Secondary data

Other data collection methods are from abundant secondary sources of the wealth creation education providers, such as published books by the leaders, YouTube channels, marketing promotions via email, providers' social media channels and websites. All of this data is naturally arising unlike the artefact of interviewing. All data collection is closely tied to the process of data analysis where data is collected by returning to the field as the stages of grounded theory progress (Oliver 2008). The wealth creation education programmes range in their delivery times and frequencies. Some of the programmes offer three-day teaching events, some have half-day workshops twice a month, and others are two-hour introductory or promotional talks with anything in between. Often teaching can be accessed online through webinars and this may last for up to two hours. In addition to over 100 hours of participant observation, 11 interviews with Virtuosi and their customers have been taped and transcribed and webinars of taught material have been recorded. See **Appendix A2** for the Data Collection Grid.

3.8. Grounded theory method

The analysing of data using grounded theory method will be summarised now, although a longer reflexive and illustrated account of this process is given in **Appendix A4.**

3.8.1. Open coding

Open coding is the process of reducing data to initial concise short terms called descriptive indicators (Holton 2007, Glaser 1998, Charmaz 2006). The unit of comparison for coding is 'the incident' (Glaser 1998:140) which is the researcher's interpretations of incidents arising in the data. Coding proceeded line by line while reading the transcribed participative observation data. Researchers are encouraged to ask questions of the data during this process, such as *'What is actually happening in the data?'* (Glaser 1998:140), encouraged into the process of conceptual ideation and away from descriptive terms in order to conceptualise incidents. As the most useful codes turned out to be those coded for actions, using gerunds as Charmaz (2006) suggests, the author returned again to the first data set of *Orion*, reviewing the initial 340 codes, and re-conceptualised them for actions where possible. By reviewing the initial data of *Orion* while engaged in conceptual ideation, codes were constantly compared, which guarded against forcing preconceived ideas and added to the validity of the analysis (Silverman 2007, Glaser 1998). This refined the analytical direction of the study as tentative initial categories for descriptive indicators emerged.

3.8.2. Substantive coding

A category captures the underlying patterns of the data and a property is a notable discrete dimension about the category (Glaser 1998). More than one property is expected to support the category (Glaser 1998). Substantive coding was guided by asking questions of the descriptive indicators,

1. *What category does this incident indicate?*
2. *What property does this incident indicate?*
3. *What is the main concern of the participant(s)?*

<div align="right">(Glaser 1998:140)</div>

Participative observation work had already taken place in *Cetus,* and descriptive indicators from the open coding stage were compared and categorised with those of *Orion*. Grouping hundreds of descriptive indicators yielded tentative categories, which were then theoretically sampled for in the field in different educational groups. For

example, when every group leader engaged in a 'sampled for activity' this yielded more descriptive indicators that built confidence in the growing category.

Constant comparison was crucial when refining the categories and properties. After coding eight data sets the 'interchangeability of indicators' was becoming evident. This grounded theory term explains the point in the saturation process when data incidents that belong to the same conceptual group, from one provider's data set, can be substituted back into data from another provider's data set, and preserve the initial meaning (Holton 2007, Glaser 1998). Dey (1999) argues that a complete understanding of the sociological setting is unattainable and suggests *theoretical sufficiency* as an alternative. Theoretical sufficiency allows researchers to find enough material for categories to cope adequately with new data, and this is how this aspect was finalised. This is because indicators for the categories and properties of this study can easily be identified in the ongoing social settings, even from the many online channels of the providers. Not all grounded theory studies illustrate with examples from the social settings, as original data is fractured, conceptualised and discarded leaving the conceptualisation to represent the social setting (Holton 2007). However, data from the social settings was rich and allowed a glimpse of the social settings. The researcher made a decision to deviate from this procedural aspect of the methodology and to illustrate with examples from the data in the narrative of the findings.

3.8.3. Theoretical sampling

Theoretical sampling is where data is sought from the field to support the theoretical direction. In addition to asking specific questions of people in the research settings, further sampling of educational lessons was often obtained through YouTube channels where edited videos of teaching sessions are readily available in the public domain. When sampling secondary data, appropriate phrases of incidents were captured, as it was only necessary to find relevant data to sufficiently saturate the conceptual categories.

3.8.4. Memoing

Memos tracked and 'moment captured' the author's emerging conceptual ideas about the data. While they could occur at any time, most often they arose during collecting, coding and analysing data. These were typed up and populated an organised memo bank. Charmaz (2006) advises returning to the memoing that was undertaken when initially

coding. This is to illuminate insights about categories and refine them, as well as engaging the research of constant comparison. Over time memoing became more focussed and analytical as Glaser (1998) suggests would happen, moving away from early descriptive thinness to more conceptual richness. As the substantive coding of the second stage categories progressed, memos captured the author's thoughts about connections between categories and the practice then became crucial for further ideation. 'If data are the building blocks of the developing theory, memos are the mortar,' (Stern 2007:119). Memos don't have to be well written as long as they capture the essence of the researcher's thinking as they are not meant to be read by anyone else and serve as a resource for the researcher, tracking the developing theory (Glaser 1998). Next, the third stage of grounded theory method is theoretical coding.

3.8.5. Theoretical codes

A theoretical code is a relational model through which the substantive categories are related to each other. It emerges through the data analysis process, rather than being overlaid on the data through conjecture (Hernandez 2009). Identifying theoretical codes from memoing and the sorting of memos (Stern 2007) builds a substantive theory by explaining the connectedness and relationships between categories to each other (Charmaz 2006, Glaser 1998). This theoretical code should be capable of explaining the multivariate and complex nature of the processes in the substantive field. Hernandez (2009) compiled an extensive table of Glaser's different theoretical coding families but unfortunately many were inaccessible to the researcher as they were laden with impenetrable esoteric terms from the *Grounded Theory Review*. However, Glaser and Holton (2005:2) stress the importance of learning theoretical coding families from other disciplines as a way of 'staying open… as trusting to emergence and one's own theoretical sensitivity is paramount'. Glaser's work on theoretical codes helped the researcher to develop the continuums of the entrepreneurial chauvinism property (Chapter 4.3.4) and also gave the author confidence to 'lean into' the theoretical work on the socially constructed nature of religion.

Not all grounded theorists use theoretical codes as guides (Kelle 2007, Charmaz 2006). By hand sorting memos systematically and using diagrams and conceptual maps, relationships between categories preserved empirical realities without wholly relying on Glaser's theoretical coding models. Early grounded theories stressed 'causal relationships, but now many scholars aim for interpretive understanding' Charmaz

(2006:120).

Ultimately, reviewing definitions of religions, the researcher had obtained sufficient 'theoretical sensitivity' (Glaser and Holton 2005:2) to make the theoretical connection that explained the overarching conceptual relationship between the categories that became the substantive theory. This was concerned with what all of the participants were trying to achieve in the social settings. All the conceptual social features were concerned with 'the ultimate concern that organises all other concerns' – a classical definition of religion attributed to Niebuhr that refers to the inner search for existential meaning and purpose. This will be expanded in the concluding discussion.

3.9. Conclusion

Over the last three decades the dominant research method of inquiry into the pre-paradigmatic realm of entrepreneurship has been quantitative (Erdelyi 2010, Harrison and Leitch 2008, Chell 2008, Bygrave 2007, Cope 2005, Cope 2003, Curran 2000, Bannock 2000, Westhead and Storey 1996) and calls are regularly made for knowledge about the social processes guiding and influencing entrepreneurs (Neergaard and Ulhoi 2007, Chell 2008, Cope 2005). This inquiry contributes to the type of knowledge called for by the above scholars through adopting an interpreted social constructionist study using grounded theory methodology. For transparency and methodological rigour, a fuller critical reflection on how the grounded theory analysis proceeded through the data collection and analysis cycles is offered for reasons of space at **Appendix A4.** The author strongly recommends reading this appended account before reading the next chapter, in order to gain greater understanding of the decisions made when coding and conceptualising the data through the grounded theory cycles. Next, the conceptual findings will be analysed.

4. Findings and analysis

4.1. Arriving at the Open Stage event

4.1.1. Introduction

This chapter gives insight into the research setting, a precursor to the analysis of the conceptual categories that represent the constructed organising processes in the substantive field. The methodology chapter referred to two distinct stages of the wealth creation education providers' programmes, the Open Stage and the Closed Stage. Open Stage events are designed to showcase and promote the core educational programmes. Typically free or very low cost, they provide the attendee with an experience of the calibre of the educator's teaching. During these events attendees are persuaded to join their club or educational programme and thus enter the Closed Stage. How this is achieved is the subject of the next chapter, but an account of the various marketing tactics that attract people to Open Stage events is given here. This is followed by an explanation of the Hagiography category, with short orientating reviews of these influential books. Definitions of business groups (from the literature review) will be revisited with an introduction to the motivations of participants in Open Stage events. To be discussed in the next chapter, Evangelising, the style of leadership adopted by the wealth creation education providers is found to be charismatic. This study adopts Max Weber's term for charismatic leaders with tangible followings, referring to them collectively as Virtuosi and individually as the Virtuoso (Weber 1947:367), mainly to preserve their anonymity and to avoid confusion with other types of educational leaders in the field, for example 'exemplars', which will be introduced in due course.

Initial Open Stage events are often held in prestigious venues, such as golf clubs (*Cygnus, Orion*), central London conference centres (*Pyxis, Vela*), football stadiums (*Cassiopeia*), or hotel conference and meeting rooms (*Orion, Pyxis, Cetus, Pegasus*). The exception to this is the *Monocerus* Virtuoso who regularly speaks at the larger property networking meetings (also held in hotels). These meetings serve as *Monocerus's* Open Stage event. Two of these networking events, in Berkshire and Buckinghamshire, tend to attract over 200 people a month from around the UK and sometimes Europe. Open Stage events are often very well attended, especially when combined with a conference or national gathering, as the Closed Stage members of the provider will be present, as well as prospective customers **(Figure 4.1.1.).**

Figure 4.1.1. *Cygnus* Event © Cygnus Website

4.1.2. The sales funnel

Before the physical realisation of the Open Stage event, marketing effort must be made by Virtuosi to fill the rooms and venues with prospective customers. They achieve this through a series of marketing tactics, involving 'content' rich education products. Educational promotional products are designed to attract suitable customers and include teaching webinars, books and DVDs. They are offered online and tend to be of high quality with useful information, even though they are often free (or very low cost) and exchanged for the email details of the prospective customer. The tactic by *Cygnus* **(Figure 4.1.2)** is a typical lead generation feature on a website.

Figure 4.1.2. Lead generation tactic *Cygnus*
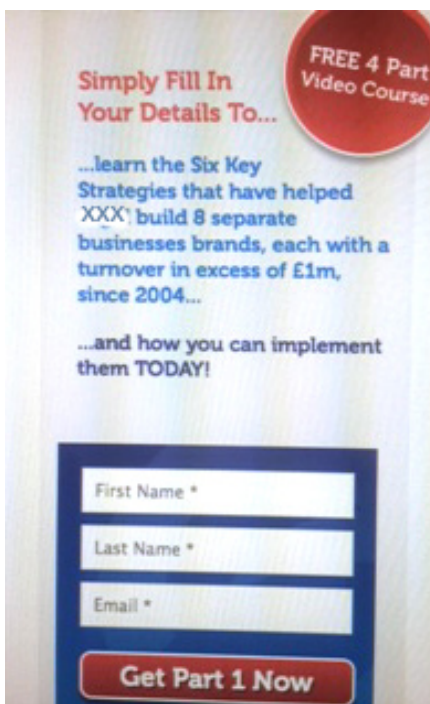
These products have marketing roles because they:

- capture contact details to add to the Virtuoso's database, allowing the programme owner to send frequent email invitations to their open events.
- grow a database of 'warm lead' names that becomes a valuable asset for further income through affiliation schemes with other Virtuosi
- 'pre-qualify' the prospective customer by communicating an ideology (that may or may not be desirable) through the content.

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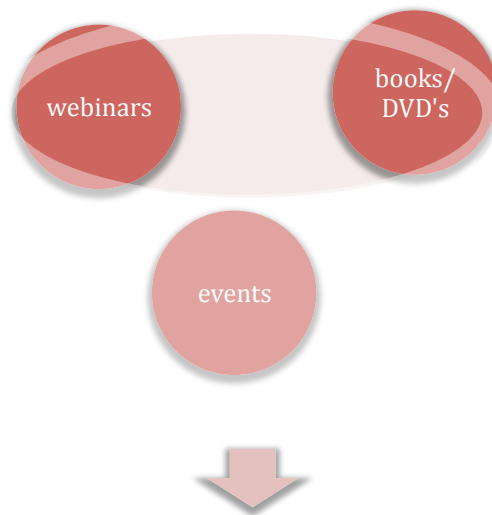
Figure 4.1.3. Types of 'products' in the mouth of the sales funnel

When people respond to these online offerings they can be seen to be in the early, wide mouth of the educator's sales funnel **(Figure 4.1.3.).** The sales funnel represents the sequential narrowing of a field of possible prospective customers (leads) who represent the largest pool, down to qualified leads. Qualified leads are the best few as they may become buying customers, thus they represent the smallest pool (Dalrymple *et al*., 2009). While content offerings by the educational providers are typically free at the large pool early stage, they become more highly priced as the prospective customer moves down the funnel. The sales funnel concept is hardly mentioned in academic literature, although very well known in business circles (Cooper and Budd 2007). In the business education groups of *Pegasus, Orion, Vela, Cygnus,* and *Pyxis*, the construction of a sales funnel is an important teaching topic, yet it is very evident through the sales and marketing praxis of all the property education groups. All participant groups have a highly recognisable and similar sales funnel.

Various marketing tactics are employed to move people down the sales funnel to attend the important Open Stage event. **Figure 4.1.4** illustrates the usual tactics taken to achieve this. Not all of the providers use all of these tactics, and exceptions will be noted as each route is discussed. Note the *Hagiography,* which is an important influence throughout the educational provider's processes, and can favourably predispose readers to attend an Open Stage event.

Figure 4.1.4. Typical routes to the Open Stage events

Referrals from
group members

JVs, Affliliates,
Other Groups

Database

Advertising and
social media

Least
expensive

**The
Open
Stage**

The Hagiography

— — — — **Decision to Join** — — — — — —

**The
Closed
Stage**

Most
expensive
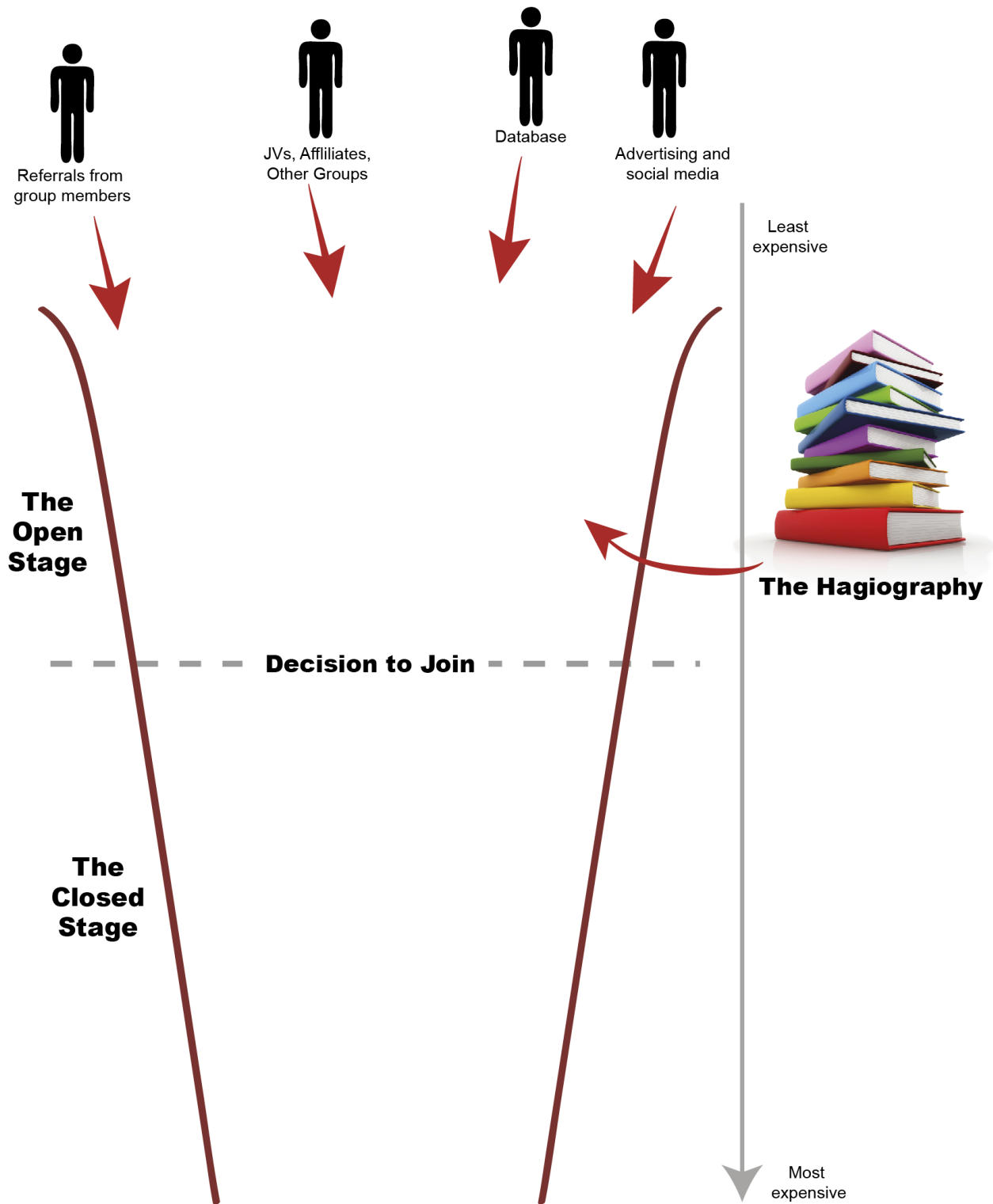
4.1.2.1. Referrals from existing group members

Wealth creation education groups may 'incentivise' their Closed Stage members with referral fees for new members, when they join. *Orion* offer £100, very publicly handing over an envelope to the referrer as they also welcome the newcomer to audience applause. According to the *Pyxis* Virtuoso, the largest group of new entrants to their fixed term programme comes from recommendations from their graduates. The usual route of entry is for referred people to attend and experience an Open Stage event, before committing to join.

4.1.2.2. Affiliates and joint venturing

Virtuosi can co-operate with each other by agreeing to affiliate schemes in the early stages of the sales funnel. The Virtuoso is not just seen as the leader by their members, they are also recognised by their peers, Virtuosi of business and property educational groups with followings sometimes known as tribes (Godin 2008). A useful analogy may be that of clergy of church congregations. Clergy recognise each other as peers conversant with and sharing prevailing denominational hierarchy and ideology. It will be argued in the next few chapters that these wealth creation education groups can be seen as a movement – the Wealth Creationists – a name that preserves their unifying ideological characteristics. These affiliate and joint venturing schemes are enabled through shared ideologies.

Each Virtuoso owns a database of both members and 'unconverted' prospective customers. Increasing the number of 'qualified' names and contacts on the database increases the value of their database (the asset) to trade through 'affiliate' deals, to advertise their early stage information products and events. The *Monocerus* Virtuoso explains:

> …I would run a product… that if you were an affiliate I would say to you … 'would you market my product to your database?' So that rather than marketing my product to my database, if you rather introduce people to my six part free video, you'll get an email saying thank you for introducing that person and that anything they spend with us in the future you would get a percentage of. So typical is 30 per cent or 50 per cent. If somebody pays me £500 for a course ... an affiliate would get 20 per cent of that. Sooo… lots of people run different products and different schemes with affiliates.

<div align="right">Virtuoso, Monocerus. Interview.</div>

Clearly competitors for members, or at least for a share of spend on education, they nonetheless recognise that other wealth creation education Virtuosi have access to a community with similar aspirational ideologies. This behaviour is known as co-opetition (Dowling 2004). For example Virtuoso (A) can access prospective customers from Virtuoso (B) by using (B)'s unconverted prospects data list (which stays with B.) The administrative team of (A) will craft a sales email inviting people to their next event, to their own email database, and also send it to (B) and likely (C), (D) and (E) etc., with an electronic affiliate link for each affiliate. This enables (B) (C) (D) and (E) etc., to send the email to their unconverted database of prospects, thus vastly increasing the reach of (A)'s marketing effort. When the targeted prospect receives the email and clicks through to the website landing page of Virtuoso (A) and downloads the informational product in return for an email address for (A), and/or buys a ticket to the Open Stage meeting, affiliate software will track the lead to either provider (B) (C) (D) or (E) accordingly and ascribe a pre-agreed fee. Usually a smaller fee is for the email lead – as the unconverted customer has opted in (known as permission marketing) to (A)'s mailing list – and a larger fee if the prospect buys a ticket. (A) has sold a ticket for the important Open Stage event and also has a prospect on their database mailing list for future events. The affiliate party takes a share of the income, sometimes 100 per cent of the ticket price, in return for emailing (A)'s piece of marketing to their mailing list. Co-opetition is 'enlightened self-interest' (Dowling 2004:62).

Cassiopeia often refer to their database of over a million subscribers. *Cygnus* have over 130 regional groups across the UK, so even a very conservative estimate of 1000 names for each small group means another 130,000. *Pegasus* specialise in affiliate training and online marketing education and frequently urge delegates to build a database. Through affiliate deals, the potential marketing reach of these programmes runs into millions of targeted prospective customers. Following is an extract from an email from *Pegasus* sent in 2010, urging people to engage in an online webinar. Using a 'scarcity' tactic, it reveals the number of people on the *Pegasus* database, and five other wealth creation education promoters and Virtuosi – the specific affiliates for this particular campaign;

> *…my 'Go To' webinar account is capped at 500 people,*
> *312 people are in my xxxxx Entrepreneur Internet Mentoring*
> *program* [sic] *meaning I only have 188 spots I can offer.*
> *I have 72,188 on my mailing list.*

> *Mark Anastasi wants to tell his mailing list to get on this webinar,*
> *Nicola Cairncross wants to tell her mailing list to get on this webinar,*
> *Tony Sharpe, Triumphant Events and Chris Howard all want to tell*
> *their subscribers to be on this webinar!*
>
> *So the spots will go VERY fast!*
> *So act right now and get started.*
>
> <div align="right">Pegasus Virtuoso, email communication</div>

Both property and business education Virtuosi engage in affiliate deals between themselves, as prospective customers are deemed to possess demographic consonance. Business owners are taught to build assets through business ownership and buy property as assets with the profit. Property groups teach that the more property assets you control the more you are running a business (a stated goal is to 'sack your boss'), therefore you need business education. Not all participants under scrutiny have been observed to use this coopetitive affiliate tactic. The exceptions are *Vela* and *Cetus*.

There are also promoters on the fringes of these educational communities, typically organising two or three day Open Stage conferences with aspects of wealth creation education as a focus. Typically, promoters do not have educational groups of their own, but own a large database of contacts. Wealth creation education Virtuosi are invited to present promotional taught sessions, with sales pitches that invite the audience to join their community. A large venue is commissioned, as the sheer volume of people present generates more revenue in ticket sales (around £100 per person for three days), and a large audience provides more incentive for invited Virtuosi to promote their own offering. If people are attending these events for the first time, it is not unusual to hear complaints such as: 'it's just a sales fest,' as it can feel very wearing to be pitched to without learning in much depth. Fuller content is withheld for paying members to the core programmes, the Closed Stage.

One property entrepreneurship education group runs an annual event over three days, typically attracting around 800 people. At this annual conference many other niche providers of property related education are invited to talk and give specialist lessons. For example: negotiation tactics, probate property acquisition, rent-to-rent, and buying at auctions. These speakers also have a sales pitch for their specialist education to make at

the end of their session. Buying courses (thus entering the Closed Stage of the sales funnel) are typically in the price range from £250 to £1500 per day of teaching.

4.1.2.3. Existing database

Teaching webinars are often available via links on educational providers' social networking company pages or their websites after the aired 'event' – again usually in exchange for an email address. Closed Stage members may also be invited to share these links via their social media pages thus extending the marketing reach of their provider for the Open Stage event. Newsletters via email are also a tactic used to communicate Open Stage offerings that can be shared with prospective customers by existing members.

4.1.2.4. Advertising

Buying online advertising on Google, Facebook, Twitter and LinkedIn pages is another marketing tactic. One of the providers in the study is the sole UK licensee for the brand format educational business of one of the *Hagiographic* authors. The visual identity and branding of his popular books is used in social media advertising, and has immediate resonance with 'fans' of the series. Prospects (already 'warm leads' if they have read and enjoyed the books) click through to a page where they are invited to an Open Stage event.

While *Vela* offer free educational webinars in exchange for email, educational courses tend to be much more expensive than the others in the Open Stage of their sales funnel, for example topical courses are increasingly offered on large CD sets for upwards of £1000, with ongoing email support. Since beginning this research, the trend with *Vela* is to move away from more frequently held collective educational events, to fewer events over a year, the opposite of the others. Exceptionally, *Vela* send direct mail through the post to advertise Closed Stage events. In addition, *Vela* and *Cassiopeia* have both invited household name celebrities to speak at their larger Open Stage events in the hope of attracting those who wish to hear them speak.

These are the main ways that prospective customers for wealth creation education enter the various providers' sales funnels, to arrive at the important Open Stage event.

There is an important category of the grounded theory analysis with a pervasive influence in the social settings, conceptualised as the Hagiography. That is discussed next.

4.1.3. The Hagiography

A significant number of descriptive indicators referred to influential entrepreneurial thinking found in certain named books. Too important to ignore, but difficult to allocate with emerging categories, this amounted to a conspicuous outlier, conceptually named the Hagiography. This name preserves the awe and reverence felt by many participants towards both certain authors and their books. It has been found that the Hagiographic works influence aspects of all the categories in this study (as illustrated in **Figure 4.1.4),** and function as a canon of doctrine to the Wealth Creationist movement. Many in the social settings refer to 'populist' books that have been highly influential in terms of their learning development, especially in regard to 'mindset' (an *in-vivo* term). Many tell of 'an epiphany' after reading books that 'changed my life' and in this way inner conversions can be said to have taken place (Richardson 1985). During teaching sessions populist books are often endorsed (some are authored by Virtuosi), not just on expected subjects such as marketing and sales but also discipline, good habits, ideology and suitable behaviours for entrepreneurs. However, three authors were most frequently cited as being highly influential. Their written books and audio versions are often available from the wealth creation education groups. As the Hagiographic category arises from the data evidence, content from the books is used *as data* in this study, as are books authored by the Virtuosi of the eight groups under scrutiny. This is in keeping with a grounded theory study, where *all is data* (Glaser and Strauss 1967). For orientation to the field, a brief review of these three books follows.

4.1.3.1. Napoleon Hill: 'Think and Grow Rich' (1937)

Over 70 million copies of this book have been sold since 1937 and it continues to sell worldwide (Karlgaard 2011). Many regard it as essential foundational reading for both types of educational groups, and one of the groups under scrutiny makes it available as an audio file for all new members. In the book, Hill describes how the industrialist Andrew Carnegie requested him to research and document the behaviours and knowledge common to the rich and successful of his day, in order to disseminate the 'secrets' of success to the masses. Hill sets out a philosophy that employs 'ways of thinking' and disciplined behaviours that require extremely controlled personal standards of perfection. Constant exercising of these standards (he promises) will yield new sources of knowledge in one's mind. Hill claims that you can achieve whatever you want in life, if mastery is gained over the way you think. By thinking correctly, it is possible to attract whatever is desired. Hill sets out this manifesto over *Thirteen Chapters to Riches*. This

book has influenced ideological ideas that have much traction within these groups, for example, the magical thinking of the *Law of Attraction.* This is analysed in the Higher Purposing chapter.

4.1.3.2. Robert Kiyosaki: 'Rich Dad Poor Dad' series (1997–to date)

The first book in this series sold over 27 million copies in 109 countries.[10] In all his publications Kiyosaki asserts that the economies of developed countries are based on rules that are designed to help and enable 'the rich' to stay that way. His books say that ordinary people are purposely kept ignorant regarding financial intelligence by those 'in charge'. The stated purpose of the books is to redress this balance by helping others understand the rules of money and applying those rules to create their own wealth. Unless one was born to privilege and riches society is arranged to encourage the majority of citizens to be employed in jobs, to consume enabled by debt, and to save any surplus if possible (Kiyosaki and Lechter 2002). This philosophy of working hard and saving money is deceptive, adherents are prisoners, and compliance with this mainstream thinking maintains the bondage. Financial education is crucial for deliverance. Kiyosaki (2008) goes into great detail about the history of the monetary system, how it is now predicated on debt and not measured against a real commodity such as gold. His premise is that one can only get rich by investing in assets paid for by 'good debt' (secured against an appreciating asset) as all modern day fiat currencies devalue to zero eventually (Kiyosaki 2008). The Rich Dad publications by Robert Kiyosaki are widely revered by the Wealth Creationists but are especially influential for those in the property education groups.

4.1.3.3. Michael Gerber: 'E-myth' series (1995–2010)

Published in 1985, *E-myth – why most small businesses don't work and what to do about it* by Michael Gerber was revised in 1995. E-myth was named the number one business book of all time by the *Wall Street Journal*[11] and the 'myth' is that *'small businesses are started by entrepreneurs risking capital to make a profit. This is simply not so'* (Gerber 1995:3). Gerber goes on to say that people start businesses for other reasons; leaving a job they dislike; starting a business from a hobby or skill they have; and desiring independence. The main premise is that while individuals may possess technical skills, they are unlikely to possess the business skills to create a venture. E-myth is the origin of a popular saying in the social settings about knowing the differences between working IN

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[10] www.richdad.com

[11] www.michaelegerbercompanies.com

your business or ON your business. Using storytelling metaphors, Gerber charts the progress of a typical business owner doing all the work herself and achieving very little, through to dealing with employees and putting in business systems. However, it is not a 'how to' book, as he only outlines principles and concepts. In many ways the book functions as a marketing tool for his firm of business consultants, E-myth Worldwide. In a similar vein to Kiyosaki, Gerber (2010) likens the acceptance of society's unspoken norms to the state of being asleep. To enter the entrepreneurial life, one needs to become awake, first to the situation described above and then to realise that one's business is a reflection of one's self. To this end a small business owner must change, and find true enlightenment through the process of building a *world-class* business. In the business wealth creation education groups, *E-myth* is revered as an extremely influential book.

These American authors can be thought of as the Magi, three wise men from another land contributing foundational texts to a canon of doctrine for the Wealth Creationists in the UK. The Hagiography is seen to influence people to attend the Open Stages (**Figure 4.1.4**). It does this by revealing the conspiracy of employment and urging people to become knowledgeable about entrepreneurship. In this way it predisposes some for wealth creation education. Some Virtuosi and even group members write their own books, which then become part of that group's canon of knowledge. In particular, in the *Cassiopeia, Cygnus* and *Pyxis* groups, each of their Virtuoso's books lay out organising strategies, frameworks and philosophical ideologies for their groups. Frameworks and strategies are called by the *in-vivo* term, 'systems', and will be discussed in the chapter Getting to the Next Level. Ideologies will be dealt with more fully in the Higher Purposing chapter. During teaching there are numerous calls by Virtuosi for their members to read more and become educated particularly in the Hagiographic works. This serves a number of purposes:

- Reading the same books ensures that the group ideology is upheld and maintained, as the perception of belonging to 'people like us' is reinforced when values, assumptions and norms are shared.
- The prescribed books protect the *Mindset* and help to guard against contaminating influences in the world, in order to *Get To The Next Level*.
- Reading increases esoteric knowledge while away from the taught programme and the collective.

- Reading increases exposure to ideas and concepts of personal mission – the *Higher Purposing* of venturing.

These functions will be discussed more fully in the grounded theory category findings and analysis.

The Hagiographic books involve a paradigm shift of thinking, away from the mainstream, away from the dominant employment paradigm of 'studying, working hard and getting a good job.' The Hagiographic works are not precise manuals of how to create wealth (although *Think and Grow Rich* prescribes exercises in thought control). Rather they are frameworks of opinion and insight from people who were ostensibly successful before they wrote the books. It is uncertain if this is true, but the Wealth Creationists proceed with what they believe to be true, as perception is paramount in the social settings.

4.1.4. Networking and Open Stage events

The community that are present at Open Stage events, while not fitting definitions of a business group due to high numbers of newcomers, is nonetheless more than just an aggregation of unconnected people. Due to many Closed Stage members also in attendance, settings for the Open Stage events can be described as highly networked collectives of entrepreneurs surrounding the core Closed Stage group. Some Virtuosi (*Cassiopeia, Cygnus, Orion, Pyxis*) refer to them as 'their community.' Rocha (2012) queried whether business group members were even 'allowed' membership of more than one business group as scant knowledge exists about them. In the social settings, both Closed Stage members and Virtuosi frequently attend other providers' Open Stage events (communicated widely by the tactical use of affiliation schemes). Closed Stage members can and do belong to more than one group. Indeed, it is not unusual. A great many educational offerings (Open Stage or otherwise) are available throughout any given week, enabling engagement in learning sessions from different providers. A typical week of teaching events taken from the author's calendar during fieldwork is shown in **Table 4.1.4.**

Table 4.1.4. Providers of wealth creation education. Typical week of events.				
Monday				20.00 – 21.00 hrs *Monocerus* Property webinar. Open. Free in exchange for email.
Tuesday	07.00 – 12.00 hrs *Orion*, Area 1. Open. £15 including breakfast			
Wednesday	07.00 – 10.30 hrs *Orion,* Area 2. Closed. Members only £120 month for fortnightly meetings plus breakfast £15 each time			
Thursday			15.00 – 16.00 hrs *Vela* Marketing webinar Open. Free in exchange for email.	
Friday	Open Event *Pyxis* (£47 – 3 days) 9.00 – 17.00 hrs			
Saturday	Open Event *Pyxis* 9.00 –17.00 hrs			
Sunday	Open Event *Pyxis* 9.00 – 17.00 hrs			

Referring back to **Table 2.1.**, the Open Stage events of the Wealth Creationists are classified under networking in the private sector provision. This is because the wider collectives comprise individuals with multivariate intent who are not often seeking to join the Closed Stage for dedicated educational offerings. Many people remain on the boundary between Open and Closed Stage by design, staying in the wide neck of the sales funnel, but frequently attending Open Stage educational events in any given month. For example, Lorraine positions herself on the boundary edge of belonging to the core programmes. Very well known to Virtuosi and followers of property education (which includes dedicated property networking groups outside the scope of this study), *Cassiopeia* claim her as their own. Many years ago she graduated from one of their early, less expensive Closed Stage courses. She has since set up a sourcing property service for clients that she finds through various Open Stage events. She is a familiar face at Home County and London Open Stage property meetings for the following reasons:

> *I set myself a really aggressive programme to attend as many free events as I*
> *could, there is actually lots that are free. As long as you understand that they're*

gonna try and upsell you something and you say "no" – then go to the free one. I was looking to collect business cards….

Lorraine, *Cassiopeia*

Lorraine is strategically networking to meet likely others to use her services. Through this activity she builds both social capital (DeCarolis *et al.,* 2009) and relational capital (Granovetter 2005, 1995) as well as contact credibility, information and support (DeCarolis *et al.,* 2009, Ostgaard and Birley 1996). These Open Stage meetings are also vital for Lorraine to stay connected to certain insider information and resources that would otherwise be unavailable to her (Reinl and Kelliher 2010, Chell and Baines 2000).

Over time in the research settings of the Open Stage events, familiar faces tended to show up. While some of these were recognised as Closed Stage members of others groups, some never join and remain in the Open Stage, perhaps indicating networking that additionally fulfils social needs beyond transactional business ones (Chell and Baines 2000). Some who fail to join may include a phenomena that Stark and Bainbridge (1985) refer to as the 'audience cult'. Stark and Bainbridge independently set out to research cult activity with each discovering that the majority of attendees were not full members but followings of people who enjoyed listening to interesting and mystical ideas. 'These audiences remain uncommitted to membership, have a distinct lack of organisation between themselves, and can be likened to visitors on a lecture circuit' (Stark and Bainbridge 1985:27-28). Perhaps the presence of an 'audience cult' may be what Bert, concurrently a Closed Stage member of *Orion's* rolling programme for over eight years, and a Closed Stage member of the 40 week *Pyxis* programme, is describing. He is complaining about the presence of some people in Open Stage events who are 'uncommitted' to membership:

… an awful lot of ... there are sycophants. There are people that go because they just want to be able to try and capture some of the magic. In fact, the bigger the name… generally the bigger the sycophant group.

Interview: Bert, participant in *Orion* and *Pyxis*

The 'magic' that Bert refers to is the inspiring talks given by the Virtuoso or their guests, and these findings will be analysed in the next chapter. In addition, the 'usual suspects' of business and property networking events (brokers, tax advisors, letting agents and accountants) also graze the fertile marketplace of the Open Stage events looking for prospective clients, and in the process socialise with those with shared values (De Carolis *et al.,* 2009, Granovetter 2005, Elias and Scotson 1994).

4.1.5. Conclusion

While this chapter has been concerned with explaining how people initially arrive at the Open Stage events, the Open Stage events are for some, a complete experience. While the Wealth Creationist Virtuosi have strategically designed these events to be the focus for their crafted sales promotion, each Open Stage event is both an interesting teaching experience and a fluid, dynamic web of relationships, consistent with networked collectives of entrepreneurs (Jack *et al.,* 2010, Granovetter 2005, Chell and Baines 2000). Remaining in the wider networked community is a very loose arrangement that barely involves fiscal commitment, and some strategically exploit the opportunities that Open Stage events represent. Others display more parochial behaviours as enthusiastic fans of particular Virtuosi, yet they hardly ever join the core educational programmes. Many Open Stage events display this 'audience cult' element. The wealth creation educators of these networked communities are paid a small amount per month for these Open Stage meetings by many people, with fewer people paying for the more expensive Closed Stage education, congruent with the sales funnel model.

While entrepreneurs enjoy free movement to join other wealth creation education collectives, the Virtuoso leader remains the centre of their own wider charismatic following. The next chapter is concerned with how this is achieved, and why.

4.2. Evangelising: called to the mission

4.2.1. Introduction

The Open Stage event is designed both to showcase teaching and persuade people to pay for access to their educational programmes. Important social processes at Open Stage events are conceptualised in this study as Evangelising. Shown at **Figure 4.2.1.**, three properties contribute to the Evangelising category:

- Interpreting the times
- Prophesying
- Charismatic credibility

Virtuosi evangelise for conversions to their particular flavour of wealth creation education for venturing. **Figure 4.2.2.** shows the Evangelising category in the context of the sales funnel of the providers under scrutiny. During Open Stage events expected networking formats for proceeding are observed. Half an hour or so before the Virtuoso appears, attendees are given the opportunity to network over drinks, followed by the Virtuoso speaking about a previously promoted topic. Those in attendance expect to learn something but typically remain as passive listeners. *Orion* and *Cassiopeia* deviate from this more than others in the Open Stage. They tend to lay out the room with round banquet tables instead of rows of chairs, and leaders may pose questions for the attendees to ask each other, thus facilitating interaction between them.

Figure 4.2.1. The evangelising category with three properties

Figure 4.2.2. Evangelising in the Open Stage of the sales funnel

Referrals from
group members

JVs, Afflliates,
Other Groups

Database

Advertising and
social media

Least
expensive

**The
Open
Stage**

CHARISMATIC CREDIBILITY

INTERPRETING THE TIMES

PROPHESYING

The Hagiography

Decision to Join

**The
Closed
Stage**

Most
expensive
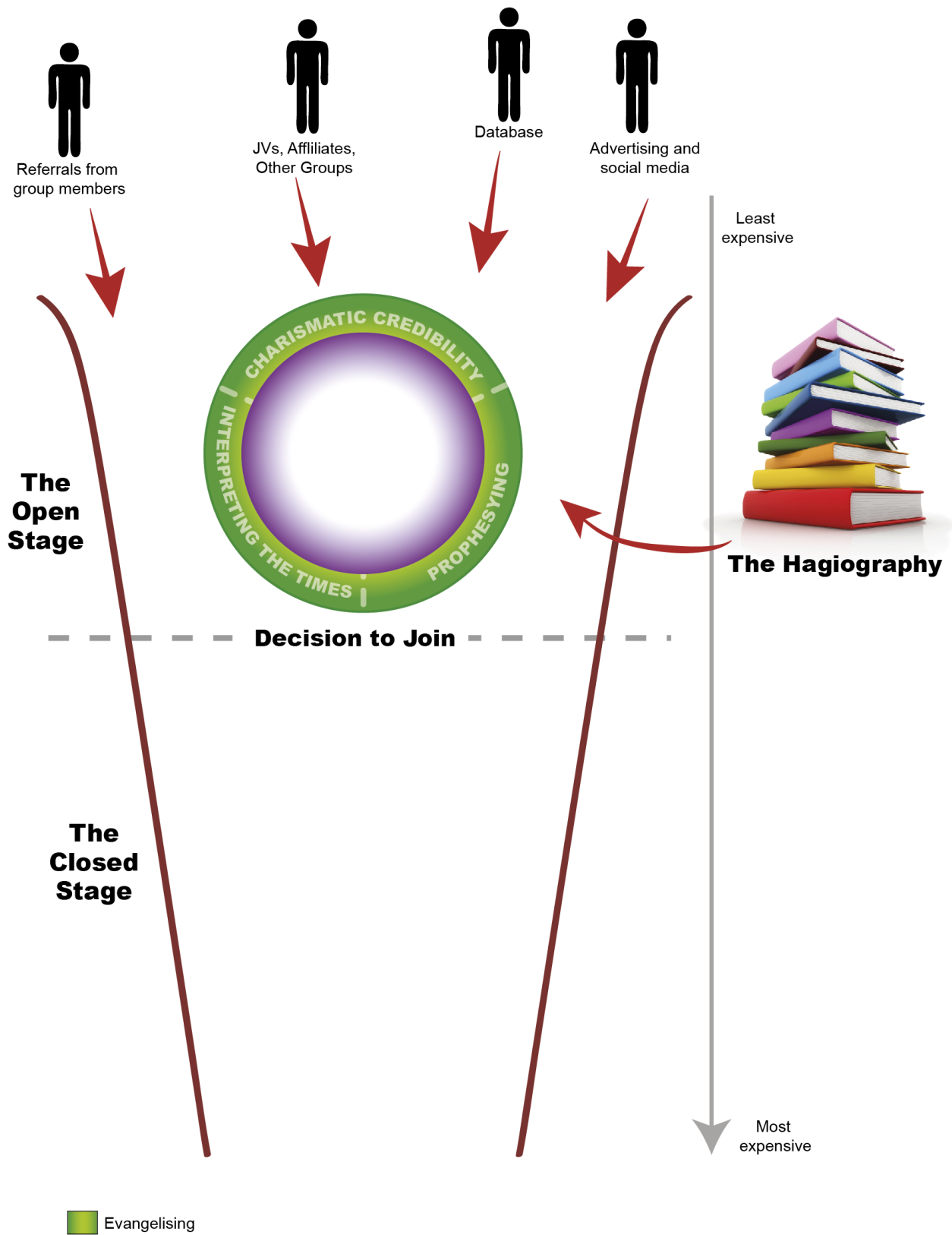
Evangelising

During Evangelising Virtuosi frequently address the audience as 'entrepreneurs', without knowledge of the trading status of the audience. As entrepreneurship is idealised in the social setting, this may reinforce aspirations in listeners to belong, particularly to a group for entrepreneurs. Some may be uncomfortable with this use of the term entrepreneur, reserving it for those displaying innovation and growth (Beaver 2003, Thompson 1999, Young and Sexton 1997), although this can only be known with hindsight. During Open Stage events, teaching is more accurately 'telling about' in broad-brush strokes. Overall, the talk is a crafted, contextual positioning of the education provider's manifesto that culminates in an ardent call to join their group – a group with a mission. Typically this starts with explaining the past then moving to interpret the current macro-environment for listeners. Both of these are discussed next.

4.2.2. Interpreting the times

It feels very important, partly as a result of the enthusiastic delivery, to listen to knowledge that seeks to make sense of and reframe the listener's experience and circumstances. In the following illustration, the leader of the *Pyxis* programme opens his three-day event with an account of the past:

> *In history, entrepreneurs went to the land seeking agricultural opportunities and staked their claim. Then, factories represented more product, and wealth was created thousands of times faster. In the past there were only two classes of people, owner and worker. If you were a worker you were trained not to want more, because in the industrial age, people in charge didn't want you to have more.*

Pyxis Virtuoso, Open Stage event

In the social settings, mildly varying Virtuoso stories like this reframe the past. To recap, the Hagiographic authors also take a view that mainstream society conspires against ordinary people by the design of those in charge. As some listeners will have read some or all of these books, these might be reinforcing confirming messages that the listener is in the right place, that this teacher on the stage understands. On the other hand, if this is the first exposure to these ideas, they could be revelatory. In another example, the leader of *Cygnus* talks about past social expectations:

> *Back then I just thought, 'I've worked hard at school, passed my exams, so I'd better get a job'. That's what you DO, right? If only I'd known then what I know now… things might have been different.*

Cygnus Virtuoso, Open Stage event

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Interpretations of the past are foundational for providing a context for the listener's struggles. One property wealth creation education leader positioned his listeners as victims of a conspiracy. In a free two-hour seminar this was said:

> … [we have been] *genetically programmed through school and parents to work hard for money … it's hard for the poor and middle class to get rich because they have been trained to have a pay-cheque mentality.*

<div align="right">A Cetus exemplar, Open Stage event</div>

By the end of this talk, the unknowing victims of the system were referred to as 'the herd', when the speaker encouraged his listeners to disassociate from them, through re-education and 're-programming'. In the Open Stage event of the social settings, Virtuosi commonly blame listeners' struggles on lacking the right kind of knowledge, which has been withheld by design to keep the majority of people in the dark and ignorant. Success and wealth is only deemed possible for those who *take action* to learn. Soon, leaders move to diagnose the audience's present anxieties and opportunities (with some confidence, as they have been pre-qualified through prior marketing efforts to attract them). The evangelising narrative so far concurs with previous studies of other charismatic leaders who have attracted followers using formulas rooted in conspiracy theories (Wright 2013, Tucker 1968). In the social settings Virtuosi offer new ways to successful venturing, typical of charismatic leadership that rejects the old status quo, the old rules, and issues a demand for change through new ways of thinking and being (Tucker 1968, Weber 1947).

Virtuosi adopt a 'proclaiming' delivery style full of enthusiastic fervour when teaching. Knowledge includes interpretations about the generalised problems of the listeners in the prevailing economic climate.[12] In business entrepreneurship groups aimed at micro-business owners, data shows that Virtuosi demonstrate their knowledge through expanding on the problems and struggles of:

- running a business without the 'right' knowledge, learning the hard way, which risks failure.
- Spending lots of time and effort in the business without seeing financial gain.

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[12] Data was collected for this research study during a severe recession in the UK. The economic climate was highly uncertain, many had lost contracts or had been made redundant and had significant debts. Banks were not lending to businesses. Only a few specialist mortgage providers remained in the buy-to-let market.

- Loneliness and self-doubt, the emotional realities of being the 'boss'.
- Feeling trapped and imprisoned by the workload.

In the property wealth creation education collectives, the prevailing perspective is that employment is a form of bondage, with consumer debt increasing that bondage. Distinctions are sometimes made here about good debt and bad debt, the former being secured on an appreciating asset and the latter on a depreciating liability or to fund lifestyles. Virtuosi declare that while freedom from employment can be found through property investing, because the risks are high, education and experienced guidance is crucial. The following extract is by a 'guest evangelist' from the USA at *Orion's* Open Stage event. This speaker deconstructs sales rhetoric and copywriting tactics, before trying to persuade those present to pay for his own short teaching course in London a few weeks later:

> *The description of the problem you solve must be concise and compelling.* His delivery is very dramatic*. Scare us before you save us!* Now walking in between the tables to the other side of the room, throwing his arms in the air in dramatic gestures, talking into the ceiling. He stops and shouts at the ceiling with raised arms. *Thicken the forest before you clear the path! ... The world belongs to people who can compellingly solve problems.* Now walking around the room with his arms by his side, walking slowly, speaking softly*. In the UK, you leap to solutions before selling problems, you offer solutions too soon, you elevate your target before you have let it crash.* Pauses, slowly raises arms, then shouts*, Let it crash!*
>
> <div align="right">Guest Virtuoso, Orion, Open Stage event.</div>

This extract shows that the rhetoric employed in these events is neither a happy accident, nor an unconscious talent for invoking charisma, but carefully crafted. This particular Virtuoso reveals how it's done, in order to sell more of this expertise to others. Manufactured fears and myths are emotionally felt and experienced in the unconscious perception of an assembled group (Miller and Rice 1967). Referring to the stages that crowds go through after natural disasters – where extreme loss of familiar boundaries occur – Miller and Rice (1967) state that the *fear* of panic is so great that a 'panic leader' arises, in response to the dependent state of the anxious masses who tend to mill around without direction or plan. Always a charismatic leader, they are readily embraced by 'un-strategic' followers (Miller and Rice 1967). Whether the distress and anxiety is real or not, this conceptual property represents the initial stages of negotiating and constructing the

desire for listeners to join a particular Wealth Creationist group. Reframing people's struggles and anxieties and articulating them clearly helps people to realise that this Virtuoso understands because they have been there, yet managed to overcome great odds. Once fear and anxiety levels in listeners have been provoked, current opportunities can be pointed to. The *Pyxis* Virtuoso, having laid the foundation, moves on to interpret the present times:

> *Now we have the factory in our pocket – our business is run from our iPhones. Most information we need we can get from our iPhones while in coffee shops…producing, distributing, making, creating – all from factory owner and worker shrunk into one person. There is a new category of people, new entrepreneurs.*

<div align="right">

Pyxis Virtuoso*, Open Stage event*

</div>

This is good news. 'In the past there were only two classes of people' (*Pyxis*, see previous extract) but now technology has enabled 'new entrepreneurs*'.* The possibilities of belonging to a category of people, rather than being an isolated individual, helps people to imagine being in a community of peers with a shared mission. Virtuosi make much of problems facing business owners and potential property investors to provoke fear based emotional responses in their listeners, before they start to offer them security. When Virtuosi interpret the times, phrases such as '…you WILL be left behind' *(Orion)* or 'There is no standing still! Standing still is really going backwards!*' (Cassiopeia)* and 'I will teach you how to make money in ANY market' *(Monocerous)* can result in a heightened mix of fear and anxiety as messages are also motivational and promise future opportunities for the listener. People may have been making a reasonable living for years but now hear portents that familiar ways of trading will be overthrown by new technology. While difficult to disagree with, it provokes anxiety. Pointing to increasing legislation for landlords, much is made of pain arising from the loss of familiar lifestyles for failure to comply, as ignorance is punished by law. It is natural to conclude that the specialist kind of knowledge on offer is very necessary.

Charismatic leaders are self-appointed and tend to emerge in times of personal, physical, economic, religious or political turmoil, or any blend of these (Tucker 1968, Weber 1947). They inspire devotion, sometimes born from followers' distress, yet followers also exhibit much enthusiasm for their teachings (Weber 1947). This aligns with the messages of both excitement and fear deliberately crafted by Virtuosi in the Open Stage events.

The key to the charismatic response of the followers to the leader lies in the distress that they experience … The leader convincingly offers himself as one peculiarly qualified to lead them out of their predicament.

<div align="right">(Tucker 1968:742)</div>

4.2.3. Prophesying

Some Virtuosi clearly see their respective groups as a part of a movement, advancing and overcoming a system that represents bondage, taking territory for ideologically minded entrepreneurs (see Priestley 2013). They articulate and communicate their vision before authoritatively telling the future. To illustrate, the Virtuoso of *Orion* is speaking at an Open Stage event where his Closed Stage members are also in the audience. With much excitement he proclaims:

> *There is a new economy being birthed right now… answer me this* – opens his arms wide at shoulder height. *Can entrepreneurs save the country? Yes!!* the audience shout in response *Yes!* he shouts*, of course we can!*

<div align="right">*Orion* Virtuoso, Open Stage event</div>

When Virtuosi share their vision, they seem to believe certain things about the future. These beliefs are communicated authoritatively and have the nature of prophecies. The *Orion* group are on a mission, not only to venture and save themselves but to rescue the nation in the process. In the following table **(Table 4.2.1.)** an extract of the descriptive indicators that contributed to the Prophesying property are shown, showing examples of the types of claims made in the Open Stage. Interpreting the times and prophesying, particularly with a great deal of authority and enthusiasm, consolidate Virtuosi with extraordinary powers to lead. While telling the future they also convey that there is a system behind wealth creation, with predictable ways of proceeding. A book enjoying favour with Virtuosi during the researcher's early time in the field was *Tribes* by Seth Godin (2008) and for about a year Virtuosi would refer to their own group as a 'Tribe'. Godin (2008:21) states that to turn people into your 'Tribe' you merely need 'a shared interest and a way to communicate,' and that 'anyone with a niche interest' can take up the challenge to be a leader of a tribe, due to recent global communications opportunities offered by technology. However, the character of these charismatic leaders is distinctly not that of anyone but of extraordinary people who convince others that they are fully equipped to lead them out of their bondage (Weber 1947). Cogliser and Brigham (2004) showed that the entrepreneur is a leader when leadership is the process of influence. The above leaders' behaviour shows that entrepreneurial leaders use their vision to articulate goals for their groups, inspiring confidence in all, when navigating the inherent uncertainty

of the future (Cogliser and Brigham 2004, Vecchio 2003). In his thesis about risk and uncertainty, Knight (1921) observed that it was crucial for the entrepreneur to *believe,* as belief overcame the inherent uncertainty to proceed to venture. In this sense, believing is also faith. The ideological elevation of micro-business ownership from insignificant and mundane, to chosen 'called out people' status is frequently evident.

Table 4.2.1. Prophesying – descriptive indicators. Open Stage (extract)	
Group	**Descriptive indicator**
Orion	*'Job' is over. Careers are dead.* *In the future, everyone will need to be an entrepreneur* *…a new economy is being birthed right now*
Pyxis	*…billions of people will discover their hidden entrepreneur* *entrepreneurship will reclaim your power; economically, intellectually, emotionally and spiritually* *We can predict what stages a business will go through* *We can't start scaling in 3rd gear, we need to start in 1st gear to go through the predictable steps* *There is so much you don't know to be successful, all successful people say that they met a mentor that helped them, that was the turning point* *When businesses start they have a predictable growth cycle* *We have a narrative of knowing how the story unfolds*
Vela	*… we have a blueprint for how highly successful people think and achieve their results differently*
Hagiography Gerber (1995:257)	*the entrepreneurial path is … truly the path of life ... the path of freedom*

In the literature review, it was evident that micro-business owners had been marginalised, overlooked and ignored for decades by the same policy makers and academics making decisions for their training and education (Richard *et al*., 2008, Devins *et al.,* 2005, Greenbank 2000, Gibb 2000). In part they were responding to sociocultural forces that contributed to the alienation of micro-business owners (Scase 2000). By contrast, these wealth creation education providers affirm and envision micro-business owners, often

enjoying full events and waiting lists for access to programmes. When a group in society experiences distress or alienation, the type of charismatic leader that arises is characteristically messianic or salvationist (Gabriel 1997, Wallis 1982, Tucker 1968, Miller and Rice 1967, Weber 1947) and this is discussed next.

4.2.3.1. Salvation is near

Conveying salvation is important to the success of the Evangelising processes. So far, Virtuosi have demonstrated that they are wise teachers, who know and understand their listeners' specific struggles and anxieties. Some are warriors seeking to overthrow old ways, and prophets who can save followers from the worst of the future, in order to enjoy the best of it. Knight's (1921) concept of the entrepreneur involved his observation that they could judge or predict the future correctly. In a world of uncertainty, 'the essence of the situation is action according to opinion … neither ignorance nor complete and perfect information, but partial knowledge' (Knight 1921: III.VII.5). Knight argued for more precise definitions of the words risk and uncertainty, concluding that a measurable uncertainty is a risk, and only an un-measurable one can properly be termed an uncertainty. Later, Milliken (1987) takes issue with the impreciseness of the term uncertainty and outlines three types of perceived uncertainty about the environment experienced by entrepreneurs. All three types inhibit entrepreneurs from taking venturing action. Milliken proposed State Uncertainty when the macro-environment is uncertain, and Effect Uncertainty as being unable to predict the effect of the macro environment on trading conditions. Finally, Response Uncertainty is the doubt arising about the right course of action to be taken because of the first two (Milliken 1987). McMullen and Shepherd (2006:135) sum up Milliken's work thus; *What is happening out there? How will it impact me?* and *What can I do about it?* Using these phrases, it is clear how the Open Stage processes of Evangelising directly contribute to constructing perceptions of greater certainty for listeners, leading them to consider the compelling reasons to join these educational groups, which are often the most expensive offerings in the landscape of other educational providers **(Table 2.1)**.

The following table **(Table 4.2.2.)** is a summary of the known uncertainties for entrepreneurs, showing how Virtuoso seek to overcome or minimise them during the evangelising process in order to convey their own extraordinary status.

Table 4.2.2. The Wealth Creationist response. Types of uncertainties in the environment		
Milliken 1987	**McMullen and Shepherd (2006:135)**	**Wealth Creationist Response**
State Uncertainty	*What's happening out there?*	The Virtuoso interprets the times
Effect Uncertainty	*How will it impact me?*	The Virtuoso prophesies about the future
Response Uncertainty	*What can I do about it?*	Belong to the mission. Learn the esoteric knowledge

Although joining with others through membership of programmes is expensive, the emotional attraction to a visionary charismatic leader with extraordinary promises for success can be more powerful than mere material objections. 'Charisma is foreign to economic considerations…it constitutes a 'call' to a mission or spiritual duty' (Weber 1947:362).

Another form of prophesying occurs that promises future benefits of association by belonging to people 'like us'. An appeal to imagine a better future for those present is made as the evangelising concludes. These benefits (which have already been visible through prior marketing communications) include all or some of the following when joining the collectives of Wealth Creationists:

- Working less for much more reward
- Becoming autonomous, free from bosses
- Having more time
- Having more money or financial freedom
- Relief from isolation and loneliness
- Having a prestigious lifestyle
- Fulfilling your destiny, doing what you were created for

Interpreting the times and prophesying are highly persuasive tactics enabling Virtuosi to refer to their educational offerings as 'investments'. Crucially, access to esoteric knowledge held by Virtuosi is explicitly stated as the key to minimise risk and ensure the above benefits. Only they know how to navigate the uncertain trading future, indeed they are already well on in their journey. Certainty about the future is a compelling reason to pay to belong to the group. The decision to 'invest' in the most expensive kind of education on offer may be similar to that explained by Knight (1921:III.VIII.6), 'The expected reward must be larger in order to evoke the sacrifice… in general proportion to

the degree of felt uncertainty in the anticipation'. When people are influenced by an ideology, particularly a religious one, they will often make sacrifices in the present in anticipation of future compensation (Stark and Bainbridge 1985). However, the normal economic situation is of this character as entrepreneurs operate in *de-facto* uncertainty (Gibb 2009b, Knight 1921) although compensatory thinking is more powerfully felt by individuals when they are in groups as shared ideologies are reinforced (Stacey 2003, Elias and Scotson 1994).

Although more time, money and freedom may be thought to be *'the expected reward'*, just as compelling is the charismatic promise of salvation and deliverance from distress and struggle. Tucker (1968) discusses three forms of the nature of distress. The first is fear. In the social setting under scrutiny listeners may experience a fear of isolation, from working alone. Other fears may include: fear of being trapped by ignorance; fear of enslavement to employment and debt; and fear of failing. The second form of distress is anxiety – inherent in uncertain and ambiguous normal economic situations therefore ubiquitously felt by the audience present and especially so in an economic recession. The third type of distress is an identity vacuum or existential dread arising when familiar rituals of existence may be taken away (Tucker 1968). Existential dread is thought commonplace in modern society due to rapid changes in society resulting in religious pluralism (Berger 1990) and will be discussed in detail in the Higher Purposing chapter. An immediate example frequently cited by Virtuosi is how social media and internet trading are revolutionising business, but people will be left behind if they don't keep up. Charismatic leaders offer salvation from distress in the following ways. From fear they will make one feel safe (Tucker 1968), as the Wealth Creationists navigate the way, the trusted way that they found success, through their esoteric knowledge. From anxiety they offer identity (Tucker 1968), as rather than venturing alone, collective identity through belonging to the mission is available. From existential dread, charismatic leaders offer a purposeful mission and meaning with new taught rituals that replace the old (Tucker 1968). In the evangelising of Open Stage events, Virtuosi often articulate philosophies and ideologies of the mildly varying kind found in the Hagiographic works. People are offered something to believe in, that they are often predisposed to agree with and embrace.

People often have psychic needs for superhuman 'real' leaders, and commonly transfer emotion to them by turning them into objects of fantasy, such as saviours (Gabriel 1997).

Virtuosi promise this role. Salvation here is meant as the type that leads to emancipation and freedom from bondage (Sorenson 2008, Richardson 1985). Weber (1947:358) uses the term charismatic for a leader whose authority derives from the recognition by their followers of 'superhuman, or at least specifically exceptional powers or qualities regarded as exemplary'. In the social settings, entrepreneurial charismatic leadership is constructed by strategic design. This finding is supported by clusters of descriptive indicators of tactics that convince others of their charismatic credibility. The next section shows a co-constructed aspect of this charismatic credibility.

4.2.4. Charismatic credibility

This property conceptualised data that indicated how leaders convince their listeners of their fitness to lead them.

4.2.4.1. Speakers' life history

When Virtuosi evangelise in the Open Stage events they often tell their 'life history,' imitating Hagiographic authors Kiyosaki and Gerber, who tell similar stories. This is often a mildly varying narrative: I was homeless (Kiyosaki); I was in great debt (a *Cassiopeia* Virtuoso); I came from poverty (a *Cetus* exemplar); I was working 100 hours a week on minimum wage (*Pegasus* Virtuoso); My business failed (*Orion* Virtuoso*, Kiyosaki*). The *Vela* Virtuoso frequently positions himself as a researcher of wealth creation methods before he became a successful entrepreneur. He has:

> *'spent 12 years immersed in finding out how to create significant wealth… my quest has cost at least £250,000… that I consider well spent'.*

Vela Virtuoso Direct mail communication

The *Cygnus* leader is more reflective:

> *When I was first in business I wasn't very good with little talent, ability, skills or experience. Looking back over the last 5 years I have spent £293,000 on learning…*

Cygnus Virtuoso Open Stage event

These revelations appear at the end of the events, along with the call to join their education programme. They provide three main purposes:

- A demonstration that this Virtuoso is wealthy
- Setting a good example to follow, of investing in your self
- Making a favourable cost comparison, to the price of the expensive Closed Stage education about to be offered now

However, the *Cygnus* Virtuoso emphasises much more frequently that he has 'built over eight business brands with turnovers of more than £1million plus in ten years'[13] and indulges in a commonly used speaking technique known as 'the dip'. Speakers' life histories are predictably structured, commencing with tales of the good things that they enjoy now. The 'dip' is heralded by a phrase such as *but it wasn't always like this,* followed by the telling of a discovery, or a secret, which caused their 'conversion' in thinking and behaviour. This secured a transformation to a better life, which led to a 'calling' or compulsion to help others. (The dip tactic was taught by a guest evangelist at *Orion* in an Open Stage meeting and has been transcribed at **Appendix A5**). This 'dip' formula is strikingly similar to a 'conversion narrative,' a frequent feature of religious movements (Griffin 1990, Richardson 1985). While a conversion experience is not necessarily religious, it marks a definite change of thinking that often leads to a change of behaviour (Richardson 1985). It can also mean a 'discontinuous transformational experience that profoundly changes one's life' (Paloutzian *et al.,* 1999:1049). Whether secular or religious in nature, conversion narratives can be problematic as the teller often creates 'myths of self' to account for shifts of attitude and behaviour (Griffin 1990:152). However, they serve a necessary function by constructing an integrated, enduring identity for the teller, uniting past contradictory behaviours into a believable whole (Griffin 1990). In the social settings, Virtuosi construct an entrepreneurial identity through the conversion narrative, telling of the struggle of working hard with dismaying results, until the secret transformational breakthrough was discovered and enacted. The confessional element of these narratives can make the experience of proceeding together seem very important, with similarities to lively charismatic churches. Declaiming, exhorting, preaching and 'telling' with authority are common during teaching sessions, particularly in the *Orion, Cassiopeia* and *Cygnus* settings. For example:

> … *to hear 'Can I get an Amen?!' would not seem out of place.*
>
> Extract: researcher's field notes*, Orion* Open Stage event

Hearing conversion narratives can cause listeners to attribute an associated spiritual stature to the speaker, as the nature of religious language, particularly when employed by preachers, is distinctly not conversational but otherworldly (Keane 1997). Virtuosi align with religious preachers in other ways as 'the speaker's religious identity is approached most usefully as an object of discourse (as in the 'life-history'), but also as an inhabitable

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[13] Cygnus website homepage

speaking role with all the discursive possibilities that may entail' (Keane 1997:58). Virtuosi in this study certainly use their entrepreneurial identities as 'objects of discourse', with **Appendix A5** showing evidence of the formula that persuades people of the speaker's credibility. Keane's (1997) studies of religious linguistics show that Virtuosi make emotional connections with followers through their 'inhabitable speaking role' that constructs charismatic credibility. The following quote shows more similarities between the wealth creation education Virtuosi and religious preachers:

> *The conversion narrative of preachers is often about the call to preach, and full conversion may entail being transformed from the listener to the speaker in acts of witnessing.*

(Keane 1997:58)

Virtuosi tell of the call to teach (rather than preach) and the Hagiographic authors refer to their calling to 'take the knowledge to others' in one form or another. 'Listener to speaker' is another familiar motif in the life history of Virtuosi in this social setting. In one example, at the close of a three-day property education course with *Cetus*, it transpired that there were other, more expensive suites of courses. When the Virtuoso moved to sell these to those present he offered this:

> *… eight years ago I was sitting right where you are now… a farmer… getting up at 4.30 am every morning, whatever the weather. Now I'm one of the biggest private sector landlords in the UK.*

A Cetus exemplar, Open Stage event

Unlike the other groups under scrutiny, this *Cetus* speaker does not own the educational business that he is representing, rather he is an example of an exemplar who has come up through the ranks. Exemplars will be discussed in the next chapter. Virtuosi position their entrepreneurial identity clearly through these 'acts of witnessing' as they tell of the transformative secrets they discovered, knowledge that released them and affected deliverance from the old, trapped way of life. The call to teach and hasten the salvation and freedom of others helps to imbue Virtuosi with the credibility to deserve a fuller hearing. As with religious preachers, their identity is not just as an entrepreneurial leader but as a persuasive, convincing speaker able to attract a 'congregation' (Keane 1997). In the social settings, congregations are the networked collectives of entrepreneurs, with 'inner circles' of Closed Stage members.

4.2.4.2. Associations with the rich and famous

The evangelising narratives of Virtuosi are frequently peppered with stories and references to 'household name' entrepreneurs, celebrities or people who are known to be wealthy. One Virtuoso told a story about Richard Branson that took place while enjoying his hospitality on his yacht. Another spoke of a backstage encounter with a well-known celebrity entrepreneur:

> *We began to talk quite deeply… I began to say how nervous I often was in business.* [He] *said 'there is no magic and people don't have nerves of steel, we all go through the same emotions, the one thing is… never overestimate your competition and never underestimate yourself'.*

<div align="right">

Cygnus Virtuoso, Open Stage event

</div>

Using his discourse with a 'famous name' as a vehicle to communicate his humanity and vulnerability, he shows how *they* taught *him* an important life lesson that also serves as a teaching point for the audience. The tactic of being perceived as vulnerable may be deliberately designed to evoke resonance and empathy in listeners, lest listeners doubt that they can ever achieve the extraordinary prowess of the leader. Tales of association with the rich and famous also serve to build perceptions of credibility by helping the listener to believe that this Virtuoso is part of the cognoscenti of wealthy and successful people.

4.2.4.3. Unsubstantiated claims or facts

Open Stage data indicated over 170 incidents of unsubstantiated claims made by Virtuosi during oratory performances, either when quoting statistics, referring to others' work, or passing off ideas as their own. This is a widespread practice in the social settings (one exception was at a *Pyxis* Open Stage event where a Labour Force Survey was cited on a PowerPoint slide). The researcher made a point of watching listeners when it occurred, and asking people next to her if they noticed it at a convenient opportunity. The main reaction was that it was of no consequence, although in one instance the researcher was questioned about her lack of focus on proceedings. This issue was explored through theoretical sampling in interviews, as it seemed connected with credibility construction. During a recorded discussion with Bert he claimed not to have noticed unsubstantiated claims, but agreed that it happened:

> *Bert: …I suppose…I've thought the statistics are from experience not research, but yeh… does give the impression of research. The other thing is … what these people know is that every single business owner is not disciplined and every single*

one of them … doesn't do all the things that they should do. So they can … it can be any, any of a number!

JG: So do you think they make it up … or ?

Bert: No no, I think I think it's …it's if you just that… you know, 50 per cent, 50 per cent of all of new businesses fail in the… fail in first 3 years. Gives it some kind of 'oh they must have done some kind of research' and, and that's probably a fact.

<div align="right">Interview: Bert, Orion</div>

and *Pyxis*

Rather than diminishing the perceived credibility of the speaker, unsubstantiated facts seem to have the effect of *increasing* credibility with the audience. The above respondent did not want to be seen to criticise his leaders and this might be concerned with defending his own identity as a member of these charismatic groups. Again, discussing this issue in an interview with a newer member of six months' standing in *Orion*:

Katie: ... I see what you mean. I've never noticed that before … but yes, now you say it. I don't know, I guess they have read and picked up this stuff.
JG: How do you know it's accurate?
Katie: ... well … I suppose I don't. But it doesn't matter. He knows from experience.

<div align="right">Interview: Katie, Orion</div>

During Virtuosi narratives, tales of association with the rich and famous and statistical information are unquestioningly assumed to be *their* knowledge and experience. Where academics and evidence-based practitioners need to know and refer to a canon of knowledge to build and maintain their credibility (credibility being a function of others' perceptions), the knowledge can be verified. In this case, perceptions of the listeners can be manipulated when the credibility of the Virtuoso speaker is maintained *by not citing* facts. Exceptions to this are ideas and quotes from the authors of the Hagiography, those Magi that the Virtuosi want to be associated with as disciples of their philosophy. These types of references are nearly always told anecdotally.

Even when members take a slightly more critical view, they rationalise and justify the leaders' motives. This extract is from another member of three years' standing in *Orion,* who has also attended *Pegasus* courses:

Certainly I've called him on things after [the event] *before, … 'how do you back that up, is there… any meat behind that?'… there've been times when he's said 'no, actually I haven't checked, that was something I read in a place'. So he's certainly passing on stuff that he's picked up, but I don't think he's making stuff up. In the newspapers, statistics are notoriously hard to get facts on. Some statistics might be made up. Everybody knows that.*

<div align="right">Interview: Stefan, Orion and Pegasus</div>

Whether Virtuosi get their facts right or not, followers are defensive discussing the issue. This resonates with Tucker's (1968:736) observations about the nature of the charismatic following: 'specific to the charismatic response is simply by virtue of extraordinary qualities he exercises a kind of 'dominion'. Surprisingly unsubstantiated 'evidence' for claims during Virtuosi teaching *adds* to the construction of charismatic credibility, by giving the impression of much experience. Additionally, members seem reluctant to say anything less than positive about their leader.

The charismatic credibility of Virtuosi is broadly constructed in the following ways: These educational programme leaders convince of their extraordinary excellence by post-rationalising and interpreting the economic past and the present, often rooted in conspiratorial terms that position the listeners as societal underdogs or victims of ignorance. They prophesy to evoke both a fearful response and a motivational one – a desirable mix of quiet despair and enthusiasm. This amplifies Virtuosi claims that they are qualified to lead on the path to salvationist goals (Tucker 1968, Weber 1947) as when they prophesy, objections around types of risk and uncertainty that may arise in their listeners' minds are directly addressed (see McMullen and Shepherd 2006, Milliken 1987, Knight 1921). Listeners are 'called' to join with a band of entrepreneurs on a mission, with 'people like us,' who are attracted to the affirming wealth creationist ideology and desire to know more. Virtuosi construct persuasive rhetoric in ways that display similar linguistic patterns to religious preachers, through 'conversion narratives' (Keane 1997, Griffin 1990, Richardson 1985). These narratives establish their extraordinary entrepreneurial identity to their important audiences. In these settings where teaching is delivered with conviction and enthusiastic fervour, credibility can be surprisingly constructed through unsubstantiated references and un-cited statistics, giving the strong impression that knowledge has been gained through venturing experiences (both their own, and their experience of working with other entrepreneurs). While this may of course be true, it is not known with any certainty. Listeners indicate that they either do not notice, are

uncritical of this practice or unwilling to voice misgivings about the leader's authority, or a mix of all three. Given that credibility arises through the perception of the listeners, this represents collusion and thus the charismatic credibility of these leaders is co-constructed. Charisma is a relationship co-created from the interactions between the leader and the followers (Wallis 1982), but crucially, it is 'recognition on the part of those subject to authority which is decisive for the validity of charisma' (Weber 1947:359).

4.2.5. Discussion

The three properties that comprise the category Evangelising conceptualise the main features of the Open Stage event. These co-constructed processes position the wealth creation education providers as acceptable leaders and teachers of their interdependent charismatic groups and programmes. The constructed charismatic relationship holds advantages for both parties and can be seen to be a rational exchange where mutual recognition of status and worth can take place (Wallis 1982). Uptake of membership or programme fees directly achieves a position of greater certainty for Virtuosi. Greater membership numbers means security for them through regular income and through the recognition as a leader who can attract large 'congregations'. The larger the collective the greater the worth of the database asset through affiliate partnering. When people join charismatic groups, there is implicit recognition of worth for leaders, reinforcing their self-image as extraordinary (Wallis 1982).

Articulated threats from risks and various types of uncertainty are in turn illuminated then overcome as Virtuosi persuade listeners to become followers. But this isn't a complete picture of the reasons for joining the wealth creation education movement. While acceptance of the mission is implied when individuals pay to join the Closed Stage, what are people really buying when they respond to the call? So far it has been shown that they are buying into an organising ideology, a way of thinking that supports their identity and aspirations. In addition, they hope to buy the trusted fellowship of fellow missionaries on the entrepreneurial journey. They hope to secure the promise of the important esoteric knowledge that mainstream society either won't or can't supply. Flatteringly identified as entrepreneurs, 'called out' from the deception of employment, from darkness regarding true wealth creation, from bondage, they are deemed heroic yet in need of saving knowledge to fulfill their higher purpose. Virtuosi can achieve this through their teaching and navigation of the uncertain future. Followers are buying the hope of salvation from enslavement; from debt, from employers, trading time for not much money and from the

struggle. Importantly, they are paying to be closer to a perceived saviour – their charismatic leader.

The research aim *to critically examine why participants are both attracted to and become part of the wealth creation education programmes,* is partly fulfilled through an analysis of the findings in the social settings of the Open Stage. This is not new as Chambers of Commerce also originated as a movement of enthusiastic charismatic local groups, rallying merchants to lobby parliament and raising money for new roads and infrastructure (Ilersic 1960). Over time and predictably, the development of authority structures inevitably doomed the charisma (Gabriel 1997, Tucker 1968, Weber 1947). The Chambers offering today is formal (Taylor 2007) with newcomers' sometimes perceiving networking events as less than welcoming due to 'cliques' (Chell and Baines 2000). While Chambers' membership has been steadily declining for decades (Bennet 2011), the Wealth Creationist movement has increasingly more providers entering the marketplace and attracting large audiences to Open Stage events. The wealth creation education leaders understand and manipulate the emotional and psychic drivers responsible for attracting new members, like no other educators in the recent landscape of provision. Importantly, in the social settings under scrutiny, micro-business owners matter and are made to feel that their presence and contribution counts, which has not always been evident in other forms of recent educational provision (Gibb 2009b, Richard *et al.*, 2008, Devins *et al.*, 2005, 2002, Gibb 2000, Greenbank 2000). Although this type of entrepreneurship education tends to be the most expensive in the landscape of provision, for many it is made perhaps in the nature of a sacrifice, in exchange for the promise of belonging to a group that may satisfy on emotional and spiritual levels, blending learning and knowledge with a sense of mission and fellowship. If some remain unconvinced about joining, or perhaps motivated by reasons outlined in the last chapter, they can continue to attend various open events and exploit the opportunities and advantages presented by the social and relational capital found in these networked collectives (Lockett *et al.*, 2013, Jack *et al.*, 2010, de Carolis *et al.,* 2009, Neergaard and Ulhoi 2006, Gibb 2000, Granovetter 2003, Chell and Baines 2000). In the next three chapters, the conceptual categories of the Closed Stage education will be analysed and discussed, but first some orientation to the religious features that will be employed to guide the analysis.

4.2.6. Religious ideology

In the social settings, Virtuosi do not articulate their world views as religious, although many refer to and articulate an ideology. This wealth creation ideology under investigation has not yet been identified, named, formalised or systematised by those within the movement, and does not yet benefit from religious interpretations. Even the Hagiographic authors stop short of declaring their worldview a religion. Durkheim ([1912] 2008) defined religious groups very broadly, thinking of them as moral groups that shared a common ideology, with emotional features. The energy and excitement shared by those in religious collectives Durkheim called collective effervescence. This effervescence tends to be powerfully experienced by those in religious collectives as a social or moral force (Worrell 2008) whether or not the religion is deistic. Defining religion is highly problematic (Keane 1997) yet Lundskow (2008) draws a distinction between religion and spirituality. Spirituality is concerned with individuals' beliefs and ethics, premised on individual autonomy, while religion is shared with a collective commitment that may tolerate individuals' spirituality (Lundskow 2008). Therefore entrepreneurs in these charismatic collectives may also adhere to more traditional religions. Religion provides nomos, a set of coherent beliefs and practices that provide purpose and meaning and connect the individual to their collective (Berger 1990). In addition, religion can be crucial for the endurance of communities not only because it justifies specific values and lifestyles, but because it 'connects the present with the past and the future' (Lundskow 2008: 7). These features are reflected across the properties of the Evangelising category. The nomos explains meaning for individuals (Berger 1990) and is constructed through social interaction and a shared imagining or vision of society as it should be. This nomos articulates Durkheim's ideal societies, recognising them as a crucial part of wider society. Another definition of religion, attributed to Niebuhr, is that it is 'the practice of ultimate concern that orders other concerns' (Lessl 2002: 133). Finally, 'religion is the audacious attempt to conceive of the entire universe as being humanly significant' (Berger 1990: 28). These explanations have implications for the analysis of the findings and will be revisited.

Charismatic sects are the fastest growing category of religion today (Lundskow 2008). Although categories of sect, church and denomination are well established, these types must be used with caution as sects, both secular and religious, in particular, are extremely variable in characteristics (Wilson 1967). However, charismatic leaders operate in all domains of society (Gabriel 1997, Tucker 1968). Regarding gnosticism, some

scholars from diverse fields such as political science, rhetoric, as well as the sociology of religion, believe that we are currently living in an age where a form of modern gnosticism prevails (Lessl 2002, Rossbach 1996, and see Voegelin 1998 cited in Lessl 2002). Ancient gnostic thought regarded nature or the material world as 'a closed system with no space for the human spirit' (Lessl 2002:140). The material body of man represented a prison of flesh. A double form of imprisonment was ignorance of man's true nature (darkness) (Lessl 2002, Rossbach 1996). The true nature is a divine spark within waiting to be awakened. Through appropriate knowledge a journey towards the light is possible, achieving harmony between the self and some unarticulated yet ultimate pinnacle of spiritual reality (Lessl 2002). Salvation is ultimately through knowledge, with the belief that man can become more than his creator (the god of the old testament – the demiurge – who originally imprisoned him). In common with the ancient gnostics, in modern society forces of secularism (Day 2011, Lessl 2002), consumerism (Lundskow 2008), and scientific endeavour (Voegelin 1998 cited in Lessl 2002), cause individuals in Western society to largely believe that the material and natural world is completely indifferent to the human spirit (Rossbach 1996). As a worldview, Gnosticism has very similar compensatory goals and ideals to the Wealth Creationists. For example; '… the gnostic cosmology offers worldy success, self-realisation, material well-being and happiness' (Wilson 1967:29). In addition, the Gnostic adherent accepts the world's goals and 'does not withdraw from the world but seeks to use his special knowledge for his own advancement in the world' (Wilson 1967:29). Gnostic groups are loosely connected by philosophies and teachings, but some general features are shared (Rossbach 1996, Wilson 1967). In the gnostic worldview, salvation is equated with an esoteric knowledge, and belief in this knowledge allows triumph over both the material world and any physical limitations in the adherent (Rossbach 1996). This special esoteric knowledge must remain in the hands of an elect, or intellectual elite (Rossbach 1996). A framework of characteristics, based largely on Wilson's (1967) studies of various sectarian movements, is shown at **Table 4.2.3**. As analysis proceeds, this table will be populated with further findings and used to compare the Wealth Creationist movement with both sect and gnostic sect characteristics.

Table 4.2.3. A comparision of sect and gnostic sect characteristics (A).

Sects (Wilson 1967:24)[14]	Gnostic sects (Wilson 1967:29)	The Wealth Creationists
It is a voluntary association	Adopt structures more in keeping with modern rationally conducted enterprises, with secular models of organisation and secular publicity techniques (*ibid.,*17)	It is voluntary Groups have trading business status
Membership is by proof to sect authorities of personal merit, knowledge of doctrine, affirmation of a conversion experience, or a recommendation by members of good standing	Conversion is alien – but instruction and guidance are offered to the neophyte – enlightenment unfolds	Referrals to education are common from existing members. Conversion narratives are a feature of Virtuosi speakers' life histories. Conversions may be gradual through exposure to teachings.
Exclusiveness is emphasised Expulsion exercised against those who contravene doctrinal, moral and organisational precepts	There may be exclusive mysticism	
Its self-conception is of an elect, a gathered remnant for this special enlightenment	Emphasis on special bodies of teaching, of an esoteric kind Teaching may replace secular scientific explanation and offer a cosmology, anthropology, and psychology of its own	
Personal perfection is the expected standard of aspiration in whatever terms that this is judged		
There is a high level of lay participation: there is opportunity for the members to express their commitment	There is a charismatic leader, who pronounces wisdom. Ministers are styled as teachers	There is a charismatic leader, who pronounces wisdom. Exemplars may also teach.
The sect is hostile or indifferent to the secular society and to the state	An emphasis on the utility of gnosis for worldly success, self-realisation, health, material well-being and happiness	An emphasis on education of certain knowledge for worldly success, self-realisation, material well-being and happiness.

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[14] The characteristic 'most acknowledge the priesthood of all believers,' has been omitted. This refers to 1 Pet 2:9 in the New Testament, reflecting Wilson's study of Protestant Christian sects who believe that through Christ they have direct access to God, as a priest has. Participants in this study would acknowledge the self-concept of an elect – which is already noted.

4.3. Belonging: the boundaries of the groups

4.3.1. Introduction

The evangelising processes of the Open Stage event persuade people to join the Closed Stage programmes, ostensibly for the more rational reasons of obtaining knowledge for successful venturing. In this chapter the less articulated emotional needs to belong to the charisma are evidenced. For some, membership and close association with the networked collectives are decades long. Belonging is the largest conceptual category in the analysis and highly saturated with descriptive data indicators. The other two Closed Stage categories – concerned with the Tasks (Getting to the next level) and the Cosmology (Higher purposing) are really sub-properties of Belonging, as these concepts could not arise without belonging to the group, providing members with functional work and meaningful identity. This chapter will show how and why boundaries are socially constructed and maintained through membership of the charismatic educational groups. Access to meetings in the Closed Stages was not physically gained to all groups for participative observation, although extracts of teaching videos on social media (such as YouTube) and DVDs were sampled as well as teaching materials and interviews from Closed Stage participants (see **Appendix A2** for more details).

The Belonging category consists of three conceptual properties. These are Accountability, People Like Us, and Chauvinism (**Figure 4.3.1.**). These properties all contribute to defining and maintaining the boundaries of these charismatic groups. Implicit in the word boundary is that people will be either inside or outside of specific delimitations. While the larger networked collectives of the Open Stage can be seen to be a looser community around the charismatic group, by definitions discussed in the literature review the Closed Stage programmes qualify as business groups. However, group boundaries are not rigid but semi-permeable. For example, graduates of the programme attend events of the networked collectives and exemplars are often asked back to contribute to Closed Stage programmes, thus boundaries are socially constructed and concerned with whether individuals identify as insiders – People Like Us – or outsiders.

Figure 4.3.1. The Belonging category with three properties

Descriptive data codes populating the Accountability property are chiefly concerned with participants' *stated* needs to be held to their plans. However, within this property a sub-property of dependency will be discussed, where data was recorded observing the action, intent and rhetoric of participants. Following this the People Like Us property conceptualises Virtuosi calls for insulating directives regarding association that contribute to effective socialisation and identity construction of members. Findings also include entrepreneurial prejudice conceptualised as the Chauvinism property. This is illustrated as a continuum of 'types' showing those stigmatised and those exalted. There are differences between property and business wealth creation education groups regarding who is an outsider and who is an exemplar and these are dealt with separately. Defining and maintaining boundaries allow ideologies in groups to be expressed and legitimised through norms, values and assumptions (Ogbor 2000, Alvesson 1991). The co-constructed ideological elavation of the charismatic groups as elite and superior strengthens these boundaries. **Figure 4.3.2** shows the Belonging category in the context of the sales funnel, showing the two distinct structural stages of the groups, the Open Stage and the Closed Stage.

Figure 4.3.2. The Belonging category in the Closed Stage of the sales funnel

Referrals from group members

JVs, Afflliates, Other Groups

Database

Advertising and social media

Least expensive

The Open Stage

CHARISMATIC CREDIBILITY
INTERPRETING THE TIMES
PROPHESYING

The Hagiography

Decision to Join

The Closed Stage

CHAUVINISM
ACCOUNTABILITY
PEOPLE LIKE US

Most expensive

Evangelising   Belonging
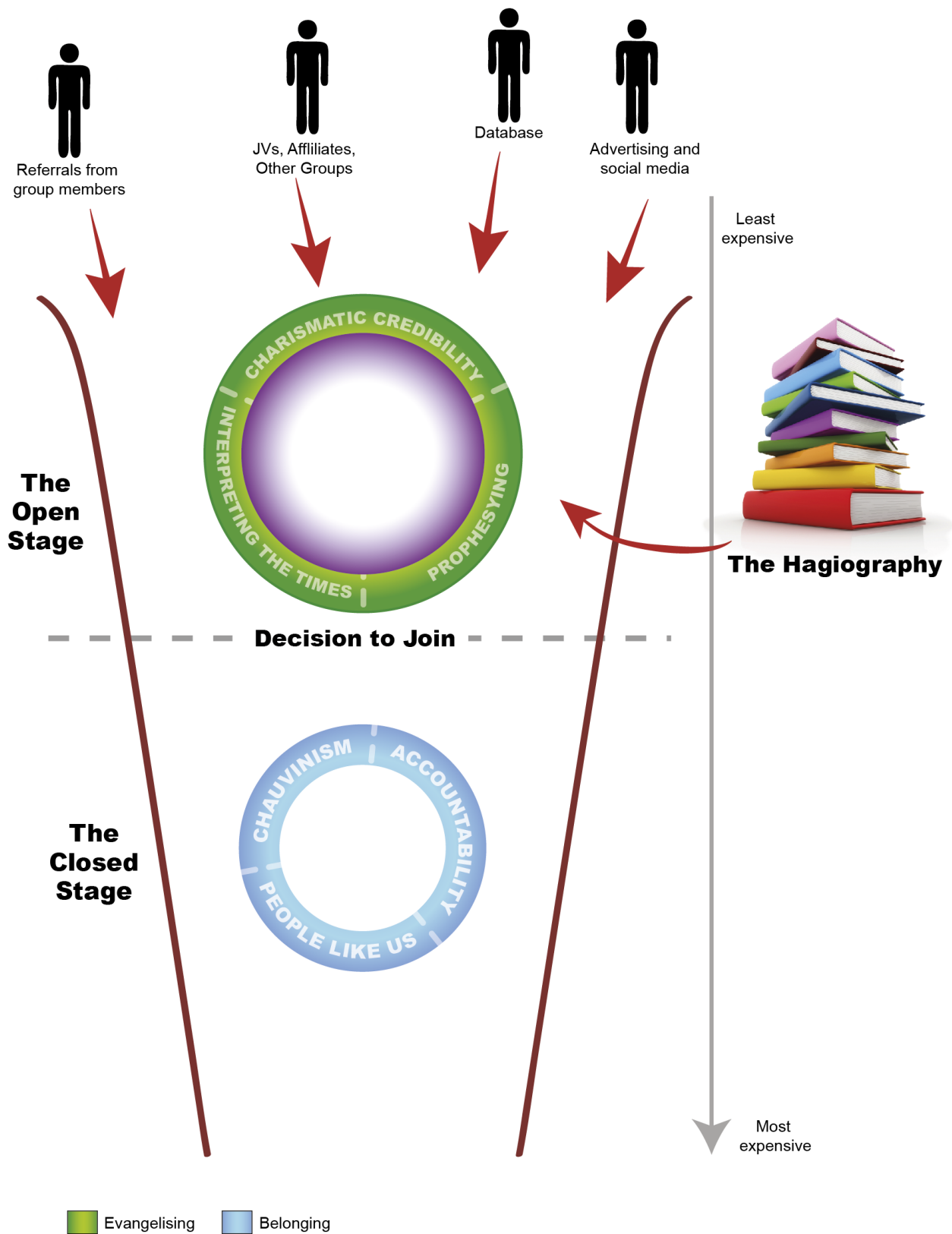
In Closed Stage events members often eat and drink together, forging bonds over social rituals during breaks in learning. Networking is taking place, the social construction that has been shown to lead to new business, leverage resourceful information and provide sources of contact credibility (Reinl and Kelliher 2010, De Carolis *et al.,* 2009, Chell and Baines 2000) enabling people to engage in learning and problem solving processes (Gibb 2009, Deakins and Freel 2003, Devins *et al.,* 2005), achieving 'the social embeddedness of the economy' (Granovetter 2005:3).

4.3.1.1. Closed Stage group size and frequency

In *Orion* the size of the group varies between 30-50 people learning in a hotel conference room together. This also varies between their franchised clubs. For example the *Orion Area 2* mentor reported between 12-15 members present at group meetings. In *Pyxis,* the closed group size is reported to be 50-60, usually meeting across weekends for 30 weeks, although it has recently risen to 40 weeks. However, *Pyxis* run the same course concurrently. Exceptionally, *Cetus* has around 20 people in attendance across four or five concurrently run courses in the Closed Stage of the sales funnel. These are held at various hotel venues around the UK, and feed into the main *Cetus* core compulsory course. This has around 100 participants, running twice a month or more with a new cohort each time. This is held at their office buildings in a large training room. *Cygnus* (at time of writing) have 130 local clubs all over the UK meeting once a month, but group size will vary. *Cygnus* also hold various local Closed Stage events specialising in a wealth creation topic, and every two or three months they hold Closed Stage wealth creation national events with around 700 members attending. *Cassiopeia* have around 50-60 people in a cohort on various courses held in a purpose built training facility next to their offices, but also hold frequent nationwide networking evenings for their very large community. *Vela* put on a number of large Closed Stage national events over a year, in very prestigious venues, and back up the teaching with on-line webinars and other printed 'home study' materials. *Vela* also operate expensive 'inner circle' events for 12 people annually. *Monocerus* takes up to 15 people at a time for their Closed Stage weekend courses on certain topics in their offices, but hold Open Stage events at other monthly property networking meetings with the *Monocerus* Virtuoso as the main speaker. These tend to be in the south-east of England and are well attended with one regularly attracting over 200 people once a month. *Pegasus* held a marketing course in May 2010 over a weekend with approximately 80 in attendance in a hotel conference room in central London, but gradually wound this business down and eventually left the UK.

4.3.2. Accountability

Data shows that accountability is a very significant reason to join the core educational group for both Virtuosi and followers. Being accountable is when an individual asks others to remind them to carry out stated intentions, hoping that this will help them to carry out their intention. Carrying out intentions is known as *taking action* – a frequently mentioned *in-vivo* term in the Wealth Creationist lexicon. Teaching content includes the development of behavioural traits such as discipline, acknowledging that just like exercise or diets, new regimes can be difficult to adhere to. In *Orion*, not sticking to plans has been identified as a common problem for many that inhibits their wealth creation. Once every three months, a planning session for the Closed Stage group takes place. Administrative staff distribute copies of previous plans for individuals, sometimes eight sheets or so from the last two years. These plans include personal goals such as 'give up smoking' or 'lose 2 stone'[15] as well as specific business and organisational goals. In the *Pyxis* programme peers are encouraged to support each other during time away from meeting together during the teaching programme. The Wealth Creationists support the notion of accountability for taking actions that will help achieve goals and strategies.

Accountability also includes being willing to take direction and advice from others in the educational group, not just their Virtuoso leader. Katie, who has been a member of Orion's Closed Stage for six months, says:

> *Sometimes people come out with … actually it may not be what you wanna hear, but actually when you think about it, you think 'do you know what, they've got a point, or they're right'*

Orion Closed Stage member

The next illustration captures what some Virtuosi and Closed Stage participants articulate about accountability. This business owner relates how making himself accountable leads him to imagine a reaction from others, and imagine his feelings in the future:

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[15] Shown to author by person sitting next to her at a Closed Stage meeting of *Orion*.

> *…you know, if you are disciplined, you do this, this, this and this and you do this*
> *and this and this. Problems start when you stop doing. It's harder to stop doing*
> *when you know you have to talk about what got done in the past two weeks.*
>
> *Pyxis,* Closed Stage member

Analysing this accountability data is crucial for understanding the latent social processes of the Wealth Creationists. The human ability to be self-conscious means the *self* arises because the individual has the capacity to become an object to their self (Mead 1934). Not only is an individual an object to other people but can become an object to their self when they imagine the perspective of other people (Mead 1934). Furthermore, language enables individuals to talk about their self in the same way that they talk about others (Stacey 2000b). Through being together and conversing in social acts, humans learn to see themselves from the standpoint of their fellows (Mead 1934). In other words, as humans project imagining how the group sees them, they have the ability to be self-conscious. The individual and the group can be thought to be the same thing whether individuals are physically alone or with others because the group is also present when individuals are alone – in the conscious mind (Stacey 2000b, Mead 1934). 'Individuals are forming and being formed by the group at the same time. Mind and self arise between people rather than being located in an individual' (Stacey 2000b: 4). This is the 'we' identity of the group (Stacey 2000b, Elias and Scotson 1994). This 'we' identity also satisfies one of Smangfs (2006) three definitions of business groups – the inter-subjective interpretation of actors inside and outside of the group. People say, feel and know whether they belong or not. That mind arises between 'we' has implications for identity, compliance and submission through socialisation to group norms, values, assumptions and beliefs, otherwise known as ideology (Alvesson 1991). Those belonging to ideological groups 'have acute awareness of the 'group opinion', [which] has the function of a person's own conscience' (Elias 1994:xl). In this respect, being accountable to others in these charismatic groups can have favourable implications for business productivity for both the interdependent followers and their Virtuoso.

With the self-conscious ability to think of the group in relation to self, members seek favourable responses from others through constructing a desirable identity in order to fit in. Participants anticipate (through the expected routine of proceeding over time) opportunities to publicly announce examples of 'getting things done' or a business 'win', and applause for these righteous behaviours. This is rewarding and motivational,

symbolic of the approval of others. But equally motivational is the ability to imagine being applauded or thought well of among peers in those times when individuals are physically absent from the group (Elias and Scotson 1994, Bion 1961). The participants quoted above venture interdependently, yet by belonging to groups the important internal reference group provides cheerleader stimulus.

However, belonging to groups means that we are 'constantly affected by what we feel to be the attitude of the group to ourselves, we are consciously or unconsciously swayed by our idea of it,' (Bion 1961:44). A human desire to 'keep in' the group is a basic social process because human beings are social herd animals (Stacey 2000a, Stacey 2000b, Elias and Scotson 1994, Bion 1961, Mead 1934). This feature of the accountability, of individuals thinking about their group in relation to themselves, constantly constructing fantasies that others are cheerleading or disapproving but perpetually watching, also contributes to the identity of individuals. Adopting righteous behaviours helps individuals feel approved of by the group, to fit in, which leads to feelings of safety and security (Stacey and Griffin 2005). When some followers in the charisma work with entrepreneurial charismatic leaders it represents compelling opportunities for approval and affirmation (Vecchio 2003), satisfying their psychic needs (Gabriel 1997). In the social settings the property of Accountability represents peer pressure to both do, and be seen to do, well in their ventures because this is revered and celebrated ideologically. The imagined group opinion acts as a member's conscience and guides their actions (Stacey and Griffin 2005, Stacey 2000b, Elias and Scotson 1994, Mead 1934). This is further supported with insights from social identification theorists. Individual identification with the Virtuoso or their group engenders an internalisation of group norms, values and behaviours in individuals (Ashford and Mael 1989). However, while people may say and believe they are being accountable by sharing what they have achieved over a week, instances can be interpreted as approval seeking. Virtuosi indulge in this behaviour too. The desirable Accountability feature stated by many as their reason for belonging is achieved through the well-known phenomenon of the powerful group conscience arising through being in collective entities. However, this can create both dependency and sycophancy for some in the charisma.

4.3.2.1. Dependency and sycophancy

The following table **(Table 4.3.1)** shows an extract of descriptive indicators taken from the grounded theory substantive coding stage, which have been further categorised as dependency/sycophancy in the Accountability property.

Table 4.3.1. Descriptive indicators. Dependency and Sycophancy	
Accountability	Descriptive indicators – Dependency / Sycophancy
Orion	
Area 2 leader talking about what some members think – interview	*'I don't know enough - I need to keep turning to the mentor'*
Area 2 leader – *interview*	*'we try and bring that person up to where they can make decisions themselves'*
Area 2 leader – *interview*	*'I personally don't want them dependent on me'*
Area 2 leader – *interview*	*'Their business is their responsibility, not mine'*
Orion Virtuoso. On the stage, reading out text from phone (ostensibly) then speaking to audience. *Participative observation*	*'I get three or four thanks like this a week, so rewarding… makes it all worthwhile'*
Cetus	
Tea break discussion – wife of couple talking about a Virtuoso from an earlier Open Stage event (not present) *Participative observation*	*'we're gonna ask him to JV with us on a project, it doesn't matter what it costs – we have to have him, he's amazing'*
Woman to Virtuoso during teaching session *Participative observation*	*'Oh! I am smitten – you've changed my life'*
Man stood up in classroom and made announcement talking about a Virtuoso from an earlier Open Stage event (not present) *Participative observation*	*'He gives so much away – it genuinely comes from the heart, it motivated me to take action*, [he] *has been the making of me'*
Pyxis	
To the Pyxis Virtuoso from another Virtuoso *Facebook Public Forum*	*'A true leader creates other leaders and that's what you're doing'*
Member of Pyxis Programme *Closed Facebook Members Forum*	*'I have met so many amazing people … created some amazing opportunities and meeting the wonderful soul who started this programme…'*

The above extracts show that while leaders recognise dependency in followers, they can also indulge in approval seeking and speak about other Virtuosi in sycophantic ways. As the *Orion* Virtuoso chooses to tell his group that he is frequently thanked for his services

(other leaders do this too) he may be unconsciously saying 'they appreciate me, you should too.' (As no-one asks to see the texts, or the frequency of texts, presumably the group believes that what he says is true.) That Virtuosi seek the approval of their groups shows that they also feel dependent for their identity as the leader of an adoring and loyal congregation (although they often depend on the group for their income, if only in part). Dependency is an expected feature of charismatic settings and can be powerfully experienced by individuals (Miller and Rice 1967). To illustrate, the author worked very closely in a small Closed Stage event with a charismatic leader of *Cetus.* A few weeks later the author attended a local Open Stage event with the same Virtuoso as a speaker, excited to have the opportunity to hear him again. The author, as an active participant in the charisma, reflected on her feelings in a research journal:

> *I was aware of a strange feeling of dependence on him. I felt invincible after his teaching but this time I knew it depended on the magic of being around him and his team. Although his knowledge was supposed to help me to spot opportunities and become autonomous in my expertise, I actually felt dependent on this guru.*
>
> Extract from field notes: *Cetus*

These feelings attuned the author to clues of dependency behaviour in others. Public ploys designed to get Virtuosi attention were noticed. Individuals devised then publicly announced unsolicited schemes that hinged around their Virtuoso's involvement. Once a female member asked permission to publicly sing a song she had composed called 'gratitude is the attitude'. On another occasion a new member recounted her version of events to me about her initial one-to-one coaching session with the *Orion* Virtuoso. Apparently she was going to be working with him in some special role as she had impressed him so much. It never came to pass (but one wonders at the conversation that helped her to feel that way). These are attempts to get close to the charismatic source and gain special attention.

New members often feel the need to present their dedication as an entrepreneur, keen to show compliance with the ideology of this important reference group. Excessive displays of ardour and pledges of fealty to the leader are common in new members, just as Wallis (1982) found in his study of a charismatic religious leader. Comments such as 'Oh I am smitten!' **(Table 4.3.1.)** may be interpreted as a form of worship. Charisma is maintained in the group by perpetual mutual systems of exchange through flattery, boosting people's

self esteem, singling individuals out and praising them publicly or favouring them with trade (Wallis 1982). Charisma then is not inherent in the Virtuoso but socially generated (Vecchio 2003, Gabriel 1997, Wallis 1982, Tucker 1968, Weber 1947), emerging from mutual attribution of status and worth (Wallis 1982). However, as charisma exists in the perception of others, it is precarious and needs constant reinforcement and affirmation (Joose 2012, Wallis 1982, Tucker 1968, Weber 1947).

In the Open Stage, Virtuosi divine the times and prophesy to convince others of their fitness for role as their saviour before they issue a call to the entrepreneurial mission. Joining then is explicit acceptance to follow this type of leader. However, when a group chooses a messianic leader, dependency of group members is the result (Bion 1961). To recap, in the literature review Bion (1961) documented 'twin groups' always present when undertaking tasks in collective entities. Disruptions such as the removal of the task or the non-performance of the leader will cause anxiety and uncertainty leading to disintegration of the group norms. Displays of infantile behaviour (the basic unconscious assumptions of human beings) can occur in all (including the leader) as people become emotionally embroiled in powerful unconscious forces (Stacey 2000a, 2000b, Bion 1961). However, in the social settings people have invested money and expect to benefit from the messianic qualities inherent in the leader's teachings. Because the educational tasks of the groups are absorbing, the group dynamic does not generally disintegrate into anxiety and unmanageable feelings. Yet approval-seeking suggesting dependency and sycophancy are common, as a heightened degree of emotionality is imported when new people join the groups. Heightened anxiety in groups in conditions of uncertainty can give rise to 'magico-mythical forms' of thinking (Stacey and Griffin 2005:9). For new members, only the idealised Virtuoso knows the way and only they can solve their problems. This is the magical leader (Gabriel 1997) who frequently demonstrates their superior knowledge and insight. For example, when demonstrating accountability, members share business experiences with group members in teaching sessions. Virtuosi *always* comment or propose a way to proceed, frequently dispensing wisdom and advice even though sometimes it can seem simplistic. According to Tucker (1968:743) demonstrating omniscience is crucial for maintaining perceptions about the leader: 'their faith in his extraordinary capacities is kept alive by the periodical demonstration of powers of efficacious leadership on the road to salvation'.

Where Virtuosi offer messianic services and followers acquiesce and subject themselves to entrepreneurial greatness, dependency should be expected as well as imitations. Identification and internalisation of group norms, values and behaviours can lead to the attribution of ideological prototypical characteristics to oneself (Ashford and Mael 1989). While this 'self-stereotyping amounts to depersonalisation of the self' (Ashford and Mael 1989:26) it helps to keep people compliant to group ideologies. 'Basic assumption mentality does not lend itself to action' (in this case dependency) because it is emotionally disruptive for the individual (Bion 1961:157).

Leaders can be contemptuous about the dependency of some. The Area 2 mentor of *Orion* expressed irritation when he said that some in his group claim to want knowledge yet do not apply the knowledge **(Table 4.3.1.)**. In another related example, while the author was attending a property networking event, this research inquiry became the topic of conversation with an HMO 'done for you'[16] business owner who was exhibiting as a sponsor. He said:

> *You know it's a con, right? In the industry … we all know people who are addicted to courses but never buy a thing* [such as a property]

<div align="right">Property Networking Meeting</div>

This comment suggests that leaders are not only aware of dependency but capitalise on it. If everyone who had been educated to venture through building property assets all proceeded to build portfolios, this would result in unwelcome competition (*Cassiopeia* in 2013, claim to have educated over 60,000 people, and *Cetus* could easily reach figures of 300 people a month). But if only a minority of people take action to buy properties, then the threat of competition is very minimal.

However, dependency is curious behaviour in individuals when these courses are the most expensive in the landscape of other educational provision **(Table 2.1).** Gaining esoteric knowledge and feeling the lack of knowledge are commonly articulated rational reasons for joining and paying expensive fees. In one example:

> *…I did feel that I was lacking the skills and knowledge of how to run my business, and actually that was why I joined*

<div align="right">Interview: Katie, *Orion*</div>

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[16] House of Multiple Occupation – a property is sourced, bought and refurbished, rooms let out individually and fully managed, then sold on as a package deal for someone to buy.

Another perspective helps to explain that although the stated reason to join the groups is to gain knowledge, many fail to apply this. Exploring the emotional origins of social learning Martens and Tracy (2012:492) suggest that just watching a person displaying pride expressions conveys a message that:

> *… bestows numerous adaptive benefits to expressers, including greater access to wealth, resources, and mates … lead[s] observers to … intuitively associate pride displays with high status.*

Pride expressions are universally recognised gestures which can include: head held high; expanded chest; arms raised or hands on hips – stances typically taken by Virtuosi when teaching and conveying authority. Where people are motivated to attain knowledge the majority will unconsciously copy those who show pride expressions (Martens and Tracy 2012). However, where respondents perceived the pride as authentic (and not deceitful), they were not always motivated to apply the knowledge they gained (Martens and Tracy 2012). This suggests that participants in this study may feel the need to copy but may not necessarily want to take action to change. It suggests an unconscious need to submit either to conform to social norms or to the pride-displaying person who conveyed dominance, casting doubt on the stated knowledge-seeking motivation of individuals (Martens and Tracy 2012). This theory further explains the ardent sycophantic rhetoric yet lack of action-taking behaviour of some in the wealth creation education groups.

But being dependent on Virtuosi for too long is antithetical to the ideological rhetoric. Consider this reaction of the Area 2 leader of *Orion*:

> *JG: So do you find that some people keep coming back, but they don't really apply the lessons?*
>
> *Darren: Absolutely, I fire them.*
>
> *JG: …You fire them?*
>
> *Darren: I won't coach them…if I go and have my one-to-one with them and they're just applying nothing I just say 'there's no point you being here, I don't want you in my club'.*

<div align="right">Interview: Darren, Orion Area 2</div>

In another example, at a meeting one morning at *Orion*, the Virtuoso sends out a clear warning from the stage:

> *I've asked some people not to renew their membership in order to make way for those that deserve it more.*

<div align="right">Field note: Orion, Closed Stage</div>

'Being fired' is telling of the power relation between the Virtuosi and their group members. The transactional reality is that a member is a paying customer receiving educational services. But reality is suspended. The charismatic fantasy is that a customer is a poor, unknowledgeable follower, where according to Weber (1947), followers in charisma are thought of as *subjects*. External realities do not apply when the group is a collective entity with a prevailing ideology (Stacey 2000b, Bion 1961). What matters in followers is to recognise that the Virtuoso is the supreme leader and agree to be subject to their authority (Weber 1947). Doing so is the *duty* of those called to the mission, thus subjects must act accordingly to the expectations of that mission (Weber 1947). Individuals often give up their ego to belong to an important reference group (Elias and Scotson 1994). But in belonging to and identifying as 'we', 'the gratification received through one's share in the group charisma makes up for the personal sacrifice … of submission to group norms' (Elias 1994:xxiii).

Although basic assumption dependency states can sweep through groups, defined systematic tasks restore a feeling of stability. What is referred to as Accountability can take the nature of scheduled confessionals between members either during informal networking sessions or as part of the scheduled programme of teaching. However, it is harder to know if the group's particular Virtuoso is accountable.

It's very difficult to have a debate or sober discussion with a leader during a teaching session. The more charismatic the leader the more teaching is a performance, with less likelihood of people interrupting. Even asking individuals to imagine questioning their Virtuoso can feel uncomfortable. In the example below, an *Orion* member of three years was asked why the leader was not questioned about his unqualified assertions. It's worth noting that he took some time to answer:

> *He's got that platform, so.   So… it would be very difficult in the flow of his talk if you were… just to butt in like that, would seem pretty churlish and not a good protocol.*

<div align="right">Interview: Stefan, Orion</div>

Any disturbance of the mutual flattery or recognition could lead the Virtuoso, and other group members, to withdraw their recognition and support from the disturber. Just *imagining* the reaction of the group to this 'deviant' gesture, questioning the Virtuoso publicly, incites a fear of the disapproval of the group to the questioner. Although

imagined, it is nonetheless powerful and maintains the status quo of a lack of criticality, and keeps dissent at bay. Avoiding causing the self and others to experience these unpleasant feelings of disturbance ensures compliance and submission in the charisma as the primitive latent basic assumptions are that, above all, the group must survive (Stacey 2000a, Stacey 2000b, Miller and Rice 1967, Bion 1961). Concentrating on the educational tasks more frequently counterbalances the disturbing feelings of the latent group. Challenging their Virtuoso would be tantamount to challenging the life of the group. Thus Virtuosi may not be so accountable in everything they say and do.

Accusing fantasies of dire repercussions are in part how 'accountability' is experienced, although these fantasies have some substance. A long-standing member of *Orion,* Bob had become a supplier of goods to his Virtuoso. In a conversation with the author, Bob was trying to come to terms with a recent 'bewildering' experience as his Virtuoso had broken contact with him '…never spoke to me about anything' but 'just changed things' and 'had become difficult to work with … wasn't answering calls,' seemingly without any reason. Eventually he remarked 'what's really happened is that he has fallen out of love with me.' Bob understood that he had once enjoyed favour and special attention, then lost it. Nathan from *Cetus* had a similar story. The author first met Nathan in a Closed Stage programme in the role of the Virtuoso's assistant. Announced by this Virtuoso as 'his mentee', Nathan had been working and travelling extensively with him. During teaching the *Cetus* Virtuoso often praised him to the group. A year or so later, Nathan was distraught as he had recently been completely 'shut out' by the Virtuoso 'without a reason', and thus 'hadn't slept for days.' Nathan had found out through others that there had been a 'misunderstanding' over a client that was seen as a conflict. During his interview, Nathan revealed that the Virtuoso couldn't possibly be in possession of all of the facts. 'I've been blocked from his 'phone and all social media, so I can't explain anything …'. No right of reply, exclusion from the charisma and imagined punishment from this Virtuoso's group had left this individual in as much turmoil as if a cherished love affair had ended. While features of charisma involve singling out certain people, praising them publicly and showing favour through trading arrangements (Wallis 1982), whatever the circumstances, falling from grace can be emotionally traumatic for individuals.

Charismatic leadership can only be maintained by encouraging the withdrawal of those unable or unwilling to conform to Virtuosi ways of proceeding (Joose 2012, Wallis 1982). Virtuosi may suffer from persecuted feelings but this would need more evidence.

However, the boundaries of belonging to the wealth creation education groups begin to be revealed. In common with other sectarian groups in society 'beliefs act as boundary maintaining factors' (Budd 1967:377) and those with conflicting beliefs or resistant behaviours are either expelled or under pressure to leave (Joose 2012, Stark and Bainbridge 1985, Wilson 1967, Budd 1967). Bob soon left *Orion*. Nathan rebuilt his business network away from *Cetus* by strengthening other relationships.

But they probably wished things had worked out so that they could continue to belong. Katie was asked to imagine the consequences of leaving the group. She replied slowly:

> *I think I would feel that I've lost my… my sort of sounding board network…*

<div align="right">Interview: Katie, Orion</div>

This concurs with what an exemplar of *Cetus* said, in a pitch for a suite of courses and mentorships (costing from £8,000 up to £25,000):

> *The money is not just for the training but for the support. You are really buying into a sounding board, a network.*

<div align="right">An exemplar Cetus. Closed Stage course</div>

This sounding board is the group, keeping members accountable, through the co-constructed group conscience. There is evidence that many join and remain in the charisma hoping to be saved from their lack of motivation or lack of discipline. While dependent and sycophantic states are apparent in some, others thrive and do very well in the charismatic environment. Where 'taking action' is the valued behaviour, some are disabled and some are enabled. So who are these types? This will be discussed next.

4.3.3. People Like Us

This property features data that indicates the types of people most valued by Wealth Creationists. To be comfortably socialised in the ideology it is important that individuals quickly understand who are 'people like us,' through their attendant behaviours and values, and conversely who are 'people not like us' (Elias and Scotson 1994). This facilitates value laden judgements about the 'we' identity (Elias and Scotson 1994, Bion 1961) essentially determining and maintaining the on-going social construction of the boundaries of belonging.

4.3.3.1. The exemplars

According to the Virtuoso of *Vela*, the vast majority of small-business owners don't make it into the wealth creation education groups. At Vela's annual summit, he addresses the 800 or so people in the audience:

There is a secret in my industry … the ninety five per cent rule. It never changes. It's cast iron. The rule is ninety five per cent do nothing of great significance. Only five per cent are willing to do whatever it takes to succeed … I know that there is no hope of getting ninety five per cent of people, we are always looking for the five per cent. You are in the five per cent. Clearly.'

Vela, Vela Website Video

Characteristic of his Virtuoso status he refers to this 'cast iron rule' that 'never changes' without referring to the source, implying vast experience and association with other Wealth Creationists who perhaps comprise a cognoscenti. Indicating esoteric knowledge by use of the word *secret*, he flatters his audience by anointing them with chosen or called out status. By choosing to attend his event, they unexpectedly find they have exhibited a desire to do 'something of great significance' … 'to do whatever it takes to succeed'. However, he goes on to make a more surprising claim:

…there is another rule … only one per cent will take any action and really go for it. A cast iron rule, that never changes. We all know it in my mastermind group.

Vela Virtuoso, Vela Website Video

Knowing that only one per cent of people of the five percent buying education will 'take action' is a *gnosis* shared among elite cognoscenti seemingly able to divine human behaviour with a great deal of certainty. If there are analytics to support these statistics they are not forthcoming.

Earlier in the Evangelising chapter, Lorraine was introduced as a 'savvy networker' in property wealth creation education communities. Lorraine started a successful property sourcing business after attending an educational programme of *Cassiopeia*. She continually gleans knowledge from low cost Open Stage events, consumes prescribed books and networks strategically. She is found at the largest property meetings with such regularity that many treat the meetings as her office, knowing she will be there without having to make an appointment to see her. Lorraine is frequently called to witness, to testify about her 'life history,' her conversion and salvation by the *Cassiopeia* Virtuosi who claim her as their own. Despite not attending the *Vela* collective, her account seems to confirm the Virtuoso's highly precise claims:

…the statistics say that one per cent from anybody attending an event like that will take action….I am that one per cent, that actually left their event and went out and took action … So I would be tempted to believe, in terms of… in the number of

> *people that do take action… there were fifty people in the first training that I went to … and nobody else has gone on to do anything significant.*

<div align="right">Interview, Lorraine, Cassiopeia</div>

As an exemplar she enjoys the favour of Virtuosi, and is featured in marketing communications promoting *Cassiopeia* as well as being invited to speak at both Open and Closed Stage events. In another illustration, leaders of the *Cetus* programmes are all exemplars and alumni. Each specialist course is led by a property exemplar trained through *Cetus*. Exemplars have a track record of both taking action and proven high net worth through venturing expertise in specific property strategies. For example, this could be in social housing (letting only to claimants in receipt of benefits), commercial development, or rent-to-rent. Recently, *Cassiopeia* and *Cygnus* have adopted this model, choosing leaders drawn from proven exemplars in their congregations.

During a Closed Stage *Cetus* course other exemplars were the subject of many stories by the exemplar leader and variously illustrated desirable objectives, such as time taken to leave employment, ability to follow a system, short number of years elapsed before qualifying as a high net worth (HNW), ability to own a certain type of credit card, and so forth. These are examples of what Elias and Scotson (1994) call praise-gossip. In their study of an established group of neighbours on a council estate who experienced a migration of displaced Londoners after the war, exemplar behaviours are constantly mentioned through praise-gossip in the group that considers itself superior to the other group. A structural regularity of an established superior group is to model the self-image of itself on its 'best members' who are always in the minority (Elias and Scotson 1994). This credit taking behaviour enables individuals in the superior group to point to the collective 'we' identity, reinforcing ideas that the group is righteous and worthy. Although Lorraine may have been successful anyway, Virtuosi take credit and revere her as a model member, her glory reflecting on the charismatic group and *vice versa.* She is regularly referred to in many *Cassiopeia* communications:

> *She started with minus 6 figures, in fact… 9 Months later she had trained herself, attended our Cassiopeia master class and raised £500,000 of JV finance! That's half a million, at 2 networking events - £300K of that at a Cassiopeia event*

<div align="right">Cassiopeia, sales letter email from the Virtuoso, 2014</div>

At first sight it is tempting to think that exemplars are the least dependent. Perhaps they are highly motivated self-starters, with no felt need for accountability in the form of a group conscience. However, it may be that exemplars are just as, if not more so, eager for approval, affirmation and adoration of all in the charisma and that their group conscience fantasy spurs them on to greater performance in exchange for greater praise, their exalted status in their charismatic group fulfilling their psychic needs. More research is needed into the 'types of people' found in the charismatic movements of Wealth Creationists and the variation in group conscience fantasies to understand this aspect more fully.

4.3.3.2. Micro-business owners matter

In the closing paragraph of the above emailed sales letter (involving a charitable donation in exchange for a property course), the *Cassiopeia* leader issues a bold directive:

> *Be part of history. Matter and mean something.*
>
> *Cassiopeia,* sales letter email from the Virtuoso, 2014

Being 'part of history' reveals the importance the Virtuoso attaches to his own entrepreneurial mission in creating the large *Cassiopeia* community. In this surprising quote, the imperative for individuals pursuing the vocation of an entrepreneur is to be significant and have meaning, perhaps through belonging and achieving the mission. By contrasting this finding with other educational choices for micro-business owners in the landscape of provision over the last few decades **(Table 2.1.),** micro-business owners have been deliberately excluded from Chambers (Bennet 2011, Taylor 2007) and the initiatives of the SBS (Bennet 2014). Encouraged by academic myths (Gibb 2000), policy makers have either sidelined them out of ignorance (Devins et al., 2005, Greenbank, 2000, O'Dwyer and Ryan 2000) or excluded them by voicing influential opinions of their inconsequentiality (Bygrave 2007). Conversely, the educational providers under scrutiny confer entrepreneurial mission to micro-business owners through networked collectives where they are flatteringly expected to be exceptional. However, to become exceptional they have to be effectively socialised in the mission. This is discussed next.

4.3.3.3. Directives of association

Instead of leaving choice of friends to personal preference, choices must be strategically motivated for wealth creation. Rather than mixing with all kinds of people and embracing diversity (not least as this could yield novel ideas for innovation), decrees to *not* broaden

your influences are frequently forthcoming. Prescribed reading by Virtuosi are often full of warnings about choices of association. In a chapter entitled *Surround yourself with Winners,* the *Orion '*book of the month' author advises: *'*spend more time with the right people… if you truly want success, you have to get around the right people.*'* (Rohn 1996:132). In another example, Kiyosaki asks the reader to write down and scrutinise the nature of their close relationships:

> *Who you choose to spend your time with is your future. Write down the six people that you spend most time with. To successfully change my future I had to change my thoughts and as a result, the people I spent time with.*

<div align="right">(Kiyosaki 2008:282)</div>

Virtuosi frequently warn their congregations to be careful who they associate with. In the groups under scrutiny, 'good' behaviour is to strategically associate with 'successful' people. An *in-vivo* saying widely perpetuated in the Wealth Creationist lexicon is 'your net-worth is directly related to your network,' implicitly promising wealth and success. This saying is popularly attributed to Kiyosaki. Another frequently preached *in-vivo* quote is 'You are the average of the five people you spend the most time with,' attributed to Rohn (1996).

Selective association is a common feature of established groups displaying high cohesion (Elias and Scotson1994). To recap, in Chapter 4.1, Hagiographic authors Kiyosaki and Gerber both stress that the vast majority of people are educated to do well at school, get a job, work hard and consume goods through debt. But this is a form of slavery that does not lead to freedom. Conforming to 'job mentality' maintained a functional society for the interests of the rich*.* People join the Closed Stage then to learn new knowledge that leads to freedom. Accountability is a valued reason to belong, manifesting through the fantasised about influential group, necessarily comprised of people like us. It has been established that mind arises between people (Stacey 2000b), therefore the ideal group conscience can only be constructed through frequent fellowship with 'winners.' Given the perception that only 5 per cent, narrowing to 1 per cent of those targeted by the Wealth Creationists achieve 'something significant', it follows that at least 95 per cent of imagined others are 'not like us', but the herd. Insiders then perceive their groups as scarce, superior and special groups. When Virtuosi flatteringly address their congregations as entrepreneurs, they intend to confer heroic momentum and glamorous connotations (see Beaver 2003), to reinforce the identity of participants as special, superior and elite, and communicate their high expectations.

Research into other collectives of entrepreneurs shows that networking legitimises venturing activities (De Carolis *et al.,* 2009, Stacey 2003). The frequent reinforcement of exemplary shared values and behaviours influences ways of thinking of all within the belonging boundary (De Carolis *et al.,* 2009, Stacey 2003, Elias and Scotson 1994). Where the group identity is superior insiders are discouraged from mixing with those 'not like us' from fears of pollution (Elias and Scotson 1994). Frequent directives about association preserve purity of mind in the new, Wealth Creationist ways of thinking. It is important to prevent backsliding, to prevent going back into bondage and the darkness of the masses. Clearly, selective association is an insulating directive.

The literature review discussed how value homophily was concerned with internal states that were the driver for an individual's future intentions and decisions (Lazerfield and Merton 1954). In regular networking meetings the value homophily of associates serves to reinforce individual ways of thinking that can galvanise behaviour and venturing intent. Value homophily is a largely unconscious process (Fischer 1982) yet in the social settings, value homophily is amplified and taught as a consciously calculated matter of strategy for success. Fischer (1982:179) explains that when people 'choose others who share their views and values' a consequence is that 'the chosen typically resemble the choosers.' For Wealth Creationists, the chooser hopes to resemble and become more like the chosen, implicitly more successful and wealthy than they are now. Through the insulating directive of association and frequent praise-gossip about exemplars, a powerful degree of group cohesion and group identification through the common norms and values is constructed (Elias and Scotson 1994). However, social identification with the ideology, when internalised, leads to homogeneity of values, behaviour and attitudes (Ashford and Mael 1989), providing further evidence that conforming to the group can amount to de-personalisation of the self (Ashford and Mael 1989, Elias and Scotson 1994). Yet the consciousness of belonging to a superior group of such high value gives rise to a rewarding 'gratifying euphoria … with complementary contempt for other groups' (Elias 1994:xviii). This complementary contempt of the Wealth Creationists for 'the herd' and other specific outsiders will now be discussed.

4.3.4. Entrepreneurial chauvinism

Derisory sentiments of the Wealth Creationists towards other groups are not socially supported in wider society in the UK, hence they are referred to as the Entrepreneurial

chauvinism property. Entrepreneurial chauvinism contributes by defining the boundaries of the group, through reinforced ideological values of 'good' and 'bad' attitudes and behaviour. It is necessary to make a distinction here between property entrepreneurship education groups and business entrepreneurship educational groups, as they have different initial target audiences that directly influence which social groups are denigrated and stigmatised.

4.3.4.1. Property entrepreneurship education

Kiyosaki's (2008:5) *in-vivo* term J.O.B.s (said - *jay-oh-bees*) stands for 'just over broke', and refers to employees. Those trading their time for hourly rates of remuneration, showing up at regular times at workplaces are the 'millions who earn just enough to survive but cannot afford to live' (Kiyosaki 2008:5). J.O.B. is most likely to be heard in the property entrepreneurship groups, because the prospective audience for courses tends to be employees, and early stage property investors. For example, marketing communications for the *Cetus* educational programmes exhort their prospective audience to 'get out of the rat race' of employment. In another example, the Virtuoso of *Cassiopeia*, at a three-day conference, jokes from the stage:

> *… and then think how great it's gonna feel to sack your boss … you're not a Just Over Broke anymore … and become one of us*
>
> *Cassiopeia,* Virtuoso Open Stage event

In this short quote we see an example of both the dis-associative group and the associative group. It is not uncommon for people to use the phrase derisively, for example, 'then I found out he was just a jay-oh-bee!'. Being an employee has a low status. Another property entrepreneurship education notion is the idea of 'sacking your boss.' The phrase is designed to undermine those who usually enjoy a greater degree of power in society in order to strengthen the personal authority of those subject to that power. Again, external realities are suspended in the charismatic settings (Stacey 2003, Bion 1961, Weber 1947). To illustrate further, the Virtuoso of *Cassiopeia* is qualifying his audience for one of their educational programmes:

> *… who this is for … if you want to sack yer boss, buy back time, create time, create freedom, choice, this is for you…*
>
> *Cassiopeia*, Website video

Sacking your boss is planned into strategy workshops as a personal goal, and much of the early educational direction is applied to both exploring and undermining 'job mentality,' i.e. receiving a regular steady income in exchange for one's time. This

entrenches the stigmatisation of employees. Nicholas assists in signing people up for Closed Stage courses in the *Cetus* Open Stage events. He gives an insight into the type of people who join up:

> *… the real interesting point of view that I have found, ... and talking to many people, is people who generally had money… was never the ones who went forward and did the training. It was always the people who were tight financed. They had a massive incentive to go out and make a difference in their life because of the fact that they were sick and tired of trying to make ends meet every week.*
>
> Interview: Nicholas, *Cetus.*

This type of person then is someone like Jude, a single parent working part time in the civil service and part time in a self-employed capacity. She had already joined the *Cetus* Closed Stage course:

> Jude*: … what motivated me is … having these credit card debts to clear and my income wasn't enough … I do another part time job which brings some extra income but when I retire because retirement benefits is probably about £100 a week which isn't enough for me. So I … I came across this course so I did something about it, which can help me develop my own business and make lots of money. And that can help me with my children in university education or whatever they want to do.*
>
> JG: *Have you always been employed?*
>
> Jude*: Yes*
>
> JG*: Have you got any properties at all?*
>
> Jude*: No*
>
> JG: *So am I right in thinking that your course was about six…seven thousand pounds?*
>
> Jude*: Actually I think it might have been more five. Say five, six thousand pounds, bought on credit cards.*
>
> JG*: OK. (Pause) Have you been paying off the credit cards?*
>
> Jude*: To be quite honest, I am still on the minimum payment, which is not good… I ... I… need to … sort that out, pay a bit more.*
>
> Interview: Jude, *Cetus*

Clearly Jude is 'tight financed,' although it is not unusual for those entering the Closed Stage in property wealth creation education to be laden with consumer debt. There are

specific teachings, strategies and spreadsheets supplied by *Cetus,* in order to help to pay off debt quickly and rebuild credit histories.

At recruitment stage, J.O.B.s acquiesce to stigmatisation by the desirable group that they wish to enter. Despite their status disgrace on entering, faith is in the promise of the esoteric *gnosis* and membership of the charismatic group to effect rapid changes. One group can only stigmatise another when it has a more powerful standing which happens in cohesive, organised groups comprised of people in established relationships with each other (Elias and Scotson 1994). To be socialised new entrants must change, and their 'action taking' evidence of changes is frequently posted to closed Facebook pages, such as going on viewings, putting in offers, and having offers accepted. Approval and encouragement is being sought from the more established members. Sacking your boss is a milestone. Many publicly announce this either at their group meetings and/or through social media to rapt congratulations and cheering. Outside of these groups employees are fragmented, unorganised and blissfully unaware of their stigmatised status. Yet for Wealth Creationists, employees share a similar status to slaves. In particular, property education groups stress that a major benefit and outcome for learning with them is 'freedom'. However, employees belong at the lowest end of the status continuum within the property groups **(Figure 4.3.4.).**

4.3.4.2. Business entrepreneurship education

In business entrepreneurship education the J.O.B.s are the 'out group,' not the entry point. These groups are not for employees, and start-ups are very few and far between. Having previously experimented with programmes for new businesses, the *Pyxis* Virtuoso is very clear about who his wealth creation education is aimed at now:

> *This country needs more grow ups not start-ups.*
>
> *Pyxis* Virtuoso, Interview

4.3.4.2.1. Owning a J.O.B.

The self-employed are the general entry-level target market for business education programmes. However, not all small-business owners are created equal. If having a job is outsider status, owning a job is only a marginal improvement. During a three-day *Pyxis* Open Stage event, a Virtuoso teacher of the programme addressed the shame of the solo self-employed:

> He was addressing us all and striding from one side of the room to the other *… if you are self employed it's likely that you own a J.O.B. … just with many bosses. I*

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have a saying for that… He pauses, faces the audience, then stands still with his hands on his hips before shouting, *Hamster on the Wheel!!*

<div align="right">Field note: Pyxis, Open Stage Event</div>

The derogatory term *Hamster on the Wheel* is frequently heard in conversations as short-hand for *E-Myth* author Gerber's observation that small-business owners spend very long hours working in their business, to the detriment of working more strategically on their business. The notion of 'owning a job' is also informed by Kiyosaki and Lechter (2002). In the *Rich Dad* series of books they outline four working statuses that produce income. These are fundamental to understanding the educational methodologies and frameworks that guide the Wealth Creationists **(Figure 4.3.3.)**

Figure 4.3.3. The Cash-flow Quadrant (after Kiyosaki and Lechter 2002:40)
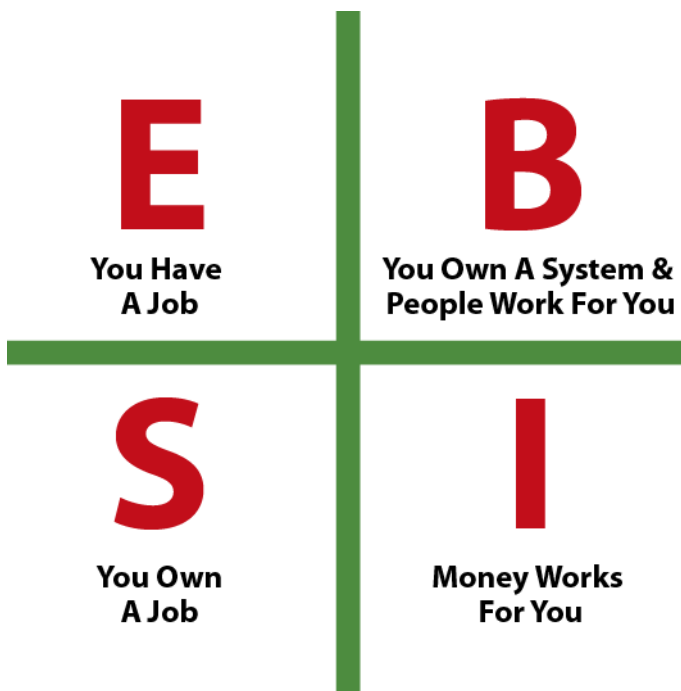
Left side	Right side
Employee	Business owner
Self employed	Investor

The quadrant people choose to be in depends on their 'mindset' about money and the security it represents (Kiyosaki and Lechter 2002:41). Employees are typically thought to have a powerful need for the certainty and security of a regular income:

…for them, the idea of security is more important than money. Employees can be presidents of companies or janitors of companies. Its not so much what they do but the contractual agreement.

(Kiyosaki and Lechter 2002:30)

They take 'a closer focus on the B and I side, as there are already plenty of books written about being successful on the E and S side' (Kiyosaki and Lechter 2002:23), positioning the knowledge contained within their book as scarce. Property entrepreneurship courses are aiming to move the E into the right side, to the I quadrant and sometimes to the B as well. Business entrepreneurship courses are aiming to move those in the S quadrant diagonally into the B. These 'right side' systems broadly involve employing what Kiyosaki and Lechter (2002) call OPM and OPT, other people's money and other people's time, terms that are frequently heard in property entrepreneurship circles. While 'our' time and 'our' money are spoken about as precious commodities, teaching is concerned with harnessing the less precious resources of others to create wealth. Although Kiyosaki and Lechter (2002) stress that there is nothing value laden about being in any of the quadrants, as money can be made and lost in any of them, this does not reflect the pervasive entrepreneurial chauvinism in the social settings. In *E- Myth,* Gerber (1995) suggests that many people start businesses (he calls it an 'entrepreneurial seizure') to escape employment, as they can be very good at what they do but dislike doing it for someone else. However, before too long after start-up, people realise that 'the business that was supposed to free from the limitations of working for somebody else actually enslaves' (Gerber 1995:14). As self-employed business owners (in the left, S quadrant) tend to do everything in the business themselves, if they are taken out of the business, there would be no business (Kiyosaki and Lechter 2002, Gerber 1995). *Hamster on the Wheel* syndrome is the starting point for change for business owners, reinforced by accountability pressure from the imagined group conscience to outsource or employ quickly rather than be stigmatised.

4.3.4.2.2. Outsiders

Descriptive indicators in the data about other outsiders have been categorised with this entrepreneurial chauvinism property. The literature review showed that government subsidised courses for small-business owners by government subsided agencies had a chronically low uptake. While these may have been delivered by employees, that isn't the whole picture. While employed educators are met with deep suspicion, a member of *Orion*, discussing a recently attended subsided policy initiative for business support also revealed:

… the people that were delivering it lacked the credibility because they weren't business owners, they were just employed, or … sort of seconded by the government to do this, so they might be public sector people… but I went, it was Train to Gain, and … I mean I didn't find it to be of any value at all because I couldn't see that the person I was talking to was on the same page as me at all. They were not of the same mindset at all.

Interview: Katie, *Orion*

Those seeking to teach or mentor business owners but with public sector employee status are outsiders. In this study the data supports existing research findings about supply side providers of business support and education that lack 'hands on' business experience (Gibb 2009b, Sarasvathy 2001b, Matlay 1999, Hopkins and Feldman 1988), while lending weight to findings that small-business owners are antithetical to government (Simpson and Docherty 2004). These findings indicate that the credibility of entrepreneurial leaders is needed if small-business owners are to be attracted to the paid for courses. If small-business owners believe they are superior to employed people, taking degrees of freedom, autonomy, and wealth as a measure, then it follows that they will only submit to educational leaders that they perceive to have achieved these things. This should not be news. Four decades ago the Bolton Report (1971) found that:

Small-business men are often fiercely independent, and 'being the master of his own fate' … small businessmen are characterised by their independence, which is certainly the image they have of themselves

The Bolton Report (1971:93,94)

This self-identity, certainly of those within the belonging boundaries of the social settings, still resonates as accurate. Independence, freedom and autonomy are desirable achievements in the mission of the groups. For small-business owners, it makes sense to take learning instruction for the vocation of an entrepreneur from people further on in that freedom and independence, not less. Nicholas from *Cetus* was asked:

JG: *Would you buy a course on entrepreneurship that was delivered by someone who hadn't had experience in that aspect of entrepreneurship?*

Nicholas: (Screws up his face). *No. I wouldn't be interested.*

Interview: Nicholas, *Cetus.*

However, Nicholas had attended a Business Link course which taught him business planning many years ago. While he valued this input, this attitude seems exceptional among Wealth Creationists. However his comments still reflect the entrepreneurial chauvinism that distinguishes and judges between types of small business owner:

… I found them… the input that I had from them was actually quite valuable… I think the reason other people may not have … is that they haven't acted upon the information that has been provided for them. Because it's free … because … most people don't value that, in fact the vast majority of people don't value that … and people with mindsets, a lot of them were starting their business for the first time, and they were still in their job mentality, or they were still the world owes me a living, or they were still kind of … I can't be arsed to do this, pardon my language…

Interview: Nicholas, *Cetus.*

Certain characteristics and attitudes of other small-business owners can make them 'not like us.' An example is provided by the leader of one of *Orion's* groups:

If people come along and are too negative and are 'it's the economy,' blaming everything else, they're not for us.

Interview: Darren, *Area 2 Orion*

In another illustration, the Virtuoso leader of *Cygnus* sifts and qualifies prospective members at an Open Stage event, regaling them in the following way:

… if you think the Government is stopping you from growing then you are fucked! Our job as business owners is to flourish and thrive despite what those buggers in government do. People who are struggling look for excuses. I see it everywhere, and as a business owner you are one hundred per cent responsible for your business. People tell me there is a recession on and I say 'and your point is?' Get on with it! It's all down to you!

Virtuoso *Cygnus,* Open Event

By setting the bar high on standards he simultaneously attracts those who may be predisposed to the ideology and repels those he needs to exclude from his superior group, for fear of value contamination. His rallying cry provides a model for the kind of battling, tenacious, warrior entrepreneur that is the fantasised construct of the *Cygnus* group conscience. This is the heroic 'against the odds' 'chosen few' self-identity of this collective of entrepreneurs. That the Government is *expected* to provide obstacles for trading is a clear echo from over four decades ago when the Bolton Report (1971:92) found a similar view as 'many small firms believed themselves to be operating in a generally hostile environment as a result of actions of Government.' This Virtuoso is tenaciously battling on anyway, his certainty inspiring others to follow. In business educational groups then, examples of the types of people that clearly have an outsider and 'not like us' status are: the employed and the public sector worker. Distinctions are

also made in both kinds of education about the 'wrong' types: the ones with 'job mentality'; those with 'bad' mindsets (presumably those ignorant of the Hagiographic canon); the negative; the blamers and the lazy. As the Virtuoso of *Cygnus* sums up:

No one ever got rich by watching the telly.

Virtuoso *Cygnus.* Open Stage event

All of these types are unwelcome and consigned outside of the boundaries.

4.3.4.3. The entrepreneurial chauvinism continuums

These continuums show how certain types of people in these wealth creation educational groups are classified, ranging from stigmatised to esteemed.

Figure 4.3.4. The entrepreneurial chauvinism continuum. Property wealth creation education

4.3.4.3.1. Property

At one end of the continuum shown at **Figure 4.3.4** are the stimatised J.O.B.s. Often loaded with personal consumer debt many enter the groups as employees. Some experience dependency on the Virtuosi and fail to make any progress, perhaps stuck in the 'gratifying euphoria' (Elias 1994:xviii) of belonging to 'People Like Us', but in many cases these powerful feelings diminish with routinisation and expected teaching tasks. Strategies to decrease debt, rebuild credit and concurrently build income by sourcing properties and deals for other people, help some to start building their own asset base. Many build reciprocal relationships with peers. Joint venturing is much more common in the property wealth creation education groups than the business groups, indeed to 'JV' is an expected outcome. Through early trading strategies such as sourcing, individuals adopt the simple trading status of sole trader to accept income outside of their initial employment status. In this way they begin to align with some business group definitions. For example, they are interdependent firms, bound in informal ways, taking co-ordinated action to trade together (Granovetter 1995, Khanna and Rivkin 2001) and they exhibit informally managed consensus and control (Smangs 2006). Some reach the goal of

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'sacking their boss.' In some cases, people enter as self-employed already, further along the continuum, and so do not experience the same stigmatising as the J.O.B.s. Presumably most members make incremental progress to a level that satisfies them. Only a very few reach the esteemed heights of becoming group exemplars and educational course leaders.

Figure 4.3.5. The entrepreneurial chauvinism continuum. Business wealth creation education
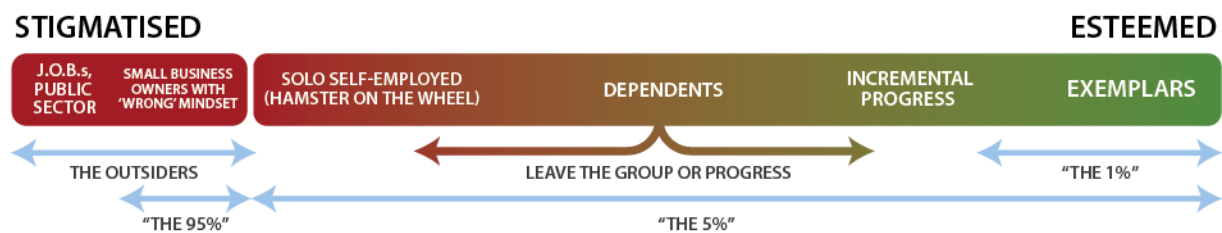
4.3.4.3.2. Business

Figure 4.3.5. shows the range of those in business entrepreneurship educational groups. At one end is the stigmatised 'outsider' group of the employed, followed by the type of small business owner with bad, negative attitudes and the wrong mindset. These are clear outsiders against whom the boundary is defended by derogatory gossip and prequalifying rallying calls of Virtuosi. The entry status for these groups is the micro-business owner, the hamster on the wheel, disrespected because they insist on doing everything themselves, yet accepted through explicitly signalling a willingness to change through joining. Hamster on the wheel behaviour doesn't lead to more freedom but less, as the earning capacity of the individual is capped. Next are the dependents who after a time of not proving their worth through little *action taking* can be 'fired' or at least become excluded by their peers by a subtle yet chronic lack of reciprocity both socially and economically. Referring to Biggart and Delbridge's (2004) typology of systems of exchange **(Table 2.2.),** many businesses owners trade reciprocally, both horizontally and vertically with their Virtuoso and peers. Often 'outsider' offerings are cheaper (instrumental rationality), yet often these are not considered, much less chosen. Business wealth creation education groups are business groups, as they display a system of exchange that favours insiders, the communal system. 'Communal relations are those in which actors share identity in a community … that tends to support an 'ingroup/outgroup' orientation' (Biggart and Delbridge (2004:41). As long as learning leads to incremental changes in individuals' circumstances as monitored through the accountability processes,

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most become respected members of their group. Exemplars are exalted for the marketing purposes of Virtuosi during Open Stage recruitment, enabling the groups to point to their best members as proof of their superiority.

4.3.5. Concluding with religious comparisons

This chapter has illustrated the nature of the boundaries of belonging as indicated by the data. The three properties can stand the grounded theory method of the interchange-ability of descriptive indicators of each interdependent charismatic group here suggesting a commonly held Wealth Creationist nomos.

Accountability is a crucial internalisation process for all members of the charisma, experienced by individuals as a group conscience that takes the form of fantasies that both applaud and judge the individual. As in religious conversions, this means believing in the shared norms, values, behaviours and assumptions that comprise the ideology. As these provide sense making and meaning for individuals' lives, they comprise the nomos (Berger 1990). Internalisation of group ideology can lead to close identification with homogenous characteristics that can amount to 'depersonalisation of the self' (Ashford and Mael 1989:26). In common with religious studies this is also a compensatory consideration (Stark and Bainbridge 1985), a sacrificial price to pay for the resolve and means to make internal changes. Application of the new esoteric learning is an act of faith in working towards the promises of more freedom, wealth and choices in life.

Unconscious emotional states of dependency and sycophancy that can border on worship are observed across all groups in the field, but are especially noted in newcomers. Ashford and Mael (1989) suggest that newcomers need an identity when entering a new organisation. Precisely because they do often work alone, or are isolated by their owner status from their employees, many willingly conform to their group ideology and embrace the Wealth Creationist nomos, becoming 'like others' the 'us' of their belonging identity. Indeed, the experience of acceptance in the perceived prestigious elite group can be gratifyingly euphoric (Elias 1994).

The work of Martens and Tracy (2012) showed the motivation to 'copy' the Virtuoso and exemplars suggests that the need to submit and belong may be enough, with learning a secondary consideration in those experiencing dependency. Recently Day's (2011) study into religious belief in Britain showed that regardless of professed religious affiliation,

people put their faith in people, their social groups and their shared values. Just as Durkheim believed that belief arises through social interaction, participants in Day's (2011) research showed that people longed to belong with others. Concluding that people *believed in belonging*, this new form of religious expression exercises emotion and relatedness through social processes, although this is 'still performed through the social actions of belonging and excluding' (Day 2011:194). Sectarian movements (moral groups with common ideologies) maintain distinctive differences from mainstream society (Wilson 1967). Despite being part of society, ideologies can only be devised through being informed by society (Durkheim ([1912] 2008). Defensively speaking, two main protection mechanisms are available to sectarian movements, isolation and/or insulation (Wilson 1967), mechanisms that serve to thoroughly socialise sect members to the group, towards a new identity and away from old ways of being, belief and identity.

Religious organisations provide prime examples of divesting the newcomer of their incoming identity (Ashford and Mael 1989). For example the *J.O.B.s* and the *Hamsters on the Wheel* at the stigmatised end of the continuum find their status identities frequently derided thorough both the blame gossip of peers and from Virtuosi educators. Religious organisations disparage the newcomer's present status in very similar ways, discounting their knowledge and ability in an effort to strip them of their identity and hasten a conversion to the desired way of thinking (Ashford and Mael 1989). The prevailing fantasy shared by all is that newcomers are ignorant, unknowledgeable *subjects* chiefly because they are uninitiated in the ideology (Weber 1947) and this is evident in the social settings. Although expected in ideological charismatic groups (Stacey 2000b, Bion 1961), external realities are suspended, thus customers can be 'fired' and bosses can be 'sacked'. Religious organisations seeking to socialise people more thoroughly restrict or isolate newcomers from external contact (Ashford and Mael 1989). Insulating directives proscribing social association with certain kinds of people yet prescribing it with others are hallmarks of the Wealth Creationists, seeking to both divest individuals of the old identity and reinvest with the new **(Table 4.3.2).** Restrictions in sects are consciously designed but are often unconsciously accepted (Wilson 1967). This rings true in the wealth creation educational groups from a strong need for followers to conform to group ideologies. In common with religious sects the findings show that infractions can be punished, while exemplar behaviour shows fully internalised values and behaviour (Ashford and Mael 1989). Charisma is maintained and perpetuated through mutual systems of exchange thorough praise and favour (Wallis 1982) and often increasingly

enmeshed with mutual trade in business groups or JVs in property groups. All in the groups construct and maintain fantasy profiles for those held in contempt and stigmatised, the outsiders. Through these features, boundaries to belonging are constructed in very similar ways to religious and Gnostic sects. This chapter has examined in more depth why participants are both attracted to and become part of the wealth creation educational programmes. As in charismatic entrepreneurial leadership studies, many individuals are seeking to fulfil psychic needs (Vecchio 2003, Gabriel 1997) through participating in the salvationist aims of the mission. Through belonging all in the charisma can adopt a superior identity, imbibing vocations with more significant meaning. Unlike education that seeks to merely impart knowledge, Wealth Creationist education fulfils emotionally and spiritually by providing an organising nomos that gives daily life meaning and purpose. This further explains why many are attracted to and belong to the core programmes.

This chapter has also partly fulfilled the second research aim, of *evaluating the organising social processes*. It has been shown how the social force of the constructed group conscience is a powerful means of engendering compliance to the group ideologies. Charisma also breeds dependency, yet these groups reflect their best selves, their 'good' through elevating their exemplars and stigmatising those that represent the perceived 'bad' in society. In the next chapter, the findings are concerned with teaching and learning tasks, and what the Wealth Creationists are trying to achieve through these tasks. This next chapter chiefly answers the third research aim – *investigating what is taught, how and why*.

Table 4.3.2 A comparison of sect and gnostic sect characteristics (B).		
Sects (Wilson 1967:24)	**Gnostic sects** (Wilson 1967:29) In addition to the sect characteristics	**The Wealth Creationists**
It is a voluntary association	Adopt structures more in keeping with modern rationally conducted enterprises, with secular models of organisation and secular publicity techniques (*ibid.,*17)	It is voluntary Groups have trading business status
Membership is by proof to sect authorities of personal merit, knowledge of doctrine, affirmation of a conversion experience, or a recommendation by members of good standing	Conversion is alien – but instruction and guidance are offered to the neophyte – enlightenment unfolds	Referrals to education are common from existing members. Conversion narratives are a feature of Virtuosi speakers' life histories. Conversions may be gradual through exposure to teachings.
Exclusiveness is emphasised Expulsion exercised against those who contravene doctrinal, moral and organisational precepts	There may be exclusive mysticism	Exclusive to certain groups in society People may be asked to leave, or fall out of favour with leaders
Its self-conception is of an elect, a gathered remnant for this special enlightenment	Emphasis on special bodies of teaching, of an esoteric kind. Teaching may replace secular scientific explanation and offer a cosmology, anthropology, and psychology of its own.	The groups adopt a concept of individuals being '*called out*' from mainstream society as a marginalised elite
Sects must maintain the dissimilarity of own values to those of society. This is achieved either through isolation or insulation (*ibid.,*36) Divergence from society as to what constitutes true knowledge	May develop a special argot to enhance the use of internally shared knowledge (*ibid.,*37). Teach that the material world is less real Divergence from society as to what constitutes true knowledge	Insulating directives of association are issued Mainstream employees (the herd) are stigmatised Divergence from society as to what constitutes true knowledge
Commitment to group tends to be total regarding accepting social and moral doctrine and regulation. (*ibid.,*42)	Commitment to group members is secondary – commitment is to the distinctive ideology – the gnosis – the principal knowledge.	The commitment to the group members is secondary – the commitment is to venture by *taking action* to create wealth by applying the principles of knowledge
Personal perfection is the expected standard of aspiration in whatever terms that this is judged	Personal perfection is the expected standard of aspiration in whatever terms that this is judged	
There is a high level of lay participation: there is opportunity for the members to express their commitment	There is a charismatic leader, who pronounces wisdom. Ministers are styled as teachers	There is a charismatic leader, who pronounces wisdom. Exemplars may also teach. Members often express fealty to leader and group.
The sect is hostile or indifferent to the secular society and to the state	An emphasis on the utility of gnosis for worldly success, self-realisation, health, material well-being and happiness	An emphasis on education of certain knowledge for worldly success, self-realisation, material well-being and happiness

4.4. Getting to the next level: the tasks of the groups

4.4.1. Introduction

Findings from a sub-category of Belonging, Getting To The Next Level (GTTNL) will now be investigated, largely fulfilling the research aim - *what is taught, and how and why.* The most prolific descriptive data indicators concerning teaching and task contents have been conceptualised into two distinct properties; Mindset and Strategies for Systems. This is shown within the Belonging category **(Figure 4.4.1).** This chapter initially explores some meanings of the frequently used *in-vivo* term 'getting to the next level', followed by a brief discussion of data from the influential Hagiographic authors. Next, the findings concerned with Mindset are discussed followed by an analysis of the religious dimensions. After this Strategies for Systems reviews the taught structural 'know-how' of the groups, followed by an analytical discussion of teaching and learning methods. **Figure 4.4.2.** shows the GTTNL category in the context of the wealth creation education providers' sales funnel. NB: The Hagiography has arrows coming from the core groups to the literature, as some Virtuosi write books that contribute to their particular group's canon of knowledge.

Figure 4.4.1. Getting To The Next Level category within the Belonging category

Figure 4.4.2. The GTTNL Category in the Closed Stage.

Referrals from group members

JVs, Affliliates, Other Groups

Database

Advertising and social media

Least expensive

The Open Stage

CHARISMATIC CREDIBILITY
INTERPRETING THE TIMES
PROPHESYING

The Hagiography

- - - **Decision to Join** - - -

The Closed Stage

CHAUVINISM
ACCOUNTABILITY
STRATEGIES FOR SYSTEMS
MINDSET
PEOPLE LIKE US

The Hagiography

MASTERMIND

Most expensive

| | Evangelising | | Belonging | | Getting To The Next Level |

4.4.1.1. What does getting to the next level mean?

Getting to the next level is concise shorthand for more than business growth. In one sense GTTNL is the collective mission of all interdependent people in the educational groups, although the highly subjective context firmly places responsibility for the 'getting' with the consumer of the offered education. Here is one example of the numerous broad contexts it may be used in:

> *If you would like to know more about our program* [sic] *and think it might be what your business needs to get to the next level, please email us*
>
> extract from follow up email after *Pyxis* Open Stage event

The following table **(Table 4.4.1.)** shows a selection of descriptive indicators from closed stage participants when specifically asked:

What does getting to the next level mean to you?

Table. 4.4.1. Descriptive indicators GTTNL
seeing myself as a successful business woman by design
not feeling I'm clinging on for dear life
to consistently put into practice everything I have learnt
achieving financial, family & personal goals, which would all result in a feeling of freedom
that I had found the ability to focus and achieve
coming out of muddle and feeling in control
consistent and sustained growth
I am at 'the next level' compared to where I was
still I feel like I'm falling short of the next, 'next level'
maybe as entrepreneurs we are hard to satisfy and have to keep aspiring?
when I get there I'll still probably be at base camp on that mountain with several more levels to go
do we reach the absolute top and say 'this is it'? I'm not sure...
my next level would be achieving our plan for 2013
once I'm there (or before to be honest) I'll be looking at the next peak

'Getting to the next level' can be thought about as an undefined subjective fantasy, dynamically changing and constantly perpetuated. Participants reveal (including the spouse of a Virtuoso) that they are dissatisfied with their current performance. One's standing and status now is clearly not enough. For those running a business full time, the likelihood of being able to '*consistently put into practice everything I have learnt*' is highly

unrealistic. The selection of descriptive indicators **(Table 4.4.1.)** also shows that despite having committed to applying the learning through *taking action* people feel they are not measuring up and have to try harder. Leaders feel this too. One morning in *Orion*, the Virtuoso urged his assembled congregation to:

> *… put your hands up if you're not where you think you should be for your age!* He has his arm stretched out above his head, and is pacing quickly back and forth on the stage. Most of the people present slowly put their hands up too. *That's right … I'm the same …* he says, nodding his head quickly. *And what… what it means… is that we just haven't learned enough yet!*

Field note, *Orion* Closed Stage event

The cure for constant dissatisfaction then is more investment of time and money into more learning. The content and nature of the teaching, the tasks, are largely concerned with *mastery of the mind* (another *in-vivo* term), developing desirable behaviours, and learning to think in structured procedural frameworks known in the groups as *systems*.

4.4.2. Mindset

New entrants to the Closed Stage mindfully adopt the Wealth Creationist lexicon. Conversations are peppered with condensed terms for complex ideas that are ultimately subjectively defined. These terms include:

 getting to the next level; *financial freedom*; *in-flow*; *mindset*; *J.O.B.s; OPM; OPT*; *the universe; attract it; power team*; *focus on what you want*; *mastermind; taking action; contrarian strategies* and *limiting beliefs.*

In the literature review, it was noted that shared terms and vocabulary greatly facilitated communication and mutual trading in networks of entrepreneurs (De Carolis *et al.,* 2009, Elias and Scotson 1994). Religious charismatic leaders also employ 'an idiosyncratic lexicon of highly interpretable terms' that reinforces self-identification, a sense of belonging, as well as helping to assimilate particular teaching concepts (Joose 2012:181). The specific lexicon grows as some Virtuosi *(Pyxis, Cassiopeia, Cygnus*) communicate their own methodologies and ideologies through publishing books, which then become part of the prescribed canon for their groups **(see Figure 4.4.2.).** This ensures that the Wealth Creationists have an evolving dynamic argot.

While the Hagiographic authors persuade readers of the foundational need to think differently from mainstream society to accept the esoteric wealth creation knowledge, each author thinks about Mindset differently. The most influential writer in the Hagiography on Mindset is Napoleon Hill, his 1937 book *Think and Grow Rich* is revered as classic doctrine. *Orion* make it available on audio for their members so that downtime*, for example driving, can be leveraged for learning. The Virtuoso of *Orion* refers to this practice as 'the University in my car'. *Cassiopeia* Virtuosi also urge buying *Think and Grow Rich* on audio so that every available moment can be spent learning. Hill claims to have researched over 500 rich and successful men at the behest of Andrew Carnegie, who asked him to investigate the behaviours, knowledge and secrets of the rich, so that he:

> …might take it to the world, to men and women who without the secret, might go through life as failures…it was Mr. Carnegie's idea that the magic formula ought to be placed within the reach of people who do not have time to investigate how men make money.

(Hill [1937] 2007:9)

Leaving aside the 'magical thinking' rhetoric until the next chapter, Hill's book is concerned with seeking absolute control over one's thinking and applying his thirteen step 'manifesto 'towards riches', or anything else that one might desire:

> ... the popular belief [is] that riches only come to those that work hard and long. But when you begin to 'think and grow rich' you will observe that riches begin with a state of mind.

(Hill [1937] 2007:20)

For Hill, Mindset involves an obsessive focus on the object of desire, in this case wealth. For Kiyosaki, Mindset is financial intelligence, ways of thinking about money. The mainstream advice of working hard, saving money and getting out of debt is obsolete since 'the rules of money have changed' and mastery of financial intelligence is necessary before seeking to build wealth (Kiyosaki 2008:xii). For Gerber (1995) Mindset is a visionary ability to 'see' the creation of a business before it has come to pass, 'the entrepreneurial perspective is an integrated vision of the world… modelled after [their] vision' (Gerber 1995:71,72). These ideas about ways of thinking are Mindset, constantly re-interpreted by Virtuosi and further embellished with their subjective ideas borne from their dynamic entrepreneurial leadership experiences. To compound this, Mindset also refers to unconscious emotionality and cosmological beliefs. The concept of Mindset

represents myriad interpretive possibilities for followers, constantly articulated but extremely difficult to precisely define.

4.4.2.1. Overcoming fear

Virtuosi often teach and caution that fear hinders wealth creation. Through prior conditioning many are subconsciously fearful, crave security and are frightened to make mistakes with money (Kiyosaki 2008). A frequently heard mantra, 'Rich people act in spite of fear. Poor people let fear stop them' is attributed to the author of another popular book *Secrets of the Millionaire Mind* (Eker 2007). Advocating reprogramming of one's subconscious, in the preface of this book Eker says:

> *Finally there's an answer. It's simple, it's law and you are not going to circumvent it. If your financial blueprint is not set for success, nothing you learn, nothing you know, nothing you do, will make a difference.*

(Eker 2007:2)

Kiyosaki (2008) also advocates mastery over the subconscious through recognising the powerful feelings arising from it, yet not necessarily acting out of it. Here Kiyosaki recognises the phenomenon of Bion's (1961) emotionally powerful unconscious basic assumption states. Awareness of powerful subconscious feelings when with others, yet mindfully choosing a measured reaction, Kiyosaki calls *Intrapersonal Intelligence*, after Howard Gardner's work, *Frames of Mind* adding that, 'entrepreneurs require a high level of this intelligence' (Kiyosaki 2008:170). Just like Gerber (1995) and Kiyosaki (2008), all the wealth creation education leaders insist on continual learning to change mindsets and overcome fear, to create wealth and experience fulfilment. Overcoming fear is explicitly taught for followers, yet learning to manufacture fear as an effective sales tactic is also taught. To illustrate, the Virtuoso of *Pegasus* outlines how to write copy for sales promotions with the subject title *Why People Buy.* This short extract reveals his tactics:

> **The Fear Factor.**
> *Selling the Scare. Fear sells. It drives them to spend money. Fear causes stress. Stress causes action. Tap existing fears.*
> **The Four Ingredient Recipe for Using Fear:**
> *It scares the hell out of people.*
> *It offers a specific recommendation for overcoming the fear-aroused threat.*
> *The recommended action is perceived as effective for reducing the threat.*

> *The message recipient believes that he or she can perform the recommended action.*

<div align="right">Virtuoso *Pegasus.* Email extract.</div>

This reflects the manufactured social processes during evangelising where participants were persuaded to join the educational programmes through first inducing then ameliorating fear and uncertainty.

An antidote to overcoming fear for participants is to 'research and test', and many techniques are shown and demonstrated live. *Cassiopeia* show how to research property sites such as Rightmove or Zoopla, gathering data about specific areas while *Cetus* tell of how 'the herd' accuse entrepreneurs of being lucky. They use the term L.U.C.K. as described in Kiyosaki's books. For example:

> *…the main thing you're gonna need for … as in any strategy is .. LUCK (word stressed*). Leader is smiling and pauses. Some in the audience laugh *… which means* … someone near the front speaks *... that's right, it means Labouring Under Correct Knowledge, and we all need it.*

<div align="right">Exemplar leader *Cetus*, Closed Stage</div>

Members are urged to 'get knowledgeable' through joining closed social media forums. Here they can admit their fear in particular aspects of venturing and ask for help. Many from the wider Wealth Creationist movement as well as those in related industries frequent these forums. People seek the wisdom of the wealth creationist crowd, which is freely forthcoming. In the group meetings how to think and feel makes up a great deal of the content of teaching and learning tasks. Teaching is directional and imposed and followers play no part in contributing to the choice of taught material. What followers bring is their knowledge of their business and/or financial circumstances during teaching, providing context for the application of their learning, just as Gibb (2009a, 2009b) and Tell (2008) suggest is appropriate for small-business owners and entrepreneurs. What follows now reveals the most prolific data indicators for those teaching topics concerning *how to think, feel and be* that comprise the property of Mindset.

4.4.2.2. Prescribed and proscribed directives

Virtuosi educators stress continual reading (or listening to audio books) from the Hagiography and other endorsed literature. An *Orion* mentor asserts:

<div align="right">153</div>

> *There's a whole load of books on mindset, because if you don't get the mindset right nothing else works*
>
> Interview *Orion,* Area 2 Closed Stage

And from a *Cassiopeia* Virtuoso:

> *…audio is a great way to leverage time, overwhelm the subconscious so it sticks &* [sic] *is retained, and great for people who are slow readers, dyslexic … just lazy b*stards!* [sic] *Plus all that dead driving time, you can now look forward to a traffic jam!*
>
> Virtuoso *Cassiopeia* Closed Facebook Forum

The Wealth Creationists unite in advocating the importance of lifelong education for venturing knowledge. Pointedly, it is not the kind found in school or universities, as many are fond of telling their audiences:

> *Start with your passion then turn it into profit. Don't look for profit following an outdated education & career 'system'*
>
> Virtuoso *Cassiopeia* Closed Facebook Forum

To illustrate further, *Orion* has a selected 'book of the month' given out to all members. *'Readers are leaders and…*(audience response) *Leaders are readers!'* is an eagerly anticipated 'call and response' ritual when 'book of the month' is announced at meetings. Biographies from household name entrepreneurs are popular recommended reading and Virtuosi often refer to their righteous habits and behaviours during teaching. Yet this imitation of the successful is curiously at odds to the rallying cries to stop copying and being derivative and to start being creative and innovative. The Virtuoso of *Vela*, at a Closed Stage event, speaks from a raised stage about a new course that he is offering. With a set of slides behind him titled *The Unspoken Truth about Entrepreneurial Wealth – the State of Mind*, he explains that his Advanced Thinking course is about:

> *the knowledge of how our minds work and also how to duplicate both the mind-set and the strategies of high, high achievers.*
>
> *Vela* Virtuoso YouTube Channel, Closed Stage event

However, one morning in *Orion*, the guest Virtuoso of *Pyxis* accusingly questioned the assembled group:

> *'Ask yourself: Are you a consumer or a creator?'*
>
> *Pyxis* Virtuoso, *Orion* Open Stage event

The right way to be of course was to be a creator. Conflicting teaching messages such as these either go unnoticed or are tolerated and unvocalised, as with unsubstantiated claims. The quest to know the secrets of those that have created significant wealth, ostensibly manifesting directly from *the way they think,* is pervasive and many Virtuosi stress the need to both think like them and think differently. Constant calls for innovation, creativity and originality in both service delivery and product offerings rub alongside the prescribed directives to imitate, emulate and copy the habits and thinking of the wealthy by reading endorsed literature and strategic association and to consume more education.

There are also many instances of proscribed insulating directives delivered with characteristic urgency aimed at protecting individuals from environmental negativity:

> *don't watch the telly … don't read the news!*

> An exemplar leader*, Cetus* Closed Stage

In another example, the *Orion* Virtuoso had just returned from his own latest wealth education trip in America, and was sharing new knowledge with his congregation. While specifically teaching about mindset and limiting beliefs he offered this story:

> *I met someone who was a billionaire last week in the States. He never ever listened to the news. It was one of the things that he stopped doing. He said the news bred negativity and scarcity in his mindset and they were the things that he had to get over.*

> Virtuoso, *Orion* Closed Stage event

Modelling exemplary behaviour of association gives the *Orion* Virtuoso much more credence to issue imperatives to guard against damaging influences. Organisational directives to avoid media news as they can lead to negativity can be veiled warnings to only display positive attitudes and can be a form of control (Ehrenreich 2009). To recap, in the social settings it is difficult to publicly ask questions and 'being positive' may be another pillar that reinforces this. While Ehrenreich (2009) shows how avoiding negativity is becoming essential in western society, in the Wealth Creationist movement positive thinking is strategically amplified. Mindset teaching also includes adjustments in daily practice that lead to 'good' behaviours such as discipline, organisation and planning, the desirable habits of how to be. Often this is delivered via Virtuosi storytelling illustrating their exemplar habits while maintaining their charismatic leadership. At an Open Stage meeting the Virtuoso of *Cygnus* gives an insight into his daily routine:

> *'I spend ninety minutes each morning, seven thirty until nine o'clock, marketing my business, writing ads, campaigns or scoping offers. I do something on marketing.*

> *It's the single biggest thing that has enabled me to grow my business. I can deal with other stuff after 9am'*

<div align="right">Virtuoso Cygnus, Open event</div>

Personal standards of discipline are very high and almost ascetic. Almost impossible standards and values are reinforced through prescribed readings. This quote is from a long-standing member of *Orion,* Bert, who reveals his internalised belief,:

> *The most successful people, irrespective of what they do, without exception, are the ones who are disciplined.*

<div align="right">Interview Orion Closed Stage member</div>

Individuals' co-constructed accountable group conscience is perhaps a punishing taskmaster. People measure their efforts and behaviours against constantly stressed elevated standards of personal discipline. Wealth creation education includes learning new perspectives about money, customers, revising one's own consumer behaviour, reinforcing good mindsets and discarding bad mindsets. In short, much of the education is concerned with ways to think and how to be. The entrepreneurial mindset must be to constantly learn, continually innovate, improve and test (Gerber 1995).

4.4.2.3. The enemy

Some Virtuosi warn of a dangerous nemesis, 'your competition'*,* crouching at the door of individuals' wealth creation efforts, looking to rob them of what is rightfully theirs. Some declaim with authority on this subject, bringing to life this cunning entity. Ostensibly, competitors are *always* looking to copy, out-innovate and destroy and are unrelentingly fixated on the demise of those on the entrepreneurial mission. Exceptionally, *Pyxis* recommends thinking about reframing competitors as potential joint venture partners, while *Vela* and *Cygnus* are particularly strident about competitor danger. The Virtuoso leader of *Cygnus* has a disciplined methodology for taking consistent action to overcome his enemies:

> *Get up an hour before the other bugger does!*

<div align="right">Virtuoso Cygnus, Open Event</div>

4.4.3. Discussion and religious analysis

The property of Mindset parallels compensatory religious processes where the better imagined future is assured from one's commitment and sacrifice in the present (Stark and Bainbridge 1985) although entrepreneurial venturing is also of this nature (Knight 1921). Conversions mark changes to ways of thinking that lead to changes of behaviour, for

example the Damascus Road conversion of St. Paul emphasises a cognitive view of conversions that assumes that 'when beliefs changed behavioural changes would follow' (Richardson 1985:105). When people state that they 'believe', they have internalised an ideology, which includes the lexicon of that ideology and contributes to their successful socialisation in an established group (Ashford and Mael 1989). Prescribed reading and audio books are symbols of the Wealth Creationists, just as symbols of religious groups are the 'moral energy and power of the group … being the outward visible form of the group's own feeling and self consciousness' (Worrell 2008:270). Within religious or moral groups specialised bodies of knowledge necessarily legitimise and explain the social mindset (Berger 1990). They are a pre-agreed reminder to participants of 'how things are' and 'how things should be' and need repeating within ideal societies (Berger 1990). In this sense the crucial role of prescribed reading is to influence and entrench individuals in Wealth Creationist doxa. During the evangelising of the Open Stage, Virtuosi demonstrated their 'conversion life-histories.' Mirroring this, conversion to new ways of thinking and being allows followers to reframe past struggles in business through new perspectives and new knowledge. When individuals mentally construct their own venturing life histories – their own conversion narratives – everything in their past falls together syllogistically allowing thinking about the future from new perspectives (Griffin 1990). Future venturing while belonging to the groups constructs new frameworks for envisioning (Gerber's (1995) view of Mindset) and it is known that entrepreneurs sustain illusions of feeling 'in control' through shared ideologies and world views in networked collectives (De Carolis *et al.,* 2009, McPherson *et al.,* 2001). Shared ideology and esoteric knowledge are key teaching and learning outcomes because they are believed to lead to new conversion narratives that allow for frameworks of envisioning. Sustaining this precarious reality is essential for individuals to imagine and then pursue their interdependent entrepreneurial missions and has far more likelihood of being achieved through belonging to collectives.

Concurring with Wilson's (1967) studies of sects, Mindset teaching for Wealth Creationists is crucial for 'maintaining the dissimilarity of its own values from those of society' (Wilson 1967:41). Gnostic sects place emphasis on special esoteric teachings, which become internal doctrines that replace more conventional knowledge (Wilson 1967). This applies to the Wealth Creationists who also see themselves as elite, concurring with 'The self-concept of a sect is of an elect – possessing special enlightenment' (Wilson 1967:24). The ubiquitous slogans and mantras act as legitimising

influences in the social settings where proverbs, moral maxims and sayings are precursors to more theoretical legitimacy (Berger 1990). These can precede a specialised canon of work that emerges to legitimise and maintain the socially constructed reality (Berger 1990). In the last five years many Virtuosi (both in and outside of this study) have published their own 'flavour' of Wealth Creationism although the influence of the Hagiographic authors is clearly present in their contents.

4.4.3.1. Prescribed and proscribed directives

In addition to legitimising and entrenching ways of thinking and being, prescribed published works divert and protect individual mindset against the contamination and pollution of mainstream society (Elias and Scotson 1994). The habit of reading chapters on a daily basis is thought to reap benefits of motivation and inspiration, a source of succour with obvious parallels to daily readings of holy books practised by adherents of all major religions. This is highly indicative of sect practices where, 'insulation consists of behavioural rules calculated to protect sect values by reducing the influence of the external world' (Wilson 1967:37). In attempts to imitate and copy how the wealthy think, much is made of their secrets, methods and thinking, through interpreted versions of patterns, blueprints and templates. 'The wealthy' are frequently lumped together as a homogeneous, anonymous category with strikingly little made of any other aspect of their personhood. That they are wealthy (and there is no measure of where this stops and starts) renders them saints or gods worthy of scrupulous study in efforts to uncover their knowledge. Modern gods are free of weakness and imperfections, they are 'simply the symbolic reflection of a group, a kind of composite, perfected reflection' (Worrell 2008:270).

4.4.3.2. Discipline

Studies have found that while personality does not appreciably alter through religious conversion, behaviour can change depending on the demands of the religious group, although it does not always last (Paloutzian *et al.*, 1999). Virtuosi entreat regular disciplined actions of reading and listening to prescribed material, diarising time to work on the business instead of in it, such as getting up earlier, until 'good' habits become entrenched. High standards of discipline are aspired to and encouraged, characteristic of sect behaviour where 'personal perfection is the expected standard of aspiration, in whatever terms this is judged' (Wilson 1967:24). Writing in 1905, Weber noticed the same feature in Protestant businessmen, calling the manifestation 'restless effort' (Weber [1905] 2012:107) where men lived to work, instead of working to live. Weber's 'Protestant

work ethic' punishes laziness and commends constant work, as endless work is a moral requirement and indulging in leisure is sinful (Lundskow 2008). Over one hundred years ago, Weber ([1905] 2012:8) recorded a feature among the puritanical protestant sects that he referred to as common knowledge: '…this combination of intense piety with just as strong a development of business acumen'. Albeit of his time, Weber notes that many viewed this type of piety as hypocrisy – 'moral attitudes coloured with utilitarianism' (Weber [1905] 2012:15). Weber showed that punctuality, frugality, being industrious and honest are upheld as virtues because they assure monetary credit and good standing for trade, thus they are cultivated instrumentally (Weber [1905] 2012). Today this kind of strategic 'userism' is commonplace in western society, where one mindfully exhibits favourable virtues for self-serving motives when building relationships with others. In the social settings strategic 'userism' is explicitly taught in negotiation and sales courses to help followers gain rhetorical and other advantages when venturing.

In the last chapter it was shown that characteristics judged as 'bad' represent the 'group disgrace' and are attributed by the superior, elite group to outsiders (Elias 1994:xxii). Religious sects are moral groups that reflect society (Day 2011, Worrell 2008, Durkheim [1912] 2008) and since society is made of good and bad, both aspects are represented in religious societies by the creation of stigmatised outgroups (Worrell 2008, Elias and Scotson 1994). However, in religious collectives, once the god has been identified the devil won't be far away (Worrell (2008). The oft warned about enemy or devil represents individuals' business competitors and provides psychic jeopardy with some Virtuosi manipulating this fantasy construct to stimulate followers to *take action.* Followers are assured that their competitors are out to rob, steal and prevent the attaining of closer proximity to goals which is ultimately the promised salvation through wealth. In many ways teaching strategies are *because* of this enemy, who has to be battled against and overthrown through the disciplined, systematic adherence to venturing tasks representing righteousness. For groups, devils represent those aspects of life the group would like to suppress, yet devils can possess social resources, power, money and prestige (Worrell 2008), things that the Wealth Creationists would like to possess too. Competitors of interdependent businesses in the collectives are neither evil nor wholly concerned with destroying their business competition as some Virtuosi would have their followers believe, but once again external realities do not always apply in the ideological charisma. The enemy is a socially constructed reality. **Table 4.4.2.** sums up these further comparisons to religious sects.

Table 4.4.2. A comparision of sect and gnostic sect characteristics (C)		
Sects (Wilson 1967:24)	**Gnostic sects** (Wilson 1967:29)	**The Wealth Creationists**
It is a voluntary association.	Adopt structures more in keeping with modern rationally conducted enterprises, with secular models of organisation and secular publicity techniques (*ibid.,*17)	It is voluntary. Groups have trading business status.
Membership is by proof to sect authorities of personal merit, knowledge of doctrine, affirmation of a conversion experience, or a recommendation by members of good standing	Conversion is alien – but as instruction and guidance are offered to the neophyte – enlightenment unfolds	Referrals to education are common from existing members. Conversion narratives are a feature of Virtuosi speakers' life histories. Conversions may be gradual through exposure to teachings. Conversions are deepened through prescribed literatures and teachings
Exclusiveness is emphasised. Expulsion exercised against those who contravene doctrinal, moral and organisational precepts	There may be exclusive mysticism	Exclusive for certain groups in society People may be asked to leave, or fall from favour
Its self-conception is of an elect, a gathered remnant for this special enlightenment	Emphasis on special bodies of teaching, of an esoteric kind. Teaching may replace secular scientific explanation and offer a cosmology, anthropology, and psychology of its own.	The groups adopt a concept of individuals being '*called out*' from mainstream society as a marginalised elite. Emphasis on special bodies of teaching, of an esoteric kind.
Sects must maintain the dissimilarity of own values to those of society. This is achieved either through isolation or insulation (*ibid.,*36) Divergence from society as to what constitutes true knowledge	May develop a special argot to enhance the use of internally shared knowledge (*ibid.,*37). Teach that the material world is less real Divergence from society as to what constitutes true knowledge	Insulating directives of association are issued. Maintain the dissimilarity of own values to those of society, through proscribed and prescribed directives Mainstream employees (the herd) are stigmatised Divergence from society as to what constitutes true knowledge Internal lexicon present
Commitment to group tends to be total regarding accepting social and moral doctrine and regulation. (*ibid.,*42)	Commitment to group members is secondary – commitment is to the distinctive ideology – the gnosis – the principal knowledge.	The commitment to the group members is secondary – the commitment is to venture by *taking action* to create wealth by applying principles of knowledge
Personal perfection is the expected standard of aspiration in whatever terms that this is judged	Personal perfection is the expected standard of aspiration in whatever terms that this is judged	Personal perfection is the expected standard of aspiration in whatever terms that this is judged
There is a high level of lay participation: there is opportunity for the members to express their commitment	There is a charismatic leader who pronounces wisdom. Ministers are styled as teachers	There is a charismatic leader who pronounces wisdom. Exemplars may also teach. Members often express fealty to leader and group.
The sect is hostile or indifferent to the secular society and to the state.	An emphasis on the utility of gnosis for worldly success, self-realisation, health, material well-being and happiness.	An emphasis on education of certain knowledge for worldly success, self-realisation, material well-being and happiness.

4.4.4. Strategies for systems

Data indicators for this property are comprised of the know-how teaching and learning conceptualised as Strategies for Systems. Strategic frameworks and models are explained and taught to help practitioners get to the next level. Teaching of Mindset and Strategies for Systems often arise concurrently given that once the need to stop 'doing everything' is understood by owners, then framework structures for creating wealth become the focus. In particular this section provides a rich descriptive piece regarding the most represented taught strategies in the data, further fulfilling the research aim 'what is taught?' alongside Mindset. The focus here is on two property groups, and two business groups followed by analysis. First some orientating background to the section.

4.4.4.1. Organising resources

In 1937, Hill described the idea of using the skills and expertise of others in a chapter called *Power of the Mastermind, the Driving Force: the Ninth Step towards Riches*. Noting that all the successful men in his study sought experts to advise them, Hill ([1937] 2007) urges his readers to seek out their own Mastermind of experts. Kiyosaki (2008) and Gerber (1995) fully endorse this strategy. In the property education groups, *Cassiopeia, Cetus* and *Monocerus*, this strategy is taught explicitly and known as building a 'Power Team.' Among others this will include a solicitor, accountant and tax advisor as well as seeking relationships with estate agents and brokers. However, the *concept* of the above mastermind has evolved. *Vela, Cygnus, Cassiopeia* and *Orion* all offer an expensive product that is referred to as a Mastermind. This means spending a day or so a month with their Virtuoso over a year, with a small group of peers. *Orion* has ten members meeting once a month annually for between £5,000 and £7,000 each. *Vela* offers a Wealth Mastermind group (undisclosed price).[17] *Cygnus* offers a Mastermind for 12 people (£9,600 p.a)[18] by application only. *Cassiopeia* has a 12-month Mastermind programme that combines training, mentorship and accountability[19] (£35,000 with either of two Virtuosi, less with exemplars – the 'gold' programme). *Cassiopeia* concurrently run these programmes with a number of cohorts with a retained alumni community of over 300 people. *Pegasus*, *Vela, Cygnus* and *Orion* Virtuosi make it known that they pay to belong to a 'mastermind' themselves. Exceptionally the *Pyxis* leader doesn't believe in paying for mentoring:

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[17] Vela website 2014
[18] Cygnus website 2014
[19] Cassiopeia brochure 2014

… my view on mentoring? I'm not yet sold that paying for mentoring is necessary. If you are going to pay you should call it coaching or consulting, that's what it is. Personally I've always had a mentor and it's not something I've paid for but I just pick up lunches

Interview *Pyxis* Virtuoso

This Virtuoso surrounds himself with business leaders who also teach and deliver aspects of the *Pyxis* flavour of wealth creation education. In *Orion*, the taught method of proceeding in the Mastermind is similar to an action learning set, with two people in a day having 'the airtime' who articulate their business challenges. Following this the rest of the group ask searching questions, or tell how they overcame a similar situation as a means of clarifying and offering solutions. The Virtuoso facilitates the process, offering advice as issues arise.

4.4.4.2. Differences in business and property strategies

Data regarding Strategies for Systems displays a marked disaggregation for the two main types of entrepreneurship education, business and property. Business groups tend to be more concerned with systems for marketing and operational organisation, such as regular scheduled initiatives and structures that allow the business to be scaled. An emphasis is placed on leverage using other people's time (OPT). The business is being built both as a capital asset and through increasing profit from trading income.

Property groups tend to have an initial emphasis on using other people's money (OPM). They tend to categorise teaching strategies according to the status of the tenant who will eventually occupy a property. Within these categories 'know-how' teachings for newcomers are focussed on generating income from property-related activities towards eventual asset acquisition. Teaching includes strategic networking to obtain private finance and 'insider' contacts to ensure 'deal flow' of asset acquisition. Investments are being built through capital assets and profits from rent and other property-related trading income.

4.4.4.2.1. Property education

Particular focus is given to *Cetus* as research took place in the Closed Stages of their educational programmes, although *Cassiopeia* and *Monocerus* deliver similar courses. Exceptionally *Cetus* did not start as a micro-business like the others in the study, but is part of a private international education business.

Cetus

Cetus has two Closed Stages in the sales funnel before other courses are available from a suite of programmes **(Table 4.4.3)**. Exemplar alumni both deliver courses and provide one-to-one mentoring services. This includes three days of working exclusively with their mentee, going through finances, setting strategies and usually looking for properties or 'going shopping' as some refer to it.

In the Closed Stage event before Superior School, the charismatic exemplar taught the vast majority of three full days of education while leaning on the side of a table speaking quietly. There were two half hour exercises. Occasionally, he would work out sums while writing on the acetate of an overhead projector. The author and the rest of the cohort listened passively taking many notes. Questions from the cohort were chiefly of the clarification variety rather than offering challenges. During breaks, others' animated gossip confirmed the author's subjective feelings: an attraction to a charismatic entrepreneur with great credibility and a desire to be around him and his teachings again.

His teaching adopted Kiyosaki's financial intelligence concepts, with differences between good debt and bad debt explored as foundational. Bad debt is secured on liabilities, causing cash flows out while servicing loans, while good debt is secured on assets such as property, causing cash to flow in through rent. Topics included understanding debt leverage, the necessity to have a spotless credit history and knowing how to repair credit histories. In this sense teaching was in the context of newcomers' typical circumstances and expected to be applied as soon as possible. One goal the Virtuoso expressed was to try to obtain the greatest amount of credit possible on credit cards, but ensure it was paid back before paying interest charges. A great deal of teaching was revealing investment formulas for determining yields. Time and time again this exemplar warned against buying emotionally, to only buy when 'the numbers stack' even if the properties were ugly. Formulas also calculated whether the property would 'wash its face'[20] enabling the investor to 'go again.'[21] A key lesson was not to purchase when the calculation formulas revealed yields below 6 per cent. The Virtuoso gave example after example, writing out the formula longhand on projected acetates. This helped those present to think about debt as leverage on an appreciating asset. At the end of three days there was an

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[20] Re-financing with new mortgage enabling deposit and refurbishment money to be returned due to a forced appreciation of the property.
[21] Using the returned money for a deposit on the next property.

evangelising call for the next suite of courses **(Table 4.4.3.).** Congruent with the sales funnel model only a handful of people decided to pay for more education.

In the second closed stage of Superior School[22] courses are delivered traditionally as discursive lectures with between 60-100 other participants sitting in rows facing the educator. This three-day course is compulsory before others can be accessed from *Cetus.* According to their latest Strategy Review *Cetus* run over 40 courses a year.

Table 4.4.3. *Cetus*: Two Closed Stages in sales funnel (in 2010)		
Type of course	Cost of course	Stage in sales funnel
Open Stage – 2 hours in hotel conference room	Free – teaching CDs and books given away for attending	Up sell
Closed Stage – 3 days in hotel conference room	£795.00, includes 12 hours of Kiyosaki teaching CDs to listen to before the core course starts.	Up sell
Closed Stage Superior School – 3 days in large training room at Head Office (plus re-attendance at Superior School again within the year). Six days in all.	£11,400.00 Includes three days mentoring with a *Cetus* exemplar.	After this compulsory course, other more strategically specific courses can be accessed but have to be purchased.

Educators strongly suggest reading or listening to Kiyosaki's published works before attending Superior School. During the course participants are asked to record what they specifically want to achieve. For example: an exact amount of money per month; a precise date to cease employment or a date to clear debt and repair credit history. Additionally, participants are asked to determine whether they want to be secure, comfortable or rich, referring to Kiyosaki's classifications in his 'Rich Dad' series of books. During teaching about private finance and joint venturing situations an oft-quoted phrase was 'there are no rules', with the need to clearly determine 'what you want' and 'what they want,' stressed before deciding contract terms between protagonists. During this session, participants queried 'how's that usually done?' 'can you give examples?' The

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[22] Name changed for anonymity reasons – see Ethical considerations p66

many related questions indicated that people were looking for familiar rules. The two educators told the class that thinking needed to change although some examples were given. This 'no rules' notion disrupted participants' familiar boundaries through imagining new types of transactions with others. The educators spoke of 'giving away power' through 'old mindsets' and urged a 'mindset of alertness and awareness' to this. In this sense this teaching gave permission to break away from more familiar yet secure ways of proceeding.

Core subjects covered over three days in Superior School are broad introductions to entry-level property venturing and acquisition strategies. At the end of the course, participants are expected to choose a venturing strategy and a mentor with the particular skills and experience to fulfil that strategy. On the last day five exemplar mentors discussed their specialist area of expertise and explained their working methods with mentees. Where individuals have bad credit histories (rendering them unlikely to qualify for conventional mortgages) they are encouraged into suitable trading strategies to raise money, such as sourcing. The types of strategies include the following:

- **Sourcing:** A sourcer initially researches to find a favourable area and then puts in the 'shoe leather' work of finding properties for sale, especially ones that are Below Market Value (BMV), usually because either the house is 'distressed' or the seller is 'distressed'. The sourcer puts in offers for a favourable price (legal contracts must be transferable) and if an offer is accepted the 'deal' is offered to a network of investors. All teaching advises amassing social capital. Many exemplar mentors say they got started with this strategy.

- **Social housing:** Letting to tenants receiving benefits. The positive and negative sides of working with this demographic are explored with teaching about specific legislative imperatives. A good relationship with the local authority is desirable, as is becoming an accredited landlord. Places to find tenants, places to find properties are all covered.

- **Lease options:** A means of controlling and acquiring property assets without capital means, lease options are initially covered in the first Closed Stage programme. The investor advertises in a specific area promising to buy a home at market value. This is attractive for distressed buyers who need to sell quickly. The

investor takes over the mortgage payments with an option to buy the house at the current market value in typically five or seven years time (hoping that the market will have risen). The investor finds a suitable tenant to pay the rent giving them the option to buy the place at the agreed time. This is attractive to a tenant who wants to get on the housing ladder. The investor controls the rent and takes the proportion that isn't the mortgage, securing a cash flow. Knowledge taught includes legislation, contract law and negotiation skills with all parties including estate agents as a source of suitable properties. Summing up this strategy, the Virtuoso of the first Closed Stage programme said, 'you want to be the Fat Controller'.

- **Single let/family lets:** One property, one tenancy agreement. Typically 100 properties are researched online, a short list made of ten to view then very low offers are made. Educators frequently say 'you make your money when you buy', echoing Kiyosaki from his 'Rich Dad' series of books. Venturing stories of forwarding multiple low offers in a 'spread betting' manner are told with assurances that some will accept, depending on how desperate they are to sell. Teaching includes types of finance available including comparative differences, insurances and specific legislation.

- **Houses in multiple occupation (HMO):** Tenanted by unrelated people renting a room in a shared house with individual tenancy agreements. Rental yields are typically above 15 per cent, but legislation and costs of compliance are riskier, more expensive and more onerous. HMO mortgages are classed as commercial products and thus more flexible, but larger deposits are needed, typically 40 per cent. Teaching is concerned with compliance, the demographics of occupying tenants, standardisation of house layout and furniture for economies of scale, with building and planning regulations covered. Areas are researched down to the kind of streets that various types of tenant will prefer. Student lettings come under this course, but with specific variations in the teaching.

- **Mentorships**: Mentors have to have attained exemplar status and are paid around £5000 for three full days. They often visit estate agents and houses with their mentee, sharing their insights and teaching negotiation. They focus on

communicating repetitive systems to work within. To illustrate, this was said in Superior School by a mentor*:*

My main focus on the mentorship is to make sure the three days is focussed on you and your strategy, we go out and take that action. Really, at the end of the three days, when you leave you will have your little business, your own little business franchise, you know what to do; A B C D E, A B C D E and all you do is do it again and again and again and again. And when you start doing that, that's when you start building a strong asset base

<div align="right">Exemplar mentor, Cetus Closed Stage</div>

Mentors not present during Superior School can be chosen from online videos and through conversations with programme administrators. According to the latest *Cetus* Strategy Review (2013), the three days mentorship is the most popular aspect of their courses.

Many of the above strategies are outlined in Kiyosaki's books, albeit in an American context. A crucial aspect of the *Cetus* programmes is to translate the teaching in the legal, economic and political context of the UK. Gaining mastery of any of the above strategies can lead to opportunities to *teach what you know* (a frequent refrain in *Cetus,* credited to Kiyosaki). Exemplar alumni pass on their skills and knowledge to novices as course leaders and mentors. Other subjects taught include Creative Finance, Commercial Property, Buying at Auctions, Distressed and Repossessions and Asset Protection.

Cassiopeia

The two Virtuosi who founded *Cassiopeia* say they built up their property portfolio of over 350 properties[23] in seven years by copying a property investing system very precisely and repeating it. During an interview the Virtuoso of *Monocerus* told the author he had originally trained them. *Cassiopeia's* courses have different names but broadly correspond to the *Cetus* offering; however, they are notably better at building their networked community than *Cetus*. They state they have over 1 million subscribers to their database, and they communicate new initiatives and events very frequently via email (by contrast *Cetus* rarely communicate with their database although it must be substantial given the amount of people that they educate). *Cassiopeia* declare themselves

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[23] At 2013 – Cassiopeia website.

'contrarians' meaning they reject mainstream media wisdom, generate their own research and often do 'the opposite of the masses'. Of all the groups they have a particularly impenetrable argot of acronyms. *Cassiopeia* Virtuosi produce many books and publications, legitimising their credibility and adding to their canon of knowledge and ideology. In 2011, they stated that they have over 120,000 *Cassiopeia* community members,[24] and by 2015 that they had trained 250,000 people.[25] Like *Cetus, Cassiopeia* hold courses on non-traditional places to find finance. These involve teaching strategies for extending and obtaining private finance, taxation and finding grants. Once a month *Cassiopeia* hold dedicated Joint Venture networking events for their community to put those seeking better returns than the bank interest savings rate together with property investors seeking deposits for purchases. Again, 'no rules' for terms of contracts is stressed, but crucially good reputation and track record is stressed as necessary for reciprocal trust between protagonists. This concurs with literature review findings that trust and reciprocity were characteristic of efficient entrepreneurial networks (De Carolis *et al.,* 2009, Chell 2008, Tell 2008, Drakopoulou-Dodd and Anderson 2007, Granovetter 2005). Hand-in-glove with 'mindset' both *Cassiopeia* and *Cetus* stress the strategy of OPM to build a property portfolio, extolling the uniqueness of property investment through debt leverage.

4.4.4.2.2. Business education

Pyxis

Pyxis launched in London concurrent with publishing a book of the same name as the programme in 2010. The programme now operates in the USA, Singapore and Australia, and has gained Institute of Learning and Management (ILM) accreditation in the UK. *Pyxis* is aimed at the micro-business owner who has been in business for a few years and wants to grow. This educational programme lasts for nine months and is structured into five distinct sections, with each section of the programme run by a highly credible business leader with that specific expertise. The five sections of the programme are:

- **Pitching.** This was originally led by the founder of Egg and First Direct with the aim of helping business owners to understand what they do, identify a niche or even micro niche to operate in, and speak about it 'with power and clarity [to] create a business that makes a real impact on the universe' (*Pyxis* promotional brochure 2011:1)

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[24] Cassiopeia Open Stage event
[25] Cassiopeia Webinar 2015

- **Publishing**. This section is designed to organise, structure and publish the business owner's unique expertise to help to position them as the expert in their 'micro niche,' determined in the first section. This involves spending time with an exemplar publisher and learning her structuring methods for writing books.

- **Productising.** Recognising and monetising the business owner's intellectual property 'if you are done trading time for money you can turn your skillset into an asset' (*Pyxis* promotional brochure 2011:11). This strategy shows business owners who deliver services how to 'package' their expertise without them showing up to deliver it. This part of the course goes to the heart of the strategic growth processes inherent in many of the business wealth education groups. The products a business owner can create may include a book, a mapping system, a piece of software, a formula, a profiling system, a game, or a teaching course. These products are not created equal but form a strategic hierarchy – a rising exchange of products **(Appendix A6).** As in many of the groups teaching is self-referential, reflecting the educational groups' own structural sales model, a sales funnel with appropriately priced products for each stage of engagement. Within *Pyxis* Open Stage offering, further disaggregation takes place, with tickets typically offered as Platinum, Gold, Silver.
  - Platinum is £100 for front row seats that includes lunch with various Virtuosi and exemplar alumni.
  - Gold is seating in the next three rows (presumably to be closer to the charismatic magic) for £60
  - Silver is seating anywhere for £40.

The author has attended three *Pyxis* Open Stage Events counting approximately 200–250 people on two occasions and over 350 on another.

- **Profile.** This involves populating many social media sites in an integrated fashion, thus raising the business owner's profile. As many people research online to form opinions about businesses reputation and credibility, social media knowledge is taught strategically for generating leads and enquires, thus vastly cutting the costs of traditional advertising and marketing.

- **Partnership.** The last section of the programme is teaching the importance of joint ventures with other professionals. Types of suitable people are business owners who own either a large database of suitable clients, an established channel of distribution, or a valuable brand. Pyxis leaders encourage using other people's expertise, assets, and time.

Orion

Orion meets regularly with a rolling programme of topics. *Orion* originated in Area 1 in 2005. *Orion's* Virtuoso frequently tells the group origin story that he couldn't find a networking group combined with entrepreneurship education so he started one. By 2010 a franchisee for Area 2 had been recruited. Over the next three years, ten or so franchisees were recruited in England and Northern Ireland with one in the USA. By 2014, although the number had stayed constant, *Orion* clubs were not run by the same franchisees, as a similar number had closed. All *Orion* clubs meet on a specific morning of the week every two weeks and like the Church of England, the same teaching takes place through the various Areas, with material supplied from the franchisor Virtuoso for that week. Learning tasks start ritually when the area leader asks 'the breakfast question.' This directs conversation on a topic of business during food consumption. Every quarter, there is a forward planning event (see Chapter **4.3.**). These are highly structured sessions, taking the format of workshops. Teaching in *Orion* is largely about marketing strategy and tactics, emphasising automation systems such as email auto-responders and customer relationship management software. As in *Pyxis*, teaching is concerned with the construction of a robust sales funnel by identifying and creating suitable products that *Orion* call a 'staircase' with corresponding 'step-up' prices. However, other issues such as cash flow and money management are explored. Members can be offered a section of time to ask questions about their particular problems if 'on topic' for that week and others may be invited to advance solutions. Teaching in *Orion* loosely follows Gerber's (1995) publications and includes writing up processes and operations to make them explicit for staff and identifying what can be outsourced. Aiming to use OPT to free the owner from 'all the boxes', teaching can also be concerned with helping business owners to design automated processes to make it easier for (hired) people to follow instructions.

The conceptual property Strategies for Systems has offered this descriptive piece to more fully answer *what is taught.* This is usually woven through with teachings about Mindset but disaggregated here for more useful analysis, which follows.

4.4.5. Education for entrepreneurship

In the literature reviewed, many perspectives stated that entrepreneurs constructed knowledge socially through their trading experiences (Higgins and Elliot 2011, Gibb 2009a, Chell 2008). A number of these urged Higher Education educators to understand how small-business owners learn before proceeding to educate them for effective venturing (Rae 2011, Higgins and Elliot 2011, Gibb 2009a, Ulrich 2009, Chell 2008, Cope 2005). However, none specify how experienced entrepreneurs should proceed to teach in the role as entrepreneurial educators. Wealth creation education designed and developed by Virtuosi often perpetuates their methods of venturing without the interpretations of academic entrepreneurial learning literatures. Mindset teaching is imparted more usually through venturing war stories (often concurrent with systems know-how) and less explicitly through the repetition of methods and models for venturing, which establish strategic principles. In turn, these systematic ways of thinking can of course be classified as *mindset*. Repetition of method is recognised as necessary to combat the influence of mainstream thinking, with many advocating simply following instructions systematically. In the *Cetus* Superior School traditional discursive methods are the main method of teaching but throughout the Wealth Creationist movement this is frequently observed, particularly delivering know-how knowledge through projected slides with handouts and long 'lectures'. However, what matters is not the delivery style but the credibility of the educator as an entrepreneur. While recent research has shown that entrepreneurs preferred to be taught by more experienced entrepreneurs (SFEDI 2008), more have concerns about the entrepreneurial credibility of the educators seeking to teach them (Gibb 2009b, Richard *et al.,* 2008, SFEDI 2008, Matlay 1999, Kirby 1990, Hopkins and Feldman 1988). In the social settings more time spent listening to Virtuosi is preferred over participative learning methods (which by design reduce Virtuosi teaching time) entrenching unconscious emotionality for all (Gabriel 1997, Bion 1961), bonding Virtuoso and followers alike and deepening conversion experiences (Wallis 1982). As learning from conversion experiences may be transformational and expressed through behavioral changes (Paloutzian *et al*, 1999, Richardson 1985), insulating directives make up a great deal of Mindset teaching. In the social settings, the more charismatic credibility the educator can generate, the more people want to listen to 'get close to the magic'. While Higgins and Elliot (2011) acknowledge that entrepreneurs have a strong desire to learn, they suggest entrepreneurs are merely spectators in traditional discursive lectures. This may be true but it is how most teaching proceeds in these settings. More active

involvement occurs at Mastermind levels, which are very expensive. In Higher Education settings the person delivering the knowledge has much less perceived credibility for small-business owners if they have never risen above employee status, although many business school academics have practitioner experience. As perception is crucial in these groups Higher Education educators have a high barrier to surmount, as through employee status they belong to the stigmatised outgroup of the Wealth Creationists. This is compounded further as the 'Poor Dad' written about by Kiyosaki was a university lecturer. This finding furthers understanding of the chronic lack of uptake of small business management education by this demographic over the last 30 years.

All property wealth creation groups offer an educational programme that takes people 'shopping' for property with exemplar mentors. Comparisons can be made to the distinct apprentice scheme of the merchant venturers, a similar nationwide movement of local interdependent collectives of interdependent venturing merchants **(Appendix A1).** Like the Wealth Creationists, apprenticeships to merchants were more expensive than other trade apprenticeships and involved being with the master for long periods of time (Carus-Wilson 1954, Latimer 1903). Knowledge learning is acquired by showing from the master, followed by imitating from the apprentice under the master's eye, then doing and repeatedly practising (Higgins and Elliot 2011). Self-efficacy in nascent entrepreneurs involves learning from observations of experienced entrepreneurs before proceeding (Lucas *et al.,* 2009) and this applies to the majority of newcomers in the property groups. Once trained to a certain level, merchants' 'factors' took care of aspects of the merchants' business, and this happens with exemplars in the social settings. This highlights both the importance of role models for entrepreneurship and the difficulty of learning occurring without the tacit experience of the master merchant or exemplar entrepreneur.

Not all teaching is traditionally discursive. In the smaller group workshops in both *Pyxis* and *Orion* learning is in the holistic trading context of the micro-business owner that Gibb (2009a) and Tell (2008) suggest is best practice. Sarasvathy's effectuation approach to entrepreneurial learning focuses on entrepreneurial ways of thinking while acknowledging the importance of being embedded in collective networks (Read *et al.,* 2011, Sarasvathy 2001a, 2001b). This is in alignment with the what and how and why of teaching in the substantive field, given that in *Pyxis* 'what I know' is a crucial exploration articulated as a taught strategy for owners to formalise their intellectual property. 'Who I know' and 'what they know' is the social capital building crucial to venturing with many benefits for

learning. Individuals in business wealth creation groups can formally share their trading challenges with both the wider group and smaller groups, as Cope (2005) suggests, reflecting on 'critical incidents' of trading experience. This occurs informally through networked conversations too, where topics arising as subjects are not constrained to functional silos as they are in Higher Education. In the Masterminds, teaching has more of a focus on peer learning through action learning set styles and similar taking place facilitated by the Virtuoso, with the main emphasis on growing individuals' interdependent ventures. Recently entrepreneurship education academics have recognised this as best practice teaching and learning (Gordon *et al.,* 2012, Gregory 2010, Gibb 2009a, SFEDI 2008, Tell 2008, Cope 2005, Taylor *et al.,* 2004), with the benefit of building trusted social capital and relationships that endure through collective learning (Gordon *et al.,* 2012, SFEDI 2008, Tell 2008, Granovetter 2005, Cope 2005, Taylor *et al.,* 2004).

4.4.6. Routinising the charisma

Strategies for systems are also crucial for Virtuosi to *get to the next level.* In another parallel with religious sects, this can depend on how successfully they can routinise the charisma of the Virtuoso leader (Joose 2012). This is partly achieved by identifying methods, models and systemising key features in the educational offering. This includes publishing specific and esoteric works of knowledge to legitimise the prevailing ideology in order to be internalised by adherents and predispose potential new converts (Berger 1990, Ashford and Mael 1989). At once it can be seen how this mirrors the strategies for systems teaching in the programmes. Successful routinisation also includes Virtuoso impression management, as with time and regular group routine the magic of Virtuosi can wane. This is in accordance with Weber's (1947) economy of charisma, where the axis of polarisation is the extraordinary versus the everyday. For charismatic leaders ordinary ways of proceeding can break the spell, as familiarity is incompatible with extraordinary status (Joose 2012, Wallis 1982).

By 2015 for older hands, the *Orion* Virtuoso began to have a lesser status of a valued servant, tasked with finding new knowledge and dispensing it for their tithe (the monthly membership fee in the rolling programme). *Orion* did not manage to successfully routinise the charisma. Their unique brand of wealth creation education was never identified, articulated or legitimised sufficiently. By showing up and delivering teaching for eight years or so, the *Virtuoso* did not escape from running on the wheel of his own devising. No exemplars were ever identified, mentored or appointed and franchisees did not come

from the 'ranks'. The franchise side failed first over the summer of 2014, then by Christmas the closure of the core Area 1 club was announced. *Orion* did not develop systematic frameworks for the educational business and constantly 'borrowed' other wealth creationist education systems. While these were undoubtedly educational for members, the *Orion* Virtuoso did not legitimise his specific innovative teachings through a canon of work. Many long-standing members were bitterly disappointed at the closure, saying they felt bereft and abandoned. The *Orion* Virtuoso continues on with the mastermind programme although the collective community has disbanded.

By contrast the *Pyxis* Virtuoso has successfully leveraged OPT and OPM and both authorised and partnered with very credible Virtuosi to lead *Pyxis*. This models the same systems he uses to build businesses and ensures that his presence becomes a scarcer commodity, a crucial necessity for continuing to perceive his charisma as extraordinary (Joose 2012, Wallis 1982). The systems and ideology of his education and worldview are available in his three books legitimising the specific *Pyxis* wealth creation education approach.

The Hagiographic author Kiyosaki has successfully routinised his substantial charisma as a wealth creation educator through allowing brand licensing to *Cetus* in the UK. All programmes are delivered by exemplars in the UK. Participants do not meet the owner of *Cetus* and certainly do not meet Kiyosaki. *Cetus*, however, have lost market share to *Cassiopeia* due perhaps to the attractive fertile grounds of their large networked community. Recently, many exemplar trainers from *Cetus* have run courses for *Cassiopeia*, while a few others have started their own brand of wealth creation education.

In 2007, two partners started investing in property by following a system before they started running courses. *Cassiopeia* has grown a large networked collective of property wealth education in the UK, which was greatly helped when they outsourced their marketing to *Pegasus.* They report 50 staff at their headquarters and by 2015 have reportedly trained over 250,000 people. Cassiopeia readily take Kiyosaki's advice to 'teach what you know'. As they learn more about growing their ventures, they pass it on to their followers and make no secret of it. Here they speak about their own attitude to mentoring:

Finding people who have done what you want to achieve, learning from them and systemising their successful leverage principles will help grow your business to the next level ... the mentors we model are worth between £50 million and up to £500 million to a couple at a £billion … they are 20 or 30 years older than us and they have got the experience … we just go straight to those people and model them

Investor road map *Cassiopeia* 2012

Cassiopeia use their exemplar alumni both to teach and mentor people and make use of volunteers from their community. The two leaders continue to write books and reports, adding to the legitimising canon of knowledge within the community, but have made themselves much less available. Exposure to too many people in ordinary, everyday settings undermines the exaggerated mystery and wondrous stories that maintain the charismatic credibility (Joose 2012).

Like all leaders, Virtuosi engage in impression management as necessary for routinising and maintaining the charisma (Joose 2012). Getting to the next level on the journey to freedom and choice through wealth is the charismatic mission. In order to endure, the charismatic mission must eventually deliver by bringing well-being to the followers (Lundskow 2008). Perhaps people perceive this as the tasks of the Wealth Creationist groups outlined in this chapter are designed for this end, although for some the emotionality of the charismatic setting can be traumatising. For charismatic leaders a challenge is to maintain the plausibility of their extraordinary status and claims (Joose 2012). They often achieve this by continuing to apply the same systemising strategies in their own business. In this way they both model what they teach, and sell their own learning experiences back to their followers. That Virtuosi become richer is necessary for their own credibility as many seek to imitate their practices. This explains why teaching is self-referential as methods and ideology are mirrored. The managed teaching focus is on knowledge to get followers to the next level, while ensuring Virtuosi get to the next level. This is particularly true for *Pyxis* and *Cassiopeia,* but not for the *Orion* Virtuoso who failed to routinise his charisma.

The know-how of these groups is intrinsic to the 'way of thinking' that requires a conversion to the right mindset. Mindset is reinforced by exemplar habits and sharing regular knowledge in collectives with 'people like us'. In addition, taking action to apply systematic structures and frameworks for operational aspects allows the entrepreneur

freedom from operating the business through leveraging the time and money of other people, in order to work on more income-generating strategies. Important features of the ideology of the Wealth Creationists will now be discussed in the next chapter, Higher Purposing.

4.5. Higher purposing: the cosmology of the groups

4.5.1. Introduction

This chapter is concerned with identifying and examining the belief and faith aspects of the organising ideology as observed in the social processes and the legitimising source of the Hagiography. Collective ideologies are comprised of particular norms, values, beliefs and assumptions that influence and create meaningful organising social realities for participants in those collectives (Alvesson 1991). This meaningful social reality is what the sociology of religion discipline refers to as the nomos (Berger 1990). The Higher Purposing category reflects the three most prolific data indicators that suggest shared supernatural and superstitious practices and beliefs in the field under scrutiny. This is referred to as the cosmos, and is the projected ideal of the nomos of societal collectives (Worrell 2008, Berger 1990). While the cosmos reflects the ideologies of the nomos, it also organises ways of thinking and being in the nomos (Berger 1990). This chapter will show how this manifests in the social settings. The grounded theory category of Higher Purposing is comprised of three properties: Magical Thinking – where data indicators evidence a conscious 'prayer like' practice and belief in the law of attraction; Philanthropy – an ideological practice that is also believed to benefit the giver through cosmic laws; and Authentic Self – a spiritual ideation that grows during the entrepreneurial venturing quest of wealth creation. **Figure 4.5.1.** shows all the categories of the Closed Stage, followed by all of the conceptual categories shown in the sales funnel of providers (**Figure 4.5.2.)**

Figure 4.5.1. All the categories of the Closed Stage analysis with their properties.

Figure 4.5.2. All the categories of the social settings shown in the sales funnel

Referrals from group members

JVs, Affiliates, Other Groups

Database

Advertising and social media

Least expensive

CHARISMATIC CREDIBILITY
INTERPRETING THE TIMES
PROPHESYING

The Open Stage

The Hagiography

- - - **Decision to Join** - - -

AUTHENTIC SELF
CHAUVINISM
ACCOUNTABILITY
PHILANTHROPY
MAGICAL THINKING
PEOPLE LIKE US
STRATEGIES FOR SYSTEMS
MINDSET

The Closed Stage

The Hagiography

MASTERMIND

Most expensive

Evangelising   Belonging   Getting To The Next Level   Higher Purposing

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4.5.2. Magical Thinking

The Magical Thinking property shares some data indicators with the Mindset property, which as a taught topic is rightly categorised as a property of GTTNL. However, Higher Purposing is evident in the rhetoric of the Evangelising stages of the Open Events shown at **Figure 4.5.2**. In wealth creation education groups mindset teaching (to a greater or lesser extent) includes instruction in a belief system known as the law of attraction. In some ways this can be seen as a cosmological extension of the insulating sect directive for positive thinking and part of the mindset conversion. The law of attraction was extensively described by Hagiographic author Napoleon Hill, in *Think and Grow Rich*. The broad belief requires keeping a positive mental state 'high' (for example being enthusiastic, happy or grateful), thus producing positive 'vibrations,' which emanate into the beneficent and omnipresent agent known as 'the universe'. These vibrations resonate with the vibrations of others. As 'like attracts like' the right kind of others or things are attracted to the self by the self. In the same vein, bad thoughts lead to bad vibrations, attracting bad things. Ostensibly, as every thought sends out a vibration good or bad, thoughts have to be controlled and mastered so that only desirable things are attracted. Having mental intentions produces a physical reaction that affects the universe, or so proponents claim. Virtuosi often bear witness to seemingly miraculous happenings. Teaching narratives are replete with tales of 'ordering' things from the universe with precisely clear intentions, then telling how through believing it had already happened, something desirable materialised. This has an obvious counterpart with traditional religious prayer, requiring faith through expectant tenacity. Despite the likelihood of some entrepreneurs in these charismatic groups adhering to traditional religions, the widely diffused idea of the substantive cosmological agent – the universe – is seemingly accepted and unchallenged. However, until control of the mind is mastered, people cannot expect to the universe to help them create wealth. For example, at a *Cetus* event this was announced:

> *If there is something in life you don't like and it's in your life, it's your fault. The world projects it back to you. You need to have a millionaire's mindset, not a victim's mindset. No negativity!*

<div align="right">A Cetus exemplar, Open Stage event</div>

It can be inferred from this that a millionaire's mindset will include constant positive thinking, yet here we also see that the idea of projection includes the cosmological belief that what is focussed on, is tangibly experienced. Some groups actively suggest making

vision boards, by cutting out pictures of desirable holiday destinations and luxury possessions such as cars, houses and boats. This is to aid the daily visualisation and meditation on desirable things in order to attract them, asking members to:

> *… imagine yourself driving that car, living in that house or picture that precise amount of money in the bank.*

Orion Virtuoso, Closed Stage event

One of the most well-known American contemporary proponents of the law of attraction, with many publications on the subject, was a guest speaker at an *Orion* Open Stage event while promoting his own course in the UK. This is an extract from his evangelising talk:

> *… the universe isn't smart but it is very obedient. You transmit a vibration, negative or positive … the universe doesn't decide. It just obeys. That's why it's called the Law. And this is the Law… Pauses, then paces to the other side of the room and looks around at everyone. Speaking loudly but slowly, … I attract to my life* **whatever*** *I give my energy, attention, or focus to. It's destiny, because* **you***[*] *set the destination*

Field note: *Orion,* Open Stage event

Towards the end of this talk, while expanding on the benefits and price of attending his upcoming course, this speaker said:

> *… what you are really buying, is the removal of doubt.*

Field note: *Orion,* Open Stage event

In this guest speaker's book, *Law of Attraction*, he justifies this magical thinking with a section about science where apparently the electrons that orbit atoms:

> *…give off energy. When it comes to vibrations, if atoms are aligned they create a force… in the same way metals can be magnetised by aligning their molecules in the same direction. This creation of positive and negative poles is a fact of nature and science. Science has shown if there are physical laws that can be observed and quantified in one arena there are most probably similar laws in other arenas, even if they cannot be quantified at this time. The law of attraction isn't a fancy term. It is a law of nature that every atom of your being is in constant response to, whether you know it or not.*

(Losier 2008: 9)

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[*] Words strongly emphasised by the speaker

The eponymous originator of 'vibrations', Napoleon Hill, published *Think and Grow Rich* in 1937. In old filmed footage available on YouTube[26], Hill gives instructions for petitioning invisible 'divine providence' in heightened, formal language, using determined repetition when making requests of the benign agent:

> *… repeat them* [requests of divine providence] *at least a dozen times daily…*
> (5.54)

He then urges people to say this after every supplication:

> *I ask not, O Divine Providence for more riches but more wisdom with which to accept and use wisely the riches I received at birth in the form of the power to control and direct my mind to whatever ends I desire*
>
> *Think and Grow Rich*, YouTube (6.03)

To recap, in the last chapter*,* Hill described how the steel industrialist Andrew Carnegie sent him on a mission to:

> *… take it to the world, to men and women who, without the secret, might go through life as failures… the magic formula ought to be placed within the reach of people who do not have time to investigate how men make money*
>
> (Hill [1937] 2007: 9)

This *secret*, this *magic formula*, is summed up in Hill's own words as 'Whatever the mind can conceive and believe the mind can achieve' (above footage 0.25 mins). During Hill's conversion narrative he explains his discovery of 'spiritual forces' (0.3 mins) that advocated taking possession of his mind to achieve riches and abundance due to aligned vibrations in the universe. In another example of the beneficent universe, this routine marketing email from *Cassiopeia* explains how good things come to exemplar entrepreneurs who are battling it out there in the world and *taking action*:

> *In a world where buying property the conventional way is tough, every now and then the universe throws us something easy, less risky…*
>
> Email extract *Cassiopeia*

Words of another Virtuoso confer wisdom on the universe as useful for feedback on the entrepreneurial journey:

> *It will sometimes feel like the universe is conspiring against you. It's not. It's testing you.*
>
> Virtuoso,*Vela* Website

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[26] See References – Hill, N. (2008) YouTube clip.

The Magical Thinking property can be summarised as belief in a cosmology where vibrations attract 'like for like' and the universe is a benign, wise yet obedient agent. The self can command the universe and these ideas may be articulated as secret and magical. These features will now be analysed.

4.5.2.1. Magical thinking analysis

The law of attraction has gained some popularity in mainstream culture in America where it originated (Ehrenreich 2009). With similarities to sympathetic, primitive magic which shares the 'like attracting like' principle, the belief that desired outcomes have materialised on some cosmological plane before they materially manifest 'serves as a kind of internal fetish' (Ehrenreich 2009:63). This fetish can also be externalised through teaching sessions that urge the creation of 'vision boards,' a daily *aide memoir* to meditate and practice *the law.* The evangelist's use of the word *the law* conflated with *the universe* and *destiny* gives the impression of an immutable rule underpinned with scientific evidence like the law of gravity. As more traditional religious cosmologies have lost plausibility in the West more people place faith in scientific knowledge to explain the natural world and our place and meaning in it (Lundskow 2008, Lessl 2002, Rossbach 1996, Berger 1990). Although unproven, justification through alignment with science has helped the law of attraction to gain credence with business people who 'might be more skittish about an ideology derived from magic or Rosicrucianism' (Ehrenreich 2009:65). However, this observation is very close to the nature of the socially constructed cosmology in the field of inquiry.

In a recent study about contemporary religious belief in the UK, many research respondents acknowledged an invisible realm yet did not think of their self as religious (Day 2011). They attributed causality to a benign agency variously called destiny, fate, or the universe and believed that invisible agencies had aspects of power and control over their lives (Day 2011). However, in the social setting the universe is believed to be under the command of those disciplined enough to master their thoughts and intentions. Faith is in the power thought to dwell within the practitioner. While this notion of mental control is very similar to 2 Cor 10.5 of Christian scripture,[27] in the law of attraction cosmology thoughts are taken captive for the desires and purposes of individual self-will. When the guest evangelist announces that 'the universe doesn't decide. It just obeys,' a subservient

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27 We take captive every thought to make it obedient to Christ (The Holy Bible NIV)

cosmos is portrayed that can be willingly mastered through human knowledge and effort. Ehrenreich (2009:68) cites an example where a proponent of the law of attraction states that 'we are at all times creating the entire universe with our minds'. To recap, this is very close to a definition of religion where 'religion is the audacious attempt to conceive of the entire universe as being humanly significant' (Berger 1990:28). The law of attraction is even more audacious then, if the universe is ultimately believed to be a co-created construction of human thought. The above points correlate with a gnostic cosmology which 'stands the consciousness of man's divinity' (Rossbach 1996:246) while also asserting that material reality is an illusion (Lessl 2009). Gnostics believe that the divine spark dwells within all humans and needs awakening (Rossbach 1996). Indeed divinity is only achieved through knowledge gained on the journey towards enlightenment, leading to freedom from the bondage of the material world (Lessl 2002). Gnosticism displays an affinity with the rationale of modern science as it shares the following common attributes:

> *the equation of salvation with knowledge; the belief that knowledge will allow man to triumph over the material world… and finally that the saving knowledge must remain esoteric, assessible only to a spiritual or intellectual elite*

> (Rossbach 1996:241)

It can be seen that these three common attributes are also shared by the Wealth Creationists. For the last part, consider the articulated experience of Virtuosi that successful venturing secrets can hide in plain sight. The Belonging chapter found that many of those exposed to the education of the Closed Stage do not take significant action even after access to the esoteric knowledge. To illustrate this a Virtuoso is discussing the opportunity identification powers of entrepreneurs who he refers to as 'sovereign':

> *… the truly sovereign person has a number of kinds of high value knowledge. He has the ability to see opportunity where others see nothing, to see concealed secret doors and passages where others see a solid wall.*

> Virtuoso, *Vela* direct mail communication

In the social settings it seems only a few find the passages through the solid wall to reach exemplar level, let alone Virtuoso status. Just as gnosticism is a system of religions that believes that the self can be greater than the source of its origin through knowledge (Lessl 2002), the Wealth Creationists who practice Magical Thinking must have faith that they can control their destiny by commanding the universe.

Attention also needs to be given to specifically chosen ways of talking in marked contrast to everyday language. In the social settings, linguistic methods marked by other-worldly, formal patterns mirror those used by religious clergy. The guest evangelist from America declares *'And this is the Law'* with the performative authority of a Priest or Rabbi. Where events are aimed at proselytisation (such as the Open Stage) specific imitations of religious 'language may help make the supernatural believable, or induce certain religious dispositions' (Keane 1997:48). Religious people often use more self-conscious, formal language when they pray, intending to bring about interaction between human beings or other spirit beings (or material wealth from the universe) that would not otherwise occur (Keane 1997). In the social settings, supplication is a prayer-like magical incantation that reveals a yearning for an interaction with a cosmos that brings about material benefits. This yearning provides some insight into why these collectives of entrepreneurs construct a projected cosmological counterpart to their organising ideology. When 'humans intensely seek rewards of great magnitude that remain unavailable through direct action they maintain credible compensators from… the supernatural' (Stark and Bainbridge 1985: 7,8). However, as articulated by the revered Hill, it is not money or material wealth that is the source of power. The real wealth is in knowing how to obtain wealth. Materialism is less relevant and not the source of power. At this point it is worth recapping on Kiyosaki's proverb, 'money doesn't make you rich – knowledge makes you rich'. In Hill's quote, the riches of esoteric knowledge enlighten the self to be the controlling power. This establishes the Magical Thinking finding that through disciplined practice, the cosmos can be under the sovereign command of the individual and used to influence and control material reality. But crucially, knowing how is the key.

4.5.3. Philanthropy

For three wealth creation education groups – two property and one business – philanthropy is a very conspicuous feature, although in all groups the in-vivo term 'give back' expresses all forms of giving and sharing and is widely observed and understood. As this property is not fully supported by data contributions from all eight collectives it must be used with caution, although exceptions and differences will be highlighted. For the *Pyxis* Virtuoso, the uneven distribution of wealth and resources in the world is a frequently acknowledged problem. Philanthropy is a philosophical imperative that infuses *Pyxis's* collective ideology and educational offering. In the property groups, *Cetus* tends to raise money for a particular children's charity, while *Cassiopeia* tends to raise large amounts for specific health charities both as collectives and through the public campaigns

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of their Virtuosi. Both property groups publicise their philanthropy widely in marketing communication material:

> Cetus held it's 6th Charity Gala Dinner and Conference, which was attended by over 300 of our most successful advanced customers. Through running these events we have collectively raised over £350,000… this epitomises the type of individuals that our advanced customers are, generous and successful people that understand the meaning of WIN-WIN

<div align="right">

Cetus, Strategic Review Booklet 2013:2
</div>

And to illustrate from the *Cassiopeia* website:

> The very Best Thing [sic] about property investing is what you get to <u>give</u>. If you can't give back and help others, then life just isn't as rewarding, is it? Together, Cassiopeia have donated up to 50 per cent of event ticket revenues, raised £10,000's at the Cassiopeia Charity ball, to amass well over 6 figures for great causes.

<div align="right">

Cassiopeia Newsletter via email.
</div>

In the three groups most visible for philanthropy, giving back is always Virtuoso led, with symbolic and sometimes grandiose displays of generosity. Attendant sycophancy and attention seeking can be discerned reflecting the earlier finding of the mutual dependency of followers and leaders on each other for approval. Closely tied to the ideal of generously giving back is the notion of 'thinking big' when venturing in order to sustain significant donations. The *Pyxis* Virtuoso declares his visions:

> … playing small is often the greedier option, having enough plus surplus just for yourself … if you play the bigger game you can have what Bill Gates does, save the rainforest or end child soldiers. Slides are projected of photographs of the rainforest, followed by uniformed child soldiers in Uganda as he mentions them.

<div align="right">

Field note: *Pyxis,* Open Stage event
</div>

To recap, many Virtuoso and exemplars see themselves as a part of a larger ideological entrepreneurship movement, overcoming a mainstream system that represents bondage, with their efforts taking more territory for entrepreneurs. Articulated through teaching this is also reflected and legitimised in the titles of recent books associated with the movement, for example, *Entrepreneur Revolution*[28] or *Entrepreneur Country*,[29] and the various mission statements of the wealth creation collectives. For example on the

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[28] See References. Priestley, D. (2013)

[29] Meyer, J. (2012) *Entrepreneur Country*, London: Constable and Robinson.

Cassiopeia website under vision and values, they ambitiously aim to 'create worldwide financial security, freedom and choice' through their educational offering, while in *Pyxis* ideology is paramount for choosing 'people like us' to belong with and change the world:

> *For the first time in history we are connecting on ideology, now we connect on ideology, we buy products based on ideology, social media brings like-minded people together.*

<div align="right">Virtuoso Pyxis Open Stage Event</div>

In a very real sense teaching and educating for entrepreneurship is seen as *giving*, an imperative articulated in educators' conversion narratives, by sharing their specific knowledge to set fellow venturers free. Referring to this, Kiyosaki shares his belief in a cosmology that can be practised instrumentally, precisely because it compensates a generous giver:

> *Teach and you shall receive…and don't forget to give back, when I gave it always came back. I want money, so I give money, I want contacts, I help someone else make contacts and like magic contacts come back to me. For every action there is a reaction. If you are greedy, people will respond to you in kind. You have to give money to get it back.*

<div align="right">(Kiyosaki 2008: 40, 41)</div>

In the next illustration, New Testament scripture is invoked through the paraphrasing of the Gospel of Mark Chapter 8:36[30], but the antidote is enacted by giving and helping society which leads to self-fulfilment:

> *… by giving back to society you have the power to change society – what's the good of worldly riches if they leave you poor in spirit? Philanthropy will make you richer in spirit*

<div align="right">(Kiyosaki 2008: 41)</div>

There is evidence that Kiyosaki's teachings are as revered by educators in the social settings as Holy books. In a Closed Stage class about aspects of finance an exemplar educator held a well-thumbed open copy of the first *Rich Dad Poor Dad* book in the series in one hand. With the fore-finger of the other hand symbolically pointing to a certain place in the book, yet barely glancing down, he reiterated the following doctrine according to Kiyosaki, who suggests dividing our surplus money into three equal parts:

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[30] What good is it for a man to gain the whole world but lose his soul? (The Bible NIV 1973)

One part would be to invest. One part would be for charity. The final part would be for savings. He said that even if we just put one pound in each of these pots each day it would get us into good habits.

<div align="right">A Cetus exemplar, Closed Stage event</div>

However, other Virtuosi are virtually silent on giving and philanthropy. While the *Orion* Virtuoso has not been observed publicly raising money or teaching the topic as wealth creation ideology, *Orion* members are visible in participating and donating to various charity campaigns through the group's Facebook closed membership page. *Monocerus* is also silent through public facing channels*, as is *Pegasus.* In *Cygnus,* philanthropy may be more evident locally as they are dispersed all over the UK in local closed business groups. *Vela* has no visible philanthropic values on public facing channels, although in the next illustration the *Vela* Virtuoso directly links what Kiyosaki refers to as 'the problem of too much money' with magical thinking:

when someone amasses a certain amount of wealth and enjoys the lifestyle that comes with it, but has no confidence in their ability to replenish and replace that wealth, 'fear of loss' becomes a dominant emotional state. Ironically, such an emotional state has magnetic power, as do all emotional states, that acts to fulfill the anxiety as prophecy

<div align="right">Vela Virtuoso, direct mail communication</div>

The *Vela* leader uses the familiar fear-based formula to sell his particular brand of secret knowledge while constructing credibility through association and authoritatively referring to their experience of wealth. He prophetically states that wealth can be magically lost through absolute forces at work in the cosmos (unless *Vela's* esoteric knowledge is purchased). Unlike the *Pyxis* and *Cassiopeia* Virtuosi, who consistently show an ideological drive to help society through entrepreneurial wealth creation, this leader doesn't seem to advocate voluntarily giving wealth away.

4.5.3.1. Philanthropy analysis

It would be simplistic to conclude that the three more overtly philanthropic groups instrumentally engage in favourable impression management through charitable works, yet undoubtedly this aspect is evident. After all, it is always possible to give anonymously. The need for impression management is crucial, for to be perceived as successful maintains the charismatic credibility (Joose 2012, Tucker 1968, Weber [1905] 2012). Publicly organised philanthropy during events draws attention to the attractive ideological values of the entrepreneurial communities, but this is only part of the explanation for the

cosmological aspects. Philanthropy may also ameliorate the fantasised about disapproval of being judged as selfish and greedy by society, as the stigma attached to avarice has long roots in history:

> *for that conception of money making as an end in itself to which people were bound as a calling, was contrary to the ethical feelings of whole epochs it is hardly necessary to prove*

<div align="right">Weber ([1905] 2012: 30,31)</div>

Weber is speaking about certain Protestant sectarians pursuing business like a religious vocation that imposed a 'duty of the individual towards the increase of his capital' thus they pursued 'a philosophy of avarice' (Weber [1905] 2012:14). Countering this, Novak (1996) upholds the vocational call to entrepreneurship arguing that entrepreneurs both historically and in the present make vital and valuable contributions to society chiefly motivated by their gratitude (Novak 1996). The literature review showed that many business school academics deemed entrepreneurship undesirable as a taught subject (Matlay 2006), detesting explicit personal wealth creation and entrepreneurial activities (Laukkanen 2000), with many uncomfortable that entrepreneurship has a focus on profit (Gibb 2005). Novak also judges academics from the humanities as being uncritically anti-capitalist and anti-business: 'they think of business as vulgar, philistine and morally suspect' (Novak 1996: 7). These attitudes may cause a conscious reaction as opinions in society reflect ethical and moral beliefs about the kinds of ideal communities possible, influencing empathy and generosity towards those deemed to deserve charity (Lynch 2013). As members of these charismatic groups participate and operate in society they are aware of these moral currents, which may stimulate their philanthropic response.

Until relatively recently Christian churches traditionally permeated most social structures such as all areas of education, the political realm, the arts, as well as family life and church attendance. Scriptural sayings such as 'the love of money is the root of all kinds of evil,[31]' and 'you cannot serve both God and Money[32]' are ideas that still persist in society despite the decline in traditional religion. As discussed earlier, in the social settings these religious teachings are blamed for 'limiting beliefs' that are believed to manifest in subconscious objections to getting rich, yet philanthropy may be a counter action to bald materialism, tempering real or imagined accusations of greed. While the various Wealth Creationist collectives have a reactive self-image of themselves as set apart, us against

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[31] 1 Timothy 6:10 – The Holy Bible (1973) NIV.
[32] Matthew 6:24 – The Holy Bible (1973) NIV.

them and contrarian to mainstream society, their philanthropic efforts to engage with society may belie an unconscious need for approval and acceptance on their own terms or from more paternalistic motives, or both. In some of the entrepreneurial collectives there is a moral obligation to create more surplus precisely in order to give it away.

In the field the term 'wealth' also represents assets, abundance and the knowledge of how to acquire assets and abundance, with those in the collectives wishing to gain dominion over these things. Because of this, the practice of philanthropy can be viewed as ritually symbolic, being an external form of the collectives' feelings and self-consciousness (Worrell 2008). Symbolic philanthropy proves both the wealth and the faith for knowledge that leads to freedom through this righteous action. It also hopes to influence a more favourable perception from critics. Through philanthropy, those in the collectives may be able to resolve perceived feelings of others' disapproval. As noted in the quote from Kiyosaki, giving may be a cleansing ritual, atoning for avarice and making good one's conscience in faith for more to return, in accordance with the magical thinking cosmology.

Day (2011) cites a Turkish study where it was observed that participants who *practised* their religion more (adhered to mosque attendance, attended the Hajj), engaged in philanthropy more. 'Higher levels of, not belief or faith, but rather of practice … seem to be more effective in shaping people's likelihood of making donations' (Carkoglu 2008 cited in Day 2011:165). Where philanthropy is concerned, the Wealth Creationists who practise it have more in common with the once Protestant sect of Methodism (now a denomination). Rallying calls to 'think big' in order to 'give big' echo the Methodist founder John Wesley's admonishments to 'earn all you can, give all you can, save all you can[33]. According to Weber ([1905] 2012), before the Reformation, to labour in any form was viewed as morally neutral. As with eating or drinking, working was just another function of the body, or put differently, working in one's craft or trade was a necessary condition of being alive. In *The Protestant Ethic and the Spirit of Capitalism,* Weber traces how amassing 'worldly goods' surplus to personal needs through working activities developed into a vocational 'calling', 'conceived as an end in itself' that was pursued devoutly as part of a Protestant system of religion (Weber [1905] 2012:45). While the same vocational calling is overtly demonstrated in these charismatic groups (with varying degrees of moral

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[33] Letters of John Wesley – Telford, J. (1931)

obligation to share the created wealth) with the practice of philanthropy mirroring the Methodist way, the underlying motivations are different. These are organised both by the wealth creation ideology of the social settings and the taken for granted *nomos* of society in which the movement has arisen, different from the Protestant *nomos* of almost 300 years ago. Today, the characteristic of modern religion is located around the self – the individual. This is discussed next as the findings that comprise the property of Authentic Self.

4.5.4. Authentic self

The notion of the Authentic Self is a desirable promised outcome achieved only through venturing, of which philanthropy is often an attendant practice. This property is closely related to various other properties in this dissertation. For example it is the articulated experience of those at the esteemed end of the chauvinism continuum in the Belonging chapter. To recap, Wealth Creationists consider that the common slavery of modern life is employment. Employees are stigmatised and unknowledgeable due to their lack of freedom and ignorance of their bound state. For example:

> *An employee is like a parent–child relationship. You remain as a dependent child that gets an allowance by demonstrating compliance to the parent*
>
> An exemplar *Cetus,* Open Stage event

In the Wealth Creationist cosmology it is unconscionable that an employee, no matter how highly paid, could obtain authentic selfhood. Running a close second for contempt are the solo self-employed, the trapped *hamster on the wheel*. This status is only acceptable in new initiates to wealth creation education programmes, as change is expected through *taking action*. This status is what one of the two Virtuosi of *Cassiopeia* refers to in this next quote. He is discussing leveraging other people's time in order to release time for working on strategies to grow business or property assets:

> *If you work hard, you are blocking your own wealth … the difference is just knowledge… time and money are not related,* [there is] *no correlation between working hard and money.*
>
> *Cassiopeia* Virtuoso, Training webinar

This quote shows that this charismatic leader believes that wealth is pre-destined, already present, waiting to be received – if only the entrepreneur would get out of his or her own way. However, the chief reason entrepreneurs struggle to use OPT (other

people's time) is through fears of loss of their control over the venture (Delmar 2000). Authentic Self is obtained through overcoming these fears and finding freedom through the commitment to the GTTNL tasks along the journey. This pre-destined birth-right (that not all will accept and achieve) brings enough wealth to become free enough to rise above any other kind of authority. Another Virtuoso also believes that the self has a pre-destined purpose, yet needs to receive a 'spark' before the cosmic journey can begin and the growing omniscience of the self can be attained:

> *Success lies inside us all waiting to be ignited. Your powerful subconscious mind has access to vast storehouses of information, even to universal intelligence.*
>
> *Vela* Virtuoso, direct sales communication

Following is an extract of a 22-page sales letter[34] from the *Vela* Virtuoso where he refers to his guest speaker and himself as sovereign. In fact, the whole letter is an invitation to learn how to become sovereign, through his secret knowledge and ability to create wealth:

> *There is a literal conspiracy in place against you, to keep you thinking and acting within small boxes and regimented ways. Truly sovereign individuals – rare and rich by their own creation – defy every aspect of this conspiracy. It is important you fully understand this conspiracy, and very few do.*
>
> *Vela* Virtuoso, direct mail communication

This last quote re-acquaints the reader with the *nomos* of the socially constructed world of the Wealth Creationists. In the midst of the mainstream deception their possession of illuminating knowledge both discerns and allows them to contradict it. Knowing this truth has enabled them to become wealthy and thus powerfully free. Further, there is a 'rare' invitation (the reality is this is mailed to any small business owner on his database…) to learn how to join the ostensibly few elite who are the ruling *cognoscenti*, those able to exercise dominion through their sovereign status. This motivational quest holds the promise of achieving a pre-destined transformation into a sovereign being through rites of passage only experienced through business venturing. Influential Hagiographic author Gerber (1995:263) assures us that this challenge will fulfil 'a yearning for a relationship with ourselves and the world, impossible to experience in a job' (Gerber 1995:263). This reveals more than the inevitable self-awareness that arises through experience. It suggests a deep desire for a much closer experience of self, rather than understanding

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[34] Known as *long form* sales copy as opposed to *short form* sales copy

one's self through relationships with other people, which may be more commonly understood. Perhaps only a chosen few can expose their soul to purifying venturing experiences in order to reach sovereignty. The next quote reflects the cosmological worldview that every person was born for a reason, and one's life work is to discover what that real purpose is through the venturing journey:

> *Find your authentic purpose. If your business can scale up, you move into authenticity.*

<div align="right">

Virtuoso, *Pyxis* Open Stage event

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Seemingly this entrepreneurial journey of the soul does not change your core personality, but does make it more concentrated:

> *Money makes you more of who you already are … it doesn't make you good or bad, so learn everything you can about money, let go of limiting beliefs … embrace money.*

<div align="right">

Cassiopeia *Virtuoso* Training webinar

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With the expectation of being liberated and freed from the constraints of having to do what other people (such as employers or clients or negative people) want or expect, Gerber (1995) assures his readers that:

> *the entrepreneurial path is … anything but certain but that's why it is so exciting, it's the path of surprise, it's the path of constant engagement, truly the path of life ... the path of freedom*

<div align="right">

(Gerber 1995:257)

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'Truly the path of life' infers that that there is but one way to enlightenment and emancipation. Realising one's Authentic Self demands material rewards, as a Virtuosi states in one of his books:

> *I want the most amount of money I can achieve as a result of me being true to my authentic passions and inspirations*

<div align="right">

(Priestley 2013:39)

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The notion of the transformed Authentic Self is projected to the ongoing co-constructed cosmological domain. The influential Gerber authoritatively legitimises this:

> *The business development process can be thought of as a metaphor, for personal transformations, for coming to grips with real life. It's an idea… that we… have learned to manifest in the practical world. It is a philosophy. It is a cosmology*

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This suggests that personal transformations are possible for individuals who accept the vocational calling of small-business ownership. Pre-destined existences must already exist in the cosmology, otherwise they could not then manifest in the material world, where presumably coming to grips with real life means understanding one's true purpose. The journey of business ownership is merely allegorical, serving to initiate and purify the self on the more important cosmological journey. In a more recent book *The Most Successful Small Business in the World,* Gerber (2010) explains the five components of a higher purpose: awakening; discovering; experiencing; internalising and becoming. Through these steps people must initially be in a dormant or darkened state before they can be awakened. In other places Gerber often refers to the un-awakened state as 'sleeping.' A trigger is necessary to discover and then eventually become who they were divinely meant to be through entrepreneurship. This cosmological journey is concerned with a more internal imperative:

> *we are coming into a relationship with the 'I' who is the true center* [sic] *of our soul within our life*

Entrepreneurship is both a cosmological affair and the reason for being alive:

> *it is all movement, it is all rising … it is that which possesses the higher meaning, … to which your most successful small business in the world commits itself. This is the state of moving beyond. This is our purpose*

More experienced entrepreneurs may have embraced this distinct vocational calling, illustrated in the following quote from a large *Pyxis* event. This well-known finance entrepreneur was teaching one of the key programme components when he mentioned:

> *I have a purpose beyond the industry, to improve it and extend it.*
>
> Guest Virtuoso, *Pyxis* Open Event

In the Wealth Creationist worldview, Authentic Self is the notion that one must step into what they were pre-destined to achieve during their life. The discovery of one's higher purpose and authenticity only becomes available through the venturing commitment to wealth creation. There is also evidence that purpose is beyond and outside of the

allegorical context of entrepreneurship, where the individual is believed to be journeying to achieve the status of an omniscient agent. Finally, when Gerber (1995:254) mentions to his reading audience that 'we are still searching for meaning … something to believe in' he is assuredly of the opinion that it is to be found through entrepreneurship and all of the myriad possibilities it entails for spiritual learning and esoteric knowledge.

4.5.4.1. Authentic Self analysis

In the social settings people are exhorted to fulfil their pre-destined meaning and purpose through their entrepreneurial journey, in the promise that this will eventually lead to emancipation from the myriad uncertainties inherent in an entrepreneurial vocation. To achieve this is to realise one's Authentic Self. This may attractively resonate with many participants, given that the search for meaning is a universal human activity (Lundskow 2008, Berger 1990), particularly in modern society where nature is perceived as indifferent or hostile to the fate of humans (Lessl 2002, Berger 1990). In order to explore the significance of entrepreneurs finding meaning and purpose, it's worth recapping on some definitions of religion used in this study. 'Religion is the one area in which we encounter commitment to an ultimate concern' (Paloutzian *et al.*, 1999:1074) is influenced by Niebuhr's 'the practice of ultimate concern that orders all other concerns' (Lessl 2002:133). Without doubt, successful socialisation in the Wealth Creationist groups requires commitment to wealth creation as an all-encompassing way of life. Observing business owners, Weber saw an outworking of Protestant values 'where a man exists for the sake of his business rather than the reverse' (Weber [1905] 2012:29). This way of life (along with 'fierce independence') was found to be an outstanding characteristic of small-business owners by the Bolton Committee (1971:22). It is inherent through a committed disposition to the entrepreneurial vocation (Novak 1996), and congruent with much research into the temperament of entrepreneurs (Bolton and Thompson 2004). Consistently, research also finds the entrepreneur to be autonomous (Delmar 2000), with a need to be in control (Gibb 2009b). 'Entrepreneurs want to develop without answering to anyone else, they want to say *I did it my way,* this is the entrepreneur's ultimate satisfaction' (Bolton and Thompson 2004:20). A recent report, *The Virtuous Toil of Self Employment*, noted that 'many people who work for themselves feel more in control of their own destiny' (Dellot 2014: 90). In the field of inquiry, independence, need for autonomy and total dedication to one's entrepreneurial vocation are 'taken for granted' ways of thinking and being. They are perpetually amplified and reinforced by others with shared value homophily through the networking activities and the legitimation of teaching.

Studies into conversion experiences have shown that individuals are overwhelmingly pre-disposed to choose a religious orientation that enhances their existing self-identity (Paloutzian *et al.*, 1999). In the light of this, it is a relatively short step for entrepreneurs to accept the meaningful order of the nomos of the Wealth Creationist movement, precisely because it resonates with and reflects their own ultimate concerns. It is important to establish that the nomos, is this 'taken for granted' ideology of the wealth creationists groups before moving to consider the nature of their projected cosmos.

First, consider that data sets comprising the Authentic Self property and indeed the broader Higher Purposing category, almost exclusively emanate from either the Hagiographic Magi or the Virtuosi. These charismatic entrepreneurial leaders have built highly successful sales funnels and systems and are able to command many hundreds and sometimes thousands of people at their Open Stage events. At the very least this must carry an enormous sense of achievement. Additionally, leaders are consistent targets for displays of sycophancy from some dependent followers in their specific collectives. In co-constructed charismatic settings this flattery emboldens leaders to achieve their aspirational greater identities and powers (Wallis 1982). Through the same trajectory that Wallis (1982) noted in his study of a religious charismatic leader, raising up exemplars and delegating responsibility endows leaders with further great significance until the leader's life becomes so markedly different, that they cannot help but conceive of their self as 'out of the ordinary' or 'sovereign' as the *Vela* leader puts it. As the charismatic credibility of the leader grows with greater recognition so too does their claim to more mystical insight and knowledge, concurring with findings by Wallis (1982).

Second, the charismatic followers are funding the Virtuoso to work out his or her own meaning and purpose – their Authentic Self – through the vehicle of their wealth creation education business. In reciprocal exchange, Virtuosi pass on their reflections and sense making about their venturing experiences through teachings and various recorded publications. Teachings and beliefs about the superhuman, sovereign, Authentic Self are inevitably communicated as soon as they become empirically available to the Virtuoso. The GTTNL chapter found that this feature in the social processes causes teaching to be self-referential. The Authentic Self aspect of the cosmology displays this self-referential feature too, mirroring how the Wealth Creationist leaders view themselves and experience life. They then urge followers to experience their reality. What participants in a social setting hold sacred and revere in the nomos, their cosmos will reflect (Worrell

2008), thus the projected cosmos of the Higher Purposing category will reflect the most meaningful organising ideologies and philosophies of the nomos. Sacred here refers to 'the quality of mysterious and awesome power' as in 'religion, through human enterprise, establishes a sacred cosmos' (Berger 1990: 25). Having established these points, the features of the Wealth Creationist cosmos can now be analysed and discussed.

4.5.5. Discussion of Higher Purposing

Claims by this study that Wealth Creationism, while certainly a movement, is also a religious movement may seem far-fetched. No obvious deity can be identified (although the wealthy are idolised) and it lacks an overtly religious interpretation from the Magi and Virtuosi. Yet while it may seem to be without a deity, Higher Purposing findings show that the entrepreneurial self is sacred, pre-destined for an unfolding journey of discovery through wealth creation, with the ability to command the universe and attain freedom. This compares with the gnostic cosmology, where emancipation from the reality of the material world while still alive is achieved through self-idolatry (Rossbach 1996). The status of sovereignty and the extraordinary achievements of Virtuosi through the entrepreneurial journey (in plain sight of their followers) can confer great authority and influence. Together the collective yearning for ultimate power, freedom and autonomy seems not only achievable but almost a certainty for group members. Almost. Because it ultimately relies on the disciplined application of learning by each interdependent individual.

Even ubiquitous teachings about constructing effective sales funnels further reflect the cosmology in self-referential ways of thinking **(see Figure 4.5.2.).** Applying the conspiracy narrative of the Wealth Creationist *nomos,* the masses are called out of ignorance from their stigmatised states through targeted marketing. Those that respond to the call to freedom through wealth creation represent a much smaller number but likely include those predisposed to a vocational calling to entrepreneurship. These people enter the wide mouth of the Open Stages where they are evangelised and winnowed further through their willingness to respond to the call to the mission. Some choose to stay at the boundary of the collectives. Fewer people enter the core programmes of the Closed Stage where more esoteric knowledge for venturing is revealed. Even fewer lose their initiate status to make meaningful gains and a still smaller number become exemplars. The elite few in possession of wealth (a symbol of superiority) who wish to journey further

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qualify for the most expensive mastermind programmes and gain concerted time with their sovereign charismatic leaders in person. This reflects the entrepreneurial journey from ignorance to the illuminated Authentic Self, 'the knowing self that transcends material nature' (Lessl 2002: 133) that only a chosen few can achieve. This is indicative of a gnostic religious world-view. In the comparative table **(Table 4.5.1.)**, a picture has been building to illustrate that the movement of Wealth Creationists can be categorised as religious sects that share many characteristics with gnostic sectarianism, even though they are unlikely to have made this conscious interpretation.

The nature of the projected cosmology represents what the 'ideal society' most wishes to dominate (Worrell 2008). The Wealth Creationist cosmology reflects the group's self-conscious desire for power, freedom and autonomy. As these desires are believed to be achievable only through substantial wealth creation, the law of attraction is a natural choice, offering a credible compensator for the disciplined practice required to harness the supernatural through ongoing mastery of self. A superstitious practice is co-constructed in some groups through the practice of giving and philanthropy. When the *nomos* of a society manifests as a mini reflection of the ordered cosmology (socially constructed as a projected cosmos) it is said to be co-extensive. Where a co-extensive nomos and cosmos is achieved the result is a stabilising feature for individuals in the societal life of the sect (Berger 1990). This last point is important in fulfilling the research aims of this inquiry and will be developed in the next chapter of the concluding discussion.

Table 4.5.1. A comparision of sect and gnostic sect characteristics (D)

Sects (Wilson 1967:24)	Gnostic sects (Wilson 1967:29)	The Wealth Creationists
It is a voluntary association.	Adopt structures more in keeping with modern rationally conducted enterprises, with secular models of organisation and secular publicity techniques (*ibid.,*17)	It is voluntary. Groups have trading business status and marketing communication expertise.
Membership is by proof to sect authorities of personal merit, knowledge of doctrine, affirmation of a conversion experience, or a recommendation by members of good standing.	Conversion is alien – but as instruction and guidance are offered to the neophyte – enlightenment unfolds.	Referrals usual from existing members. Conversion narratives are a feature of Virtuosi speakers' life histories. Conversions in followers may be gradual through exposure to teachings. Conversions are deepened through prescribed literatures and teachings.
Exclusiveness is emphasised. Expulsion exercised against those who contravene doctrinal, moral and organisational precepts	There may be exclusive mysticism.	Exclusive for entrepreneurs who accept the ideologies. The price of education presents a barrier. People may be asked to leave, or fall from favour.
Its self-conception is of an elect, a gathered remnant for this special enlightenment.	Emphasis on special bodies of teaching, of an esoteric kind. Teaching may replace secular scientific explanation and offer a cosmology, anthropology, and psychology of its own. The belief in the divine spark illuminating the journeying self, becoming the knowing agent (Rossbach 1996).	The groups adopt a concept of being '*called out*' from mainstream society as a marginalised elite. Magical Thinking – the Law of Attraction. Emphasis on special bodies of teaching, of an esoteric kind. The Authentic Self is a sacred aspiration, journeying towards emancipation through entrepreneurship.
Sects must maintain the dissimilarity of own values to those of society. This is achieved either through isolation or insulation (*ibid.,*36). Divergence from society as to what constitutes true knowledge.	May develop a special argot to enhance the use of internally shared knowledge (*ibid.,*37). Teach that the material world is less real. Divergence from society as to what constitutes true knowledge.	Insulating directives of association are issued. Maintain the dissimilarity of own values to those of society, through proscribed and prescribed directives. Mainstream employees (the herd) are stigmatised. Divergence from society as to what constitutes true knowledge. Internal lexicon present.
Commitment to group tends to be total regarding accepting social and moral doctrine and regulation. (*ibid.,*42).	Commitment to group members is secondary – commitment is to the distinctive ideology – the gnosis – the principal knowledge.	The commitment to the group members is secondary – the commitment is to venture by *taking action* to create wealth by applying principles of knowledge.
Personal perfection is the expected standard of aspiration in whatever terms that this is judged.	Personal perfection is the expected standard of aspiration in whatever terms that this is judged.	Personal perfection is the expected standard of aspiration in whatever terms that this is judged.
There is a high level of lay participation: there is opportunity for the members to express their commitment.	There is a charismatic leader, who pronounces wisdom. Ministers are styled as teachers.	There is a charismatic leader, who pronounces wisdom. Exemplars may also teach. Members often express fealty to leader and group.
The sect is hostile or indifferent to the secular society and to the state.	An emphasis on the utility of gnosis for worldly success, self-realisation, health, material well-being and happiness.	An emphasis on certain knowledge for worldly success, self-realisation, material well-being and happiness. Groups do not expect help from outsiders or government.

5. Concluding discussion

5.1. Introduction

The Wealth Creationist movement will now be embedded in the context of contemporary societal factors and conditions. While this responds to criticism of some grounded theory studies deemed idiosyncratic for lacking any societal context (Charmaz 2014, Makela and Turcan 2007), it is also necessary to progress the substantive theory building. Following this the findings and analysis will be evaluated within the three research aims. Finally, the original contributions to knowledge will be identified, followed by the limitations of this research study, with suggestions for further areas of research.

5.2. Societal factors supporting the rise of the Wealth Creationists

5.2.1. Modern religious features in society and individuals

The decline of Christianity due to the ongoing secularisation of western society has resulted in its diminished plausibility and legitimacy (Day 2011, Lundskow 2008, Bruce 2002, Berger 1990). When Christianity exerted a more encompassing influence it permeated much of public life, imposing particular moral and social behaviours on members of society (Berger 1990). This retreat of Christianity from the public institutions of government, education, hospitals and work has been replaced by an emporium of religious and philosophical ideas known as pluralism (Day 2011, Berger 1990). It is important for the developing argument to understand that the presence of pluralism also means that religion is now a private matter of individual choice (Lessl 2002). Indeed religion remains active in the private spheres of society (individuals and their families) who are served by churches, synagogues and mosques (Berger 1990). This characteristic of the modern religious landscape in the west is known as individualisation (Berger 1990). Typically, adherence to religious ideas locates around an individual's conscience, which is often replete with personal and idiosyncratic beliefs (Day 2011) and tolerably elective, i.e. some believe in some things and some do not (Lessl 2002). While the social significance of religion has declined and religious belief has become more private (Bruce 2002), it is evident that modern society now lacks the 'taken for granted' moral understanding between all participants, with a corresponding rise in anxiety around lifestyle and meaning (Day 2011, Lundskow 2008, Berger 1990). However, individuals in the modern west actively strive for emotional connections to meaning that can provide practical guidelines for lifestyle (Lundskow 2008). This is explored further now.

5.2.2. The co-extensive nomos and cosmos and existential certainty

During the all-encompassing period of Christianity, this socially established nomos was taken for granted. Common binding through inherently shared meanings co-existed in the socially projected cosmos of Christianity, which in turn ordered 'how things are' for the material plane, making the nomos and cosmos co-extensive, achieving stability for members of society (Berger 1990). It has been noted that this stabilising feature cannot be achieved with pluralism, self-evidently different cosmologies and various nomoi cannot be co-extensive. This has led to growing existential anxiety as 'society no longer provides integrated, coherent meaning for individuals and their ordinary routines' (Berger 1990:125). Many findings in the Authentic Self chapter (note Gerber's 'we are still searching for meaning' and a *Cassiopeia* Virtuoso's directive to 'matter and mean something') are expressions of existential anxiety. The promise of the Wealth Creationists is that relief is possible for those who align with the mission, even if they possess adherence to a traditional religion. This is because private religious adherence no longer fulfills the traditional classical function of religion in society of providing existential meaning and purpose (Day 2011, Lundskow 2008, Berger 1990). This is only possible in established collectives where 'all in the social life receive ultimate meaning binding on everybody' (Berger 1990:134). Occupying specific enclaves in society, the wealth creationist movement manages to achieve an important function of religion. Adherents receive 'ultimate meaning binding on everybody' through belonging to the superior, elite charisma. To be successfully socialised in the educational collectives requires adherents to internalise the co-extensive Wealth Creationist nomos and cosmos for returns of identity, purpose and meaning. Identity, purpose and meaning are compelling reasons to belong with others and can account for their significant popularity among small-business owners and aspiring entrepreneurs. However, there are other factors contributing to the acceptance of this movement in society.

5.2.3. Consumerism

The presence of religious pluralism has created specific conditions for the rise of the Wealth Creationist movement in the UK. Precisely because various religious organisations lack the ability to project a complete and totalitarian cosmos they are forced to compete with each other for audiences and converts. This mirrors a familiar modern economic process known as consumerism (Lundskow 2008). In the secular, pluralist society of the west, those attracted to religious ideas often embrace highly individualistic

consumer offerings, evaluated in terms of value and choice (Lundskow 2008, Bruce 2002). This is particularly the case in the USA. Both of the influential Hagiographic authors Kiyosaki and Gerber have built their wealth through businesses and property assets and write in their american context. Their culture then informs the conspiracy narratives of the Wealth Creationists in the UK, providing the foundation for the plausibility of the Wealth Creationist doxa and legitimising wealth creation activities and operations.

Interestingly, the fastest growing religious category in the USA is the charismatic sects (Lundskow 2008). These sects gain conversions through appeals to the emotional needs of individuals reflecting free market competition practice (Lundskow 2008). In this study this practice also mirrors the evangelism of the Open Stage. Messages are designed to provoke emotional responses for a mission (purpose) that promises freedom and meaningful existence. The Wealth Creationists could well be the embodiment of Stark and Bainbridge's (1985) observation that the combination of revolutionary idealism with materialism is a recipe for creating a successful emergent religion. The Wealth Creationist movement also aligns with a dominant trend – that new revolutionary forms of religion also possess both emancipatory and oppressive potential (Lundskow 2008). This will be discussed more fully in Chapter 5.4.1, as a characteristic issue of belonging in the charisma. These are the salient societal conditions that have contributed to the popular rise of the Wealth Creationists with many pursuing entrepreneurship. However, there is an important innovation that the Wealth Creationists achieve as an emergent religious sect and the argument must turn to Durkheim and Weber to explore it.

5.2.4. Anomie and the union of religion and business

To recap, Durkheim ([1912] 2008) argued that the individual is a product of an ongoing, pre-existing society, and all social interaction, group and religious formations are a consequence of a *sui generis* society. Durkheim called religious or moral groups 'ideal societies'*,* but showed that religious experiential reality and society are essentially the same thing:

> … *this reality, which mythologies have represented in so many different forms, but … the objective, universal, and eternal cause of those sui generis sensations that make up the religious experience, is society.*

> (Durkheim [1912] 2008: 313)

However, Durkheim thought that the person striving to accumulate money and possessions (a business person) was dysfunctional, as they failed to socially integrate. He thought they lacked meaningful regulation of their own morality (they always want more) and religious moral groups lacked any power to regulate their desires (Lynch 2013, Lundskow 2008). Weber ([1905] 2012:107) also concluded that for all the 'restless effort' of the protestant businessman toward his accumulation of wealth, ultimately he had a meaningless life. Durkheim named this failure to socially integrate *anomie* (Durkheim [1912] 2008). Modern commentators on western society deem it anomic as collectively it lacks any moral foundation to regulate the desires of constant consumerism (Lundskow 2008). Even Weber's protestant work ethic (where adherents shared the belief it was pleasing to God) has been replaced by the personal ethics of private accumulation (Lundskow 2008). Once it could have been safely assumed that a wealth accumulation model would be judged repugnant in a religious setting, yet a consumerist business model is instead prominent in the USA in charismatic mega churches. These mega churches have distinct twin characteristics:

- Individuals have powerful emotional commitments to belonging
- Teaching of Christian doctrine is very low key and takes a backseat

(Lundskow 2008)

In these churches God serves the individual. The idea of God is shaped by individual desire with preaching referring to stories and narratives of popular films and culture (Lundskow 2008). The American prosperity movement claims that God desires people to enjoy material abundance and to be wealthy (Pendaz 2008) while in wider American culture 'the readily accepted integration of religion and business is recognisable and thus has achieved legitimacy' (Pendaz 2008:393). The authors of the imported canonical literatures of Kiyosaki and Gerber are highly likely to be informed and influenced by these features in their society.

The societal context outlined above differs from the UK, where Christianity is in decline (Day 2011). Nonetheless the presence of the Wealth Creationists in the UK contradicts Durkheim and Weber's observations about anomic business people. Durkheim in particular envisaged business people as isolated through failing to find meaning with others (Lynch 2013, Lundskow 2008, Durkheim [1912] 2008). An innovation of the Wealth Creationists is to have overcome this social problem. By educating in collectives, predisposed to and sharing value homophily and through engineering mindset

conversions, social isolation and anomie is avoided and existential certainty is co-constructed.

5.2.5. Modern Gnosticism

There is a final feature of modernity that considers the nature of the cosmological features of the Wealth Creationists. The comparative table showing characteristics of religious sects reveals that the Wealth Creationist movement is closest to modern Gnosticism **(Table 4.5.1).** For some social commentators this is not a surprising finding. There is a view that modern western society is characterised by an organising nomos known as modern gnostic scientism (Lessl 2002, see Voegelin 1997[35], Rossbach 1996). Scientific knowledge has long been replacing traditional religion in institutional and public spheres (Berger 1990). People commonly show more faith and belief in science to account for and solve society's problems (Lessl 2002), although as science has burgeoned into many branches and fields it is too esoteric for most to understand (Bruce 2002). Partly because methods of inquiry cannot be readily understood by the masses, science is highly revered, with great faith placed on knowledge outputs to solve problems and ills (Bruce 2002). Although the nature of rational scientific inquiry would seemingly proscribe a cosmological counterpart (Lessl 2002), the cosmic law of attraction has become popular, particularly in business circles, due to its justification with scientific principles (Ehrenreich 2009). Indeed, in this inquiry the law of attraction is considered by some a disciplined practice to be mastered, like prayer or meditation.

The prevailing societal features of secularism, consumerism and revered scientific endeavour have contributed to a widespread belief that the natural world is completely indifferent and even hostile to the human spirit (Day 2011, Lundskow 2008, Lessl 2002, Rossbach 1996, Berger 1990). This view was also held by the ancient Gnostics, who additionally believed that both the natural world and the body was in the nature of a prison for the spirit. Although the spark of divinity dwelt within, it needed awakening through knowledge (Lessl 2002, Rossbach 1996). Today, through the accepted nomos of modern gnostic scientism, enlightenment and emancipation is only possible through scientific knowledge and discovery. It can be appreciated that as this esoteric knowledge is understood only by an initiated few, revered scientists can belong to elite groups, often above inquiry, who discredit other belief systems (Lessl 2002).

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[35] Voegelin, E (1997) *Science Politics and Gnosticism: Two Essays*. Chicago: Renegery Publishing.

While wealth and the wealthy may be worshipped and revered by the Wealth Creationists, they are an outcome, an expected by-product, not the overriding concern in the struggle for meaning. Kiyosaki's oft-quoted maxim, 'money doesn't make you rich, knowledge makes you rich' is the dominant attainment focus. In this sense the real asset is the person in whom the knowledge lives, the self that is the focus of liberation into sovereignty. In a gnostic cosmology, salvation is achieved through self-idolatry (Lessl 2002, Rossbach 1996). The striving of the Wealth Creationists is for special kinds of venturing knowledge, one that leads to greater degrees of emancipation through a religious type of entrepreneurship education known as *wealth creationism.* To recap, a definition of religion is 'the one area in which we encounter commitment to an ultimate concern' (Paloutzian *et al.*, 1999:1074). The 'way of life' commitment to the vocation of entrepreneurship by those aligning with the Wealth Creationist movement embraces this ultimate concern. This is the theoretical connection organising the four conceptual grounded theory categories of this inquiry.

The phenomenon of the Wealth Creationist movement has now been located in the context of the society that it reflects. It shares this mirroring characteristic with all other religious sects forming enclaves of ideal societies (Lynch 2013, Day 2011, Lundskow 2008, Worrell 2008, Berger 1990, Durkheim [1912] 2008). Now the analysis of the findings will be summarised through the framework of the three research aims.

5.3. Research Aim 1. To critically examine why participants are both attracted to and become part of the wealth creation education programmes.

The wealth creation education providers attract followings of many hundreds engaging in their learning communities. This is unusual for business education programmes as consistently low engagement rates for both formal and informal provision are the norm (Lockett *et al*., 2013, Blackburn and Schaper 2012, Bennet 2011, Jack *et al.,* 2010, Gibb 2009a, Curran 2000, Curran *et al.,* 2000), particularly among micro-business owners (Devins *et al.,* 2005, Chell and Baines 2000). So why are these education providers more attractive to both the small-business owner and those wishing to escape employment? Initially, the wealth creation education provider must communicate and attract those they wish to educate. Property education groups construct messages for those disaffected with employment by promising autonomy and financial freedom. Business education groups look for established micro-businesses and the solo self-employed, by promising

relief from low pay and long hours. This study has found the following interlinked reasons contribute to the attractiveness of the type of education on offer.

5.3.1. Constructing a sales funnel

A ubiquitous characteristic is a carefully constructed, tactic-laden sales funnel (**Figure 4.1.3**). Marketing tactics are integrated to serve strategic goals of attracting certain types of people. Online social media advertising is initially employed, inviting click-through to lead generation incentives in exchange for the email of the prospective customer. Some Virtuosi practise co-opetition through marketing affiliation schemes considerably extending their marketing reach and self-referentially modelling partnerships and joint ventures to followers as esteemed behaviours. Lead generation incentives of an educational nature are typically free or low cost, yet of perceived high value and woven through with Wealth Creationist 'mindset' philosophies. The Wealth Creationists craft clear marketing messages articulating problems faced by their target audiences and the redeeming benefits of their education followed by unambiguous requests to attend events. This makes it easier for target audiences to decide whether the education meets their needs. Initial marketing strategies provide low-risk (low-cost or free) levels of engagement to business owners. In this way, ideologies may be sampled, pre-qualifying only those who identify with it. Prospective customers are also targeted much more frequently with informational content once the email has been obtained (possibly more than other providers serving the educational needs of small business and enterprise in the landscape of provision – but this would need dedicated research). This is unlike the marketing strategies of HEIs when seeking to educate small-business owners (Hemsley-Brown and Oplatka 2006, Gibb 1996, Kirby 1990), which can suffer from confused output goals (Pittaway and Cope 2007). One likely reason for the better uptake of the wealth creationists in recruiting is comparatively better marketing strategies and communications.

5.3.2. The canon

The populist symbolic books of the Hagiographic authors and Virtuosi leaders both legitimise the ideals of the movement and create plausibility for macro-environmental conspiracies, often through authors' conversion narratives. Books and other recordings allow persuasive in-depth arguments to be marshaled and constructed. In this context they also serve as crucial marketing tools in the wide mouth of the sales funnel. Those who experience employment as slavery, or feel trapped by 'hamster on the wheel' solo

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self-employment may find the detailed philosophies very credible, providing them with frameworks for living. People are overwhelmingly predisposed to join religious sects to fulfill deep needs for identity, meaning and belonging (Paloutzian *et al,.*1999). This is a reason for the attractiveness of the programmes. As religious conversions can happen through reading (Richardson 1985), identification with published material also attracts people to Open Stage events, where they anticipate meeting others who understand and share value homophily. This finding concurs with research where entrepreneurs sustain feelings of being in control through shared ideologies and world views (De Carolis *et al.,* 2009, McPherson *et al.,* 2001). Being with like-minded others can alleviate uncertainty – as entrepreneurship is inherently uncertain (Gibb 2009b, Knight 1921). These programmes are attractive as people can belong to people like themselves and anticipate being understood. Small-business owners who spurned education designed for them by academics or policy makers frequently claimed that the provider didn't understand their needs (Lightfoot 1998 cited in Curran 2000, Bolton 1971). This study indicates that not only must educational providers understand the challenges of the small-business owner (or those seeking escape from employment) but must employ clear marketing communications, delivered in a strategically constructed sales funnel with value laden tactics.

The Wealth Creationist canon lauds autonomy, independence and perpetual learning as evidence of a desirable entrepreneurial spirit. It calls out to the disaffected employed and solo self-employed to recognise their entrepreneurial calling and venture to freedom, thus resonating with those for whom the education is designed. While the temperament of the small business owner is autonomous and independent (Bolton and Thompson 2004, Delmar 2000, Bolton Report 1971), some blamed these traits for the lack of engagement with subsidised educational initiatives (Gibb 2005, Curran 2000), and some assumed small-business owners do not value training (Matlay 2000). As these perspectives are clearly not applicable in these private educational research settings, other reasons must account for the low uptake.

5.3.3. The Open Stage networked collective

In the map of the landscape of provision **(Table 2.1)** the promotional Open Stage event is a regular networking opportunity, representing informal learning. Congruent with sales funnel techniques, many attending do not join the expensive core educational programmes yet are retained by the regular provision of the collective opportunity

structure. Some frequent attendees are strategically savvy networkers attracted by the large number of potential trading opportunities. Others regularly attend to hear the latest ideas of the Virtuoso speaker, displaying the audience cult behaviour referred to by Stark and Bainbridge (1985). As with other networking groups, there are compelling reasons to attend. For example, low cost opportunities to meet others for mutual trading (Bennet 2011), chances to build social and relational capital (De Carolis *et al.,* 2009, Granovetter 2005, Ostgaard and Birley 1996) and to remain connected to insider information (Reinl and Kelliher 2010, Chell and Baines 2000). What is different is that networking of the Open Stage is a stage in the educational provider's sales funnel, a strategic sales product among educational offerings, while other networking events are dedicated only to that end **(Table 2.1).** While the expensive Closed Stage educational offering is purchased by fewer people, the retained networking collective provides a regular income stream for the specific wealth creation education provider. The networked collective provides a platform for different guest speakers often within the wealth creation education movement, which in turn attracts different others by diversifying the teaching expertise. Four decades ago the Bolton Committee (1971) and the ensuing debate in the House of Lords (Lords Hansard 1973) concluded that there was no need for public subsidies to help entrepreneurs, particularly through interventions to create networks or provide education. Decades later other voices joined in this sentiment as there was no evidence of market failure from other suppliers (Bennet 1995) who were effectively displaced by subsidies that created unfair competition (Richard *et al.,* 2008, Storey 1994). The Wealth Creationist movement has been providing those pursuing the vocation of an entrepreneur with attractive networking opportunities in naturally arising settings in the UK, but policy makers and academics have been seemingly unaware aware of the phenomenon.

5.3.4. Attraction to charismatic leadership

The evangelistic Open Stage event showcases the charismatic credibility of Virtuosi through a taught session designed to create desirability for the core programme. Credibility is constructed through perception and is not evidence based (although the growth of some Virtuosi ventures after a few years suffices as proof of their entrepreneurial prowess). Exposure to a charismatic entrepreneurial leader like this offers compelling opportunities for approval for followers (Vecchio 2003), and Virtuosi, like preachers, make use of storytelling to weave magical ideological narratives attracting people unconsciously on emotional levels. Narratives such as these form the basis of explanatory religious structures with power to create meaning and impose social reality

(Keane 1997, Berger 1990). People are attracted to follow a Virtuoso who makes sense of their 'way of life' struggles and affirms their entrepreneurial vocation. This is in sharp contrast to some academic and government education providers who hold consensual patronising views that micro-business owners are inferior, not competent (Bannock 2000, Gibb 2000, Curran 2000) and not worth researching (Bygrave 2007, Devins *et al.,* 2005).

Charismatic leaders encourage people to view them as saviours and 'transfer emotion to them by turning them into objects of fantasy' (Gabriel 1997: 339). Charisma can bind people together through powerful emotional bonds (Joose 2012, Vecchio 2003, Gabriel 1997, Wallis 1982, Tucker 1968, Bion 1961, Weber 1947). Charismatic leadership rejects the status quo and demands change (Tucker 1968, Weber 1947). By re-interpreting past and present times, prophesying and rallying others to the entrepreneurial mission, Virtuosi offer new ways of venturing. They urge people to join them by providing the perception of conditions of environmental certainty as determined by McCullen & Shepherd (2006) and Milliken (1987). This is designed to assuage and ameliorate the fear-based feelings that they initially and deliberately provoked in order to be seen as a saviour. As Virtuosi articulate ideological and philosophical beliefs they either repel undesirables or attract 'people like us' – the desired target audience. However, although the educational programmes are expensive, the emotional attraction to a visionary charismatic leader with extraordinary promises is often more powerful than material objections. Charisma rises above economic objections, 'whenever it appears it constitutes … a call to a mission or spiritual duty' (Weber 1947:362). Many people buy expensive courses on credit cards, highlighting one of the issues arising in the charismatic settings, which will be outlined through the next research aim.

Charismatic leadership contrasts markedly with bureaucratic leadership, which entrepreneurs consistently reject, particularly when imposed through subsidised networking programmes (Lockett *et al*., 2013, Jack *et al.,* 2010, Neergaard and Ulhoi 2006). Although networking is established in Chambers and the FSB, their acceptance of government subsidies results in confusion for small-business owners (Bennet 2014, 2011). This study finds they are likely to display entrepreneurial chauvinism toward this arrangement. The lack of 'hands on' business experience in trainers accounted for low uptake of subsidised education designed for small-business owners (Gibb 2009b, Matlay 1999, Kirby 1990, Hopkins and Feldman 1988), concuring with SFEDI (2008) that the preference in the business enterprise community was to learn from experienced

entrepreneurs. The finding of entrepreneurial chauvinism shows that the Wealth Creationists erect barriers to belonging by constructing stigmatised out-groups. Educators who teach entrepreneurship yet lack business or entrepreneurial experience are unacceptable choices in these social settings and may be subject to further stigmatisation and rejection if they are also public sector employees.

5.4. Research Aim 2.

To critically evaluate the organising social processes in the naturally arising environment of the entrepreneurial learning collectives.

The boundaries of these educational providers' groups are maintained by the organising values, assumptions, beliefs and cultural norms comprising the Wealth Creationist ideology, using definitions of ideology by Alvesson (1991). As in any charismatic setting an unconscious emotionality binds individuals together (Joose 2012, Stacey and Griffin 2005, Gabriel 1997, Wallis 1982, Miller and Rice 1967, Bion 1961) and may give rise to both beneficial and detrimental feelings and outcomes for some. Frequently mentioned by Virtuosi and followers as the reason for joining the core educational group (along with the stated need for knowledge), the need for accountability is highly important and organises many social processes.

5.4.1. The need to be accountable

Accountability in the social settings means belonging with like-minded others to help others carry out stated intentions for venturing. This is a righteous behaviour, known as taking action. While few go on to reach exemplar status, many make incremental progress but still others remain in the charisma just hoping to be saved from their selves (from lack of motivation or lack of discipline). Accountability finds expression as participants internalise the important charismatic reference group. This causes them to construct self-conscious fantasies that the group is cheerleading or disapproving of their actions while they are physically away from the group. This is usual as belonging to groups means that we are 'unconsciously affected by what we feel to be the attitude of the group to ourselves' (Bion 1961:44) with 'acute awareness of the group opinion … functioning as a person's conscience' (Elias 1994:xl). However, although taking action is the goal, some participants seem disabled while others are enabled to do so. These issues will be discussed now.

5.4.1.1. The enabling group conscience

Imagining the cheerleading approval of others can be motivational and helps productivity for followers and Virtuoso by keeping people to task. The group conscience also helps to forge strong reciprocal bonds of trust and thus mutual trading. Some build very successful ventures and become exemplars, yet they may have deeper needs for the approval and adoration of all, with their group conscience spurring them to greater performance in exchange for greater approval. Their esteemed status in their charismatic group may fulfil their emotional needs, concurring with other studies where the established, superior groups model their self-image on their 'best members,' which are always in the minority (Elias and Scotson 1994). Many enduring friendships are formed between people with value homophily, which is a powerful reason to belong. Just as Day (2011) found when investigating religion in the UK – many in the social settings believe in belonging with each other.

5.4.1.2. The disabling group conscience

When groups choose a messianic leader, the dependency of group members is a known outcome (Bion 1961). Both followers and their Virtuoso are mutually dependent on each other's approval (Wallis 1982). In the social settings this becomes increasingly enmeshed with mutual trade. New members can import their heightened anxiety, giving rise to 'magico-mythical forms of thinking' (Stacey and Griffin 2005:9, Gabriel 1997) where only their idealised magical Virtuoso can solve their problems. This is expressed in the field as sycophantic displays of devotion, which may be accompanied by a chronic lack of *action taking* and dependency on the leader. Articulated reasons to join are often to gain knowledge, yet many fail to apply this expensive knowledge. In particular those entering property wealth creation education tend to be laden with consumer debt, but their need to be near the Virtuoso with their extraordinary promises for the future often outweighs economic considerations. Some may not be able to afford the cost of the education yet justify it and get into more debt. This is an issue of unconscious emotionality weighing against rational decision-making, indicating perhaps a lack of personal awareness by the purchaser. Some people may have unconscious needs to submit either to social norms or to the leader conveying dominance, casting doubt on their *stated* knowledge-seeking motivation (Martens and Tracy 2012). However, while some Virtuosi convey contempt about dependent types of people – they also profit from them. In this way paying customers can be punished by 'being fired' while others are shunned. This experience is emotionally traumatic for individuals. Charismatic leadership is precarious and that

people can be punished in various ways concurs with other studies (see Joose 2012, Stark and Bainbridge 1985, Wallis 1982, Wilson 1967, Budd 1967). However, exemplar behaviour in some shows fully internalised values of the idealised nomos (Ashford and Mael 1989) and is rewarded with praise and favour (Elias and Scotson 1994).

5.4.1.3. The effects of the charisma on Virtuosi

Undoubtedly Virtuosi can be inspirational entrepreneurs yet they can also exhibit punishing behaviours. Some theoretical insights may help to explain this. In charismatic settings constant sycophantic flattery emboldens leaders to achieve the power of their aspirational self (Wallis 1982). The application of systems for strategies to routinise their charisma involves raising up exemplars and delegating responsibility for teaching. When successful, this confers even greater significance by enhancing a Virtuoso's ability to attract larger congregations. Through these experiences and others, these leaders' lives may become transformed to the extent that they believe they are 'sovereign,' often declaring more mystical insights and knowledge, concurring with findings by Wallis (1982). Charisma is precarious and needs to be maintained by ever more vigilant impression management. The spell is broken if the extraordinary leader is perceived as 'ordinary' (Joose 2012, Tucker 1968, Weber 1947). These reasons may explain some of their more ruthless actions. However, although Virtuosi often make claims for their own accountability, it is difficult for people to question their claims and statistics. Followers imagine their group's reaction to questioning their Virtuoso publicly, which can incite fears of peer disapproval. Although imagined, these processes are powerful in charismatic settings and maintain an uncritical status quo.

5.4.2. Maintaining the belonging boundary

5.4.2.1. Prescribed behaviour

To maintain the dissimilarity of their values from mainstream society, the Wealth Creationists issue insulating directives of behaviour, practice and association. Prescribed behaviour includes daily reading or listening to endorsed literature. This is calculated to reprogramme the subconscious mind with wealth creationist values in order to eliminate 'limiting beliefs' and diminish the influence of mainstream society. This finding concurs with religious sect characteristics where specialised bodies of knowledge legitimise the social mindset (Berger 1990).

In the social settings where 'your net-worth is directly related to your network,' prescribed directives of association urge people to mix exclusively with successful, wealthy and positive people. While value homophily is generally an unconscious social process (Fischer 1982), in the Wealth Creationist movement value homophily is consciously taught as a calculated strategy, in the belief that increased wealth will follow. Recognising who can be identified as 'people like us'– exhibiting righteous behaviours – is very important for comfortable socialisation. Group exemplars are constantly praised during teaching by Virtuosi and through the general praise-gossip of participants. Conversion narratives are present in conversations with followers, who reframe their histories using a wealth creationist lexicon, thus mirroring Virtuosi who all utilise conversion narratives as features of their evangelising. As in religious conversions, when belief changes, behaviour changes (Paloutzian *et al*., 1999, Richardson 1985) and individuals internalise the ideological nomos including the specific argot that contributes to deeper socialisation in the established group (Ashford and Mael 1989). The presence of an idiosyncratic lexicon in the movement is an indication of distinctness from mainstream society (Joose 2012), while 'beliefs act as boundary maintaining factors' (Budd 1967:377). Prescribed practices of perpetual positive thinking, visualising and meditating to attract desirable things explain the belief that what is focussed on, will materialise. As the universe is believed to be at the command of those achieving thought mastery, the disciplined practice of the 'law of attraction' means that what is desired can supernaturally manifest through the ongoing mastery of self. As in other business networks the illusion of certainty is reinforced through shared values and behaviours (De Carolis *et al.,* 2009), amplified by repetitive practices and faith in a peculiar cosmology with the potential to remove doubt. In *Pyxis, Cassiopeia* and *Cetus*, the practice of giving and philanthropy is upheld, believing it to bring personal wealth while benefitting society and perhaps making good one's conscience in response to societal opinion about wealth accumulation.

5.4.2.2. Proscribed behaviour

Together with prescribed behaviours, insulating directives proscribing association and habits are evident. Negativity is to be avoided and watching television, specifically watching or reading the news is proscribed. Proscribed ways of thinking and being include having a 'job mentality', a bad mindset, being negative, blaming and lazy, with the vast majority of society imagined to be 'not like us' and comprising 'the herd' (unless they are wealthy). In business groups, J.O.B.s, particularly public sector employees, are the stigmatised 'out group'. Entrepreneurial chauvinism means that employment is equated

with slavery. In property groups employees tend to be the entry point, the lowest end of the status continuum where a strategic goal is to 'sack your boss'. In business groups the entry point is the micro-business owner who owns a job, the *Hamster on the Wheel* under accountability pressure from the group conscience to outsource or employ, rather than endure ongoing stigmatisation. The peer pressure of the group conscience is a powerful means of engendering compliance to ideologies. Charismatic settings by their nature breed dependency (Bion 1961) and although these groups provide the illusion of certainty through existential purpose and meaning, one major issue is that these socially constructed processes can ironically work against any meaningful autonomy and freedom for participants.

5.4.2.3. The loss of self

There is evidence that the demands of the powerful group conscience can result in an entrepreneurial neurosis. Despite applying learning and taking action both leaders and followers often feel they are not measuring up, constantly feeling that they should try harder, with some leaders calling for followers to undertake more education as a remedy. Taught imperatives are to imitate and model habits and behaviours of successful others and apply Virtuosi blueprints and templates to systems, following formulas repeatedly. As socialisation in these settings is partly achieved through conformity, this can lead to the homogeneity of values, behaviour and attitudes that can result in the 'de-personalisation of self' (Ashford and Mael 1989:26, Elias and Scotson 1994). However individuals seem to willingly sacrifice their sense of self to belong to a superior reference group, as 'the gratification received through one's share in the group charisma makes up for the personal sacrifice … of submission to group norms' (Elias 1994:xxiii). That many are willing supports the theory that people belong because they provide existential meaning and purpose through a commitment to an ultimate concern. As restrictions in sects are consciously designed but unconsciously accepted (Wilson 1967) in these social settings some may concern themselves with conforming to group ideologies to fit in, at the expense of any real action-taking in their ventures.

5.5. Research Aim 3. To investigate; what is taught, how and why?

5.5.1. What is taught?

A significant amount of teaching is concerned with maintaining the boundaries of group membership, so this research aim has some overlap with the last. The categories of Mindset and Strategies for Systems chiefly encompass taught content.

5.5.1.1. Mindset

Virtuosi and exemplars see themselves as a part of a larger ideological movement, escaping the dominant paradigm of employment, thus escaping bondage. Both leaders and followers share interdependent missions to 'get to the next level', bound together through this purposeful aim. Wealth Creationist ways of thinking about money, debt, discipline, habits, attitudes and association as well as cosmological beliefs and practices, are known by the *in-vivo* term mindset. Early educational direction for newcomers is designed to undermine 'job mentality'. Strategy, goal setting and planning often have additional learning outcomes of instilling discipline through repetitive practice. While mindset can be taught as a discrete topic, more commonly ideology and cosmological beliefs are woven through with 'know-how' teaching referred to by the *in-vivo* term as systems. This term can include advisory systems such as the owner belonging to and/or building a team of advisory experts, the former referred to as a Mastermind and the latter as a Power Team.

5.5.1.2. Strategies for Systems

All providers teach the key strategy of asset building, and Virtuosi often claim that predictable systems behind wealth creation lead to success. The *Cetus, Monocerus,* and *Cassiopeia* property groups are initially concerned with helping people to alight on a strategy, before determining appropriate education. Teaching also includes strategies for extending and obtaining private finance, taxation and finding grants. Repetition of methods and models for venturing is stressed and all property wealth creation groups take people 'shopping' for property with an exemplar mentor, usually over a number of days. *Pyxis*, *Orion, Cygnus, Pegasus* and *Vela* teach the strategic construction of a sales funnel. Businesses are encouraged to create suitable 'products' for an ascending staircase corresponding to stages in the sales funnel with corresponding 'step-up' prices. Joint venturing is also a usual topic for teaching. Marketing strategy is by far the largest taught topic for business groups in Strategies for Systems. *Pyxis* notably teach asset building through creating intellectual property.

5.5.2. How is it taught?

Teaching takes place in collectives that represent an opportunity structure, led by a credible entrepreneur. Some academics doubt that entrepreneurs can be taught through traditional methods (Chell 2008), asserting that entrepreneurs need special learning interventions (Higgins and Elliot 2011, Rae 2005, Harrison and Leitch 2008, Tell 2008,

Chell 2008, Erdelyi 2010, Hannon 2006, Cope 2005, Deakins and Freel 2003). In the social settings pedagogic methods are unexceptional with no evidence that entrepreneurs have special needs. However, as participants have relevant contexts for the teaching, Gibb (2009b) indicates this will be readily absorbed. Teaching is overwhelmingly through traditional discursive methods such as 'long lectures' (many spend all day talking on topics) particularly with know-how knowledge, which can be accompanied by projected slides. Teaching systems know-how can involve repetition of method, indeed Virtuosi can advocate following instructions slavishly without thought. However, critically important here about how knowledge is transferred is the perceived credibility of the educator as an extraordinary entrepreneur.

Property groups provide three-day or longer mentorships where knowledge learning is acquired by showing from exemplars, mirroring apprenticeship systems displayed by the Merchant Venturers. Apprenticeships to merchants were more expensive than other trade apprenticeships, and involved being with the master for longer periods of time (Carus-Wilson 1954, Latimer 1903). Once trained, merchant's 'factors' took care of aspects of the merchant's business. This happens with exemplars in the property groups of the Wealth Creationist Movement. Self-efficacy in the majority of newcomers in the property groups involves learning from experienced entrepreneurs in this way, while joint venturing with more experienced hands is very common for those that show promise.

Most Virtuosi take Kiyosaki's advice to 'teach what you know'. Virtuosi claims remain plausible by perpetually applying systemising strategies in their own business, thus modelling 'getting to the next level'. As they learn to overcome growth challenges they sell their learning experiences back to their followers, becoming necessarily richer to reinforce their credibility. Some Virtuosi publish these strategies and systems as key educational features designed to be replicated in the followers' context. Teaching is notably self-referential as venturing strategies are mirrored and imitated by followers.

5.5.3. Why are these things taught through these methods?

Mindset and the Wealth Creationist ideology is taught to maintain the coextensive nomos and cosmos that provides meaning and purpose for all in the charisma. The Wealth Creationists construct stigmatised out-groups in common with all superior, elite groups while teaching insulating practices designed to both protect from the contaminating, polluting influences of mainstream societal thinking (Elias and Scotson 1994, Wilson

1967) and to equip people for their venturing mission. Changes in behaviour are associated with acceptance of a new belief system that justifies the new resolve (Paloutzian *et al.,* 1999, Richardson 1985), and thoroughgoing mindset teaching maintains this resolve by seeking to internalise the coextensive wealth creationism faith. Mindset teaching typically dominates and infuses all other teaching topics.

The identification of apprenticeship methods highlights the importance of role models for entrepreneurship in the field. Deep learning may not be possible without the more experienced entrepreneurs. Additionally, expensive mistakes may be minimised. The repeated application of systems to certain strategies is to save precious time. Teaching repetitive disciplined behavioural practices is thought to combat the wrong mindset and lead to exemplar habits, thus helping conversion and effective socialisation in the groups. This has a strong link to the De Carolis *et al.,* (2009) finding, that individual cognition can be influenced through reinforcement of shared values and behaviours, providing the illusion of certainty.

Time spent listening to Virtuosi is both expected and preferred by followers over active learning methods (which reduces Virtuosi teaching time). This represents chances for mutual admiration. Followers can be close to the magic, and the credibility of the leader is co-constructed through sharing their knowledge. For leaders this method may be preferred as lengthy narratives entrench unconscious emotionality in the charismatic following (Gabriel 1997, Bion 1961), forming the basis for the religious features that create meaning and impose social reality (Keane 1997, Berger 1990). Teaching this way bonds Virtuoso and followers alike and deepens the conversion to wealth creationism. Wealth Creationists are socialised for entrepreneurial chauvinism, making it highly unlikely for them to be led or taught by employed people on entrepreneurship matters. Unlike Higher Education teaching aimed at entrepreneurs, what matters is not special teaching methods but the perceived entrepreneurial credibility of the educator. Virtuosi narratives and teaching are wholly concerned with building a perception of credibility rather than being evidence based. Entrepreneurship education delivered by the Wealth Creationists is just as concerned with unlearning and undermining mainstream societal influences established by the institutional education system, as it is with indoctrination into the ways of the Wealth Creationists and their venturing know-how.

5.6. Summary

There is a clear customer journey to the evangelising Open Stage event through crafted marketing communications making educational decisions more visible for target audiences. Detailed philosophies in the Hagiographic canon may resonate with small-business owners (or those wishing to escape employment), predisposing them to seek identity, meaning and belonging with those that share value homophily. In the opportunity structure of the networking events, credible charismatic entrepreneurial leaders take to the stage and weave narratives designed to be emotionally attractive, offering frameworks for followers' 'way of life' struggles. Virtuosi position themselves as a saviour who can overcome prevailing uncertainty. These are all attractive reasons for joining the educational programmes and remaining in the collectives. In the charismatic setting unconscious emotionality binds individuals together as participants internalise their important reference group, experienced as 'accountability'. For some this enables greater venturing success yet for others it disables, as they experience dependency on the leader. The charismatic setting makes it difficult to inquire of the leader, who can also exhibit punishing behaviours. Full socialisation for participants can lead to homogeneity of values and behaviour. The Wealth Creationists construct social life in very similar ways to religious sectarian organisations, being highly concerned with ideological behaviours, values, practices and cosmological beliefs that maintain boundaries chiefly exhibited through taught mindset imperatives, insulating directives and the construction of stigmatised out-groups. Pervasive entrepreneurial chauvinism means that employed people are stigmatised as are the solo self-employed. Teaching in collectives embeds participants in an opportunity structure where mindset teaching is concerned with desirable behavioural, attitudinal and cosmological knowledge for venturing. This sustains the purposeful mission of getting to the next level by seeking to internalise the co-extensive wealth creationism faith. Replicable systems are deployed through an apprenticeship model in property groups. Teaching methods are in the main highly discursive as lengthy narratives can entrench unconscious emotionality and bind people together in the charisma.

On the whole the three research aims have been met well through the methods employed. Data was abundant, and the conceptual properties all achieved sufficient saturation with interdisciplinary theories accounting for many findings. However, there is less certainty around aspects of followers' experiences due in part to the methods of inquiry. These will be discussed more fully in the limitations chapter, after the original contributions to knowledge have been identified.

5.7. Original contributions to knowledge

This study makes a number of original contributions to knowledge. A significant contribution is the introduction of the wealth creation education domain to researchers of entrepreneurs, researchers of entrepreneurship education, and entrepreneurial learning. Other interested stakeholders may be researchers of small-business groups, those from the sociology of religion and group behaviourists.

5.7.1. Wealth creationism: an emergent religious sectarian movement

Through the grounded theory methodology an explicit research aim was to propose a substantive theory about the field under scrutiny. To recap, Charmaz (2013:300) defines a substantive grounded theory as 'either explaining relationships between concepts or offering an abstract understanding of them.' The following theory directly arises from the social and interactional context. According to Charmaz (2014) these conditions give it both strength and credibility.

The substantive theory:

> ***Entrepreneurship education in the collectives of the Wealth Creationist movement co-constructs existential certainty of meaning and purpose for participants****.*

Existential meaning and purpose for individuals is a role classically fulfilled by religion (Day 2011, Lundskow 2008, Berger 1990). A definition of religion as 'the ultimate concern that orders other concerns' (attributed to Niebuhr by Lessl 2002, Paloutzian *et al.,*1999) is the overarching influential theoretical code that accounts for the four conceptual categories that have provided the framework for the analysis and reflects the 'way of life' strivings of the participants in the social settings. The most important original contribution to knowledge is the identification of the emergent religious sect that practises wealth creationism. The sect expressions of religiosity are closest in similarity to Gnosticism, although participants express their beliefs without knowledge of religious interpretations. The Wealth Creationist movement's innovation is to combine entrepreneurship education, materialism and cosmological belief in the highly networked collective structures. In doing so the movement prevails over Durkheim and Weber's observations about business people and their anomic lives. It overcomes social isolation and existential uncertainty through the co-construction of an identifiable co-extensive nomos and cosmos that provides purposeful meaning through the entrepreneurial mission. While wealth and the wealthy are revered in the social settings, they are an expected by-product and not the

overriding concern in the quest for meaning. As 'knowledge that makes you rich' is the dominant attainment focus, the main asset being built is in many ways the self, with the action taking of venturing believed to lead to the emancipation and realisation of the Authentic Self. While Wealth Creationist groups possess similar gnostic world views (being embedded in a society where modern gnostic scientism is a 'taken for granted' perspective (Bruce 2002, Lessl 2002, Rossbach 1996)) this emergent sect is distinctly identified as wealth creationism. The Wealth Creationist movement is in accord with a dominant trend for new revolutionary forms of religion that possess both emancipatory and oppressive potential (Lundskow 2008) because of the presence of the enabling and disabling features of the co-constructed, emotionally binding charismatic collectives. This study offers past, present and future participants of these educational collectives deeper insights about themselves and the unconscious emotionality that is a hallmark of charismatic settings. It is useful for raising the awareness of those predisposed to join by voicing a healthy criticality of these groups that proceed on perceptions, although undoubtedly there are many that fare very well in their ventures through belonging. This contribution builds on Day's (2011) recent study into modern religion in the UK, which found that people believed in belonging even when they did not present as religious. As usual with grounded theory studies, this theory may be able to achieve generalisability towards a formal theory after the conceptualisation of multiple studies in the social settings (Charmaz 2014, Glaser and Strauss 1967).

5.7.2. The landscape of educational provision (Table 2.1)

This study has contributed a contextual map organised by a broad taxonomy showing the availiable landscape of both informal and formal educational provision for the vocation of an entrepreneur in the UK from 1993 until 2015. Within this landscape, this study has identified and located two more educational offerings in the availability of provision, both of which represent different stages of the Wealth Creationists' sales funnels. Informal networking provision is available in the private sector via the Open Stage event, where the wider collective around the specific provider cannot be properly identified as a business group. What is different is that this wider networking provision is an intermediary stage in the sales funnel of the educational provider, while other networking events available to small-business owners and property entrepreneurs are dedicated only to the network provision. This networking event is promotional in nature and represents the usual customer journey to joining the Closed Stage, which is classified under the formal, collective, private sector education on the map. This map will be of interest to small-

business practitioners seeking education and those involved in educational outreach to small-business practitioners, as well as small business and entrepreneurship education academics.

5.7.3. Business groups

Rocha (2012) queried whether business group members were even 'allowed' membership of more than one business group, as scant knowledge exists about them. In the collectives of the social setting there is free movement between Open Stage events communicated widely by the tactical use of affiliation schemes. In the Closed Stage these educational collectives can be identified as business groups where members can and do pay to belong to more than one educational group. Mutual trading in the Wealth Creationist collectives is frequently of the nature of the communal system of exchange (Biggart and Delbridge 2004), while the evangelising phase (**Chapter 4.3**) offers insights into the early business group formation in the situated charismatic settings. This study may be of interest to business group researchers, as analysis took place at the intergroup level, thus providing meso-level knowledge, in particular the co-opetition and affiliate strategies (**Chapter 4.1**).

5.7.4. Entrepreneurial chauvinism

The original contribution of entrepreneurial chauvinism attitudes means that small-business owners and those seeking to escape employment are unlikely to be led or taught by the employed or the 'hamster on the wheel' type of solo self-employed when wishing to further their education in entrepreneurship matters. As such it contributes to understanding why subsidised education designed and delivered by employees was so under-subscribed, particularly if it can be generalised outside of the specific social settings. While recent research has found that entrepreneurs have a strong desire to learn (Higgins and Elliot 2011), past findings that small-business owners did not engage with subsided education due to their autonomous and independent natures (Gibb 2005, Curran 2000) are not valid in this research setting. Wealth Creationist ideology esteems autonomy, independence and a desire for knowledge as essential to the nature of an entrepreneur. Entrepreneurial chauvinism is endorsed and perpetuated by wealth creation education leaders and is a widespread feature of the social settings. For academics this has implications for the insistent conflation of entrepreneurship with employability. If they wish to engage entrepreneurs, any credibility for understanding their needs could be seriously undermined by calling entrepreneurship a special form of employability. Higher

education entrepreneurship educators have a high barrier to surmount as through their employee status they belong to the stigmatised out-group of the Wealth Creationists.

5.7.5. Teaching methods

When academics doubt whether entrepreneurs can be taught using traditional methods (Chell 2008) or insist that entrepreneurs need special learning interventions (Higgins and Elliot 2011, Rae 2005, Harrison and Leitch 2008, Tell 2008, Chell 2008, Erdelyi 2010, Hannon 2006, Cope 2005) they are implicitly assuming that teaching entrepreneurs is only carried out by employed academics. There is no specification for how experienced entrepreneurs should proceed to teach in the role of an entrepreneurship educator. Higgins and Elliot (2011) suggest that entrepreneurs are merely spectators in traditional discursive lectures, yet in the social settings more time spent listening to Virtuosi is eagerly preferred over active learning methods, which reduce Virtuosi teaching time. The teaching of entrepreneurship is highly discursive, featuring storytelling narratives that can be many hours long; however, these narratives greatly contribute to the way that religious communities are built (Keane 1997, Berger 1990). The original contribution to knowledge here is that the wealth creation education providers represent a deviation in our current knowledge about the teaching of entrepreneurs. The perceived status of the educator and the social setting is highly relevant and should be taken into account. The implications are that entrepreneurship educators in Higher Education institutions can no longer be believed to have a monopoly on teaching methods for entrepreneurs, now that these private sector collectives have been made visible.

5.7.6. Self-referential nature of the charismatic groups

In this study, wealth creation education designed and developed by entrepreneurs can be seen to perpetuate self-similar systematic methods for venturing (without interpretations offered by the academic entrepreneurial learning literatures). Virtuosi, particularly from *Cassiopeia, Pyxis* and *Cygnus* often achieve this by continuing to apply and pioneer systemising strategies in their own business. In this way they both model what they teach and sell their own learning experiences back to their followers. While necessary to achieve 'routinising of the charisma', when done successfully this ensures that Virtuosi become richer, sustaining their perceived extraordinary status. Teaching is replete with the imitation and application of ostensibly esoteric 'proven systems', thus methods are mirrored and practices are visibly self-referential. In the property groups of *Cassiopeia, Cetus* and *Monocerus* a form of apprenticeship takes place where the tacit experience

and operating systems of the exemplar are transferred in an effort to reproduce prior successful outcomes. In the social settings, followers unconsciously construct their own conversion narratives using specific *in-vivo* lexicons, thus imitating Virtuosi who frequently articulate their own crafted conversion narratives. While conformity through imitation contributes to successful socialisation for followers, inevitably it can lead to the homogeneity of values, behaviour and attitudes (Ashford and Mael 1989). The specific original contribution that this finding makes is to illuminate the self-referential nature of methods, socialisation and practices evidenced across the Wealth Creationist movement. This contribution to knowledge reinforces entrepreneurial chauvinism, as more experienced entrepreneurs are chosen for imitation, making it less likely that employees with no experience of entrepreneurship will ever be considered suitable teachers of wealth creationist values. This has implications for those professional business educators who seek to teach entrepreneurs, and researchers of entrepreneurs and entrepreneurship.

5.8. Limitations

The limitations of the research approach are acknowledged given that there are multiple realities and multiple perspectives arising between participants beyond the researcher's access. This has implications for the claims of the study. What was researched could only be a partial and interpreted account arising in situated locations and situated in a particular time. The author declared her background as 'a native' micro-business owner and an external Higher Education entrepreneurship educator. While it was impossible not to have assumptions about the field, the strength of the interpreted approach was manifest through hunches and insights while observing the study population and participating in the charisma. However, other issues arising were that the researcher did not always notice (perhaps more obvious) phenomena for some time due to her inevitable socialisation. The commitment to reflexivity and conversations with supervisors helped to overcome this.

There exists a partial lacuna in this inquiry related to follower participant experience. In part this is due to the chief data collection method of participative observation. While the extremes of the chauvinism continuums were visible and could be recorded, those experiences comprising the 'average middle' were more elusive. For example, because participants anecdotally refer to another new employee or 'going again' (a new property), reasonable assumptions can be made that many take incremental steps towards their

venturing goals. However this cannot be confidently determined. Within the scope and time limits of the inquiry it was not possible to sample for this particular aspect in more depth. This means that this study cannot lay claim to an evaluation of a typical progression of achievement as people go through their various education programmes. Neither can this study offer any meaningful metrics to determine the quality of educational knowledge for the followers.

Another limitation of this study is that the research aims were broad. As a new field of inquiry this presented problems of both scope and interrogation (that there were no dedicated studies in this field was only a tentative belief finally validated by frequent searches throughout the life of the inquiry). However, choices had to be made. One was to introduce the field by defining the boundaries and gathering broad views of the organising social processes in order to present the nature of it. Another was to embark on a much narrower inquiry that risked being unsatisfactory precisely because it had to ignore the bigger picture. While the former was chosen it was soon discovered that the conceptual properties could each qualify for a research study to do them justice. As it was, many types of interdisciplinary theories had to be reviewed to account for the findings, which took a great deal of time. While this inquiry represents a solid and comprehensive introduction to the field, a dedicated narrower scoping of topics would enable much deeper insights and broaden the knowledge base.

5.9. Further research

5.9.1. Determining the research domain of the Wealth Creationists

As a national social phenomenon, this new research domain presents opportunities for in-depth studies and would benefit from interdisciplinary approaches and varied research methods. In particular, researchers from the sociology of religion discipline could usefully evaluate and refine the substantive theory by researching the other wealth creationist groups that did not participate in this study. While the specific groups comprising the movement may have to be defined more precisely, this would contribute towards the wider generalisability of the substantive theory.

5.9.2. Mapping the phenomenon

A quantitative study that mapped more accurately the reach and size of the phenomenon is necessary and could yield meaningful insights. One of the ways this could be achieved is through relationships with the educational leaders to gain access to their databases of

their prospects and customers. This would determine at least the marketing reach and the number of people buying this type of entrepreneurship education. Both the buy to let mortgage sector (one of the few growth areas after the recession of 2008) and the numbers of self-employed is at an all time high and still rising. To what extent is the Wealth Creationist movement influencing and contributing to these trends? Disaggregating the main types of education on offer in this new research domain would be essential.

5.9.3. The followers

Clearly there is a need for further research into those who choose this type of education, in particular an understanding of what they believe they are buying. A longitudinal study that tracked people from entry to exit would be highly illuminating in evaluating direct changes rendered, along with the benefits and disappointments of the education.

It is not currently clear why some experience and exhibit dependency behaviours and others seemingly thrive. More research is needed into the 'types of people' found in the Wealth Creationist groups. While the charismatic settings ensures dependency is present in all participating, it is not clear how people cope with this and how it manifests for their venturing. Indeed, over time the net result for people and their endeavours may well be equal without any intermediation of wealth creationism knowledge. This suggests that comparative studies are undertaken with entrepreneurs either in other types of entrepreneurship education or with none. From this we could know how valuable the collectives of the Wealth Creationists are and evaluate their contribution more accurately.

Additionally, research that made visible the type of entrepreneurs occupying the 'middle' of the chauvinism continuums is necessary. This would need a study with the ability to find innovative ways around respondents' needs for impression management. To be thoroughly socialised in these settings means always being positive. It is expected that this may show incremental progress in growth of the business and wealth of the individual. Studies with this population may be of interest to group behaviourists, psychologists, and certainly scholars of entrepreneurial learning theories.

5.9.4. The Virtuosi

Without doubt the leaders of these programmes are exceptional people, yet more research is needed into their driving motives. While they say that they want to get rich

and help other people to do this too, there remains a significant number of people who become dependent and do not (perhaps cannot) take action. While it is known that Virtuosi are aware of this, to what extent do they try to prevent this happening – if at all? While this study can provide some insights for them into the nature of their charismatic groups, more research is needed that precisely focuses on this aspect. With more insight, these settings could become emotionally safer places for all concerned.

5.9.5. The conceptual properties about the social settings

Each of the 11 conceptual properties that provided the framework for this analysis would qualify for a dedicated research inquiry. This would enable deeper insights from the various interdisciplinary literatures used to account for the findings. These could act as robust pillars to support the character of the social settings and further advance understanding of entrepreneurs in these social settings and beyond.

5.9.6. The audience cult and savvy networkers

The Open Stage events are interesting places as they operate on the borders of belonging. Those who purposefully do not buy the education but identify as part of the wider communities may have different perspectives from the conceptual category patterns of the Closed Stage. In this study some were named the audience cult, and others, the savvy networkers. They frequently attend the larger networked community structures that are very apparent in *Cassiopeia, Cygnus* and *Pxyis* as well as in the large sector-specific networking meetings held all over the UK. The benefits of strategically being on the boundaries of the groups for all parties could be an illuminating study.

Appendix A1

<u>The Society of Merchant Venturers and the Chambers of Commerce UK</u>
Two nation wide movements of interdependent collectives of entrepreneurs

During the thirteenth century guilds were a feature of trading life in Normandy and the rest of the continent, and *'the term merchant ...was not in those days confined to large dealers but embraced by all who traded'* (Latimer 1903:7). There were no clear divisions between the trader who bought and sold and the craftsman making the goods, they were the same person (Morton 1938). From the fourteenth century these associations further separated into craft guilds and artisan guilds (Morton 1938, Latimer 1903). Guild membership enabled traders to achieve the aims of their municipal government 'to protect and promote trade...and regulate the trade monopoly' (Latimer 1903:4). In terms of education and training the Merchant Guild member was a master craftsman with several apprentices. Being apprenticed in medieval times involved living and working in the master's household for a fee (Morton 1938). Women were not excluded from apprenticeships, it was usual for all family members to have the same trade (Carus-Wilson 1954). Ackroyd (2001:627) states that in London widows were expected to carry on their husbands' trade acquiring 'identity and status through commercial dealings'

Towards the end of the fourteenth century, '...the apprenticeship system was being used to keep the guilds in the hands of a select minority' (Morton 1938:130). It had become illegal to apprentice children of parents who earned less than 20 shillings a year from labour or property (Morton 1938). The parents of children under fourteen commonly paid a premium to sign a contract with the Master craftsman (Carus-Wilson 1954, Woodward 1980) The class status of merchants rose and they formed themselves into fraternities known as 'mysteries' (Latimer 1903:9). These 'mysteries' were the Societies of Merchant Venturers, known in Hull from 1407, with many others recorded until the early sixteenth century (Carus-Wilson 1954). The Venturers originally traded with made-up cloth as opposed to raw wool. Raw wool sellers were known as the Merchant Staplers (Morton 1938, Carus-Wilson 1954). Merchant Venturers organised production through a system of home-workers, the spinners and the weavers, then exported it by travelling in their own ships to various European ports. They were granted permission to have fellowships and 'halls' in these ports often taking charge of consignments on behalf of groups of merchants (Carus-Wilson 1954). The Bristol and London Merchant Venturers exported and imported many commodities (tin, leather, lead, fish) with product lines expanding as

opportunities arose. From a modern perspective, clearly these are examples of entrepreneurial undertakings in the Cantillon sense (Brewer 1988) where traders risked capital into the supply chain to make products and commission ships, in order to make speculative sales 'venturing everywhere to find new markets' (Latimer 1903:ix). Owning their own assets and trading individually they came together in the collective to jointly negotiate concessions and freedoms as they sought 'to order their own affairs and settle disputes among themselves' (Latimer 1903:xvii). This was done to protect their collective autonomy. They were not centrally organised, yet interdependent fellowships were found in ports all over the UK (Carus-Wilson 1954, Morton 1938, Latimer 1903). In London they were allied to the Company of Mercers as trading books have entries for both societies' accounts on opposite pages of ledgers (Carus-Wilson 1954, Ackroyd, 2001).

In the early years of Elizabeth I, a state intervention into the labour market is evident in the Statutes of Artificers of 1563 (Woodward 1980). Seeking to regulate apprenticeships, it prohibited entry unless the father earned '40 shillings a year from freeholding', and proscribed that children ought 'not be apprenticed to a merchant except his father spend £10 a year of freehold or be descended from a gentleman or a merchant' (Woodward 1980: 34). The career of an entrepreneurial Merchant then had high barriers to entry (Woodward 1980) and the training and educating of novices was different from the productive trade apprenticeships. Apprentices to Merchants would carry out business for their master merchant abroad and at home, usually for around seven or eight years, until achieving the role of the more responsible 'factor' who was still bound to his master and often sent to posts abroad, known as 'factories' to transact business (Carus-Wilson 1954:82). This is the 'learning by doing' model of entrepreneurship education, with the subject trained for the vocation of an entrepreneur. The wholesale import and export trade became a career choice 'no less reputable than the church or law, with prospects no less attractive and training no less strict' (Carus-Wilson 1954: xxix). Many Merchants invested their profits in shops, tenements, and land (Latimer 1903) '… few merchants were content if they had not laid up enough from their trafficking by purchasing land' (Carus-Wilson 1954: 79). While the Societies of Merchant Venturers were associations of individual traders, evidence of joint venturing is apparent when The East India Company was created in 1600, and formed a formal Joint Stock Company (Morton 1938). An early example of a policy goal is mentioned in this Royal Charter – 'for the advancement of trade' (Robins, 2006:43). These entrepreneurs were granted a charter in the national interest. The formation of this company bridges the mercantilist world of chartered

monopolies, and the industrial age of corporations accountable to shareholders (Robins 2006).

The industrial revolution brought radical changes to working practices. Factories were built at a rapid rate yet the nascent commercial infrastructure for transport, legislation and postal systems had not caught up (Taylor 2007, Morton 1938). Merchants and manufacturers self-organised into informal joint venturing groups to build bridges and roads, with the familiar refrain of promoting and protecting trading interests in their towns and areas of influence (Taylor 2007, Ilersic 1960). Autonomous committees of local merchants and manufacturers were found in all the main trading centres of the nation, first recorded in Jersey in 1768 (Ilersic 1960). These entrepreneurs interdependently formed enduring collectives without government support of any kind.

In the 1780s, Josiah Wedgwood attempted to create a national united voice by rallying associated industrialists, manufacturers and merchants through charismatic speeches, inspiring them to defend their trading interests, by lobbying parliament. This movement soon evolved into the Chambers of Commerce (Taylor 2007). Hull and Bristol Chambers can directly trace their lineage from Societies of Merchant Venturers, with early Chambers individuals recorded as possessing dual membership (Ilersic 1960). By the end of the century this movement had increased (Taylor 2007, Ilersic 1960). Political power at that time was firmly in the hands of the 'landed gentry', and no matter how successful entrepreneurs were in 'raising this kingdom to the distinguished and envied rank which she bears among the European nations' (Wedgwood cited in Taylor 2007:11) they had no say in parliamentary matters. Culturally, the landed gentry deemed it degrading to be sullied with commercialism of any kind (Morton 1938), a change from the higher status enjoyed earlier by the entrepreneurial Merchants. In the late eighteenth century, legislation for trade interests was initially formed by lobbying parliament for the cause (Taylor 2007, Ilersic 1960).

Early achievements of Chambers included locally initiatives to build harbours and contribute to roads and bridges. By the mid nineteenth century, agitation by Chambers was to address the chronic need for a suitably skilled workforce such as 'better technical instruction of artisans engaged in manufacture' (Ilersic 1960:129). There was also a lack of foreign language instruction, necessary for trading overseas or currency exchange (Taylor 2007, Ilersic 1960). However London Chambers had a number of business

support services including training and examinations for clerks by 1890; an employment 'agency' for the benefit of its members to find skilled staff; and a library of statistics and high quality commercial information (Taylor 2007). That aside Chambers movement has little recorded evidence of formally educating its members for the vocation of entrepreneurship, as the Societies of Merchant Venturers did. Towards the end of the nineteenth century the majority of Chambers members owned small family businesses, were local merchants, or ran professional practices (Taylor 2007). Retailers and the agricultural trades were traditionally not admitted although it is not clear how they were excluded (Bennet 2011). In 1897 the National Chambers of Trade formed, catering to retailers and all trades with a regional and national reach plus a central organisation. Growth was 'startling' (Taylor 2007:64) with evidence that many Chambers members jumped ship or held dual membership. At the beginning of the twentieth century Chambers had a presence in all the major industrial towns and cities but the offering was fragmented and uneven as local chapters were fiercely independent (Taylor 2007, Ilersic 1960). Yet there was a chronic absence of the stirring charismatic rhetoric that characterised the early speeches of the pioneers of the movement for entrepreneurs of the eighteenth century (Ilersic 1960). Membership declined slowly over the centuries as Chambers became more bureaucratic (Bennet 2011). Professional development for the vocation of an entrepreneur had become a difficult thing to acquire from the mid twentieth century (Cannell 2009).

Appendix A2

Data Collection Grid

Wealth Creation Education Group	1. Participative observation during teaching	2. Interviews	3. Teaching webinars, telephone seminars	4. Promotional material	5. Other online
Orion	5 hrs 30.3.10 5 hrs 11.5.10 5 hrs 26.10.10 5 hrs 5.4.11 5 hrs 19.7.11 5 hrs 6.9.11 5 hrs 20.11.12 4 hrs 18.12.12 5 hrs 15.05.12 **Closed and Open Stage**	1.5 hours 9.9.11 Member 30 mins 22.11.12 Mentor 20 mins 26.11.12 Member 40 mins 18.11.12 Member & E10		515 emails and e-newsletters	Facebook Closed Group LinkedIn Group Website
Cetus	2 hrs 20.4.10 21hrs (3 days) 21, 22, 23.5.10 2 hrs 16.6.10 21hrs (3days) 3, 4, 5.9.10 14hrs (2days) 6, 7, 8.5.11 1 day - Mentor 10.1.11 2 days - Mentor 11, 12.11.11 **Closed and Open Stage**	15 mins 7.5.11 Closed Stage Customer 4 mentors 8.5.11 5 mins each 10 mins 15.11.11 2 new Customers 55 mins 15.08.11 Mentor	12 x1 hr CD teaching 1 hr 23.8.11 Wealth Creating webinar	303 emails 2 Brochures 3 Flyers Strategic Review Report	Website and reports Facebook Closed Group
Pyxis	2 hours 13.5.11 7 hours 8.10.11 14 hours 8,9.03.13 **Open Stage Events**	70 mins 2.9.11 Virtuoso owner	4 x10 mins Mentors **Closed Stage Events** 24.1.11 45 mins Owner's Talk	115 emails 36 promotional e-newsletters Promotional brochure for the core educational offering	Website 2 published books

	1. Participative observation during teaching	2.Interviews	3.Teaching webinars, telephone seminars	4. Promotional material	5. Other online
Cygnus	2 hours 20.10.10 **Open Stage**		12 hard copy teaching workbooks **Closed Stage**		Website 1 published book
Vela			45 mins 20.9.10 DVD and booklets 8 Workbooks of teaching 2 x CD set of teaching **Closed Stage**	Promotional material 368 emails 8 direct mail letters	Website and videos on YouTube 15 mins x 6 videos **Open and Closed Stage**
Cassiopeia	7 hours 5.3.11 **Open Stage Event**	130 mins 29.9.11 customer	2 hrs 23.3.11 Deal scrutiny (systems know-how) 2 hrs 27.4.11 Leveraging (Mindset) 2 hrs 16.6.11 Local Goldmine (systems know-how)	650 promotional emails	Website Videos on YouTube Facebook Closed Group posts
Monocerus	1 hour **Open Stage Event**	75 mins 6.9.11 Virtuoso owner	1 hour Rent 2 Rent strategies – systems know-how 6 videos 5 mins - website	144 promotional emails	Website
Pegasus *			2 day Affiliate workshop teaching materials **Closed Stage**	589 promotional emails	63 blog post material Affiliate marketing handbook How To buy a Business (e-book)
	1. Participative observation during teaching	2.Interviews	3.Teaching webinars, telephone seminars	4. Promotional material	5. Other online

* Pegasus stopped running courses in 2011 when the leader moved to another continent.

Appendix A3

Wealth Creation Education Groups[36]

Provider	Website	Location	Education
The Business Success Factory	http://thebusinesssuccessfactory.com/	Brighton	Business
The Business Wealth Club	http://www.businesswealth.com/	Oxford, plus franchised UK areas	Business
Cardell Media	http://www.cardellmedia.co.uk/	London	Business
Entrepreneur Circles	http://www.nigelbotterill.com/	Birmingham plus over 130 local meetings in all UK	Business
Entrepreneurs Business Academy	http://www.the-eba.com/	London	Business
Fielding Financial Family	http://www.fieldingfinancialfamily.com	London	Business and Property
Glenn Armstrong	http://www.glennarmstrong.com/	Milton Keynes	Property
Kevin Green	http://www.kevingreen.co.uk	South Wales	Property and Business
Progressive Education	http://www.progressiveproperty.co.uk/	Peterborough	Property
Tigrent –	http://www.tigrent.com/uk.html	London - Open Stage events all over England	Property and Stocks and Shares
Wealth Dragons	http://www.wealthdragons.co.uk/	Milton Keynes & Holland but UK based	Property
Entrevo Key Person of Influence	http://www.triumphantevents.co.uk/	London USA and Singapore Australia	Business
Property Mastermind	http://www.property-mastermind.co.uk/	Birmingham	Property
Unlimited Success	http://unlimited-success.co.uk	Peterborough	Business and Property
Platinum Property Partners	http://www.platinumpropertypartners.co.uk	Bournemouth	Property
Roger Hamilton*	http://www.rogerjameshamilton.com/companies/	Various UK venues	Business

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[36] Between 2010 and 2015 there has inevitably been some churn of providers. This is not an exhaustive list but shows the most visible providers. Some providers above may have changed their model and provide either more or less education.

* Roger Hamilton has various companies that operate in the UK but are mostly based in Singapore.

Appendix A4

How analysis proceeded

This reflective appendix is offered to be explicit and transparent about analytical decisions I have taken, in the interests of methodological rigour. As recommended by Makela and Turcan (2007) reflections on the grounded theory methodology are woven throughout, making comments on the usefulness and justifying deviations. Informed by the scholarly work of grounded theorists this chapter illustrates the three stages of analysis of grounded theory: open coding; substantive coding; and theoretical coding in the context of this inquiry. Theoretical sampling and memoing will also be discussed and illustrated with examples. As expected with a reflexive account, the narrative proceeds in the first person.

The first stage: open coding

This grounded theory analysis began by 'open coding' three times three hours of teaching from the *Orion* group, representing roughly 12 hours of transcribed participant observation notes with transcribed recorded lessons. The layout for the coding took the form of three columns **(Table A4.1).** The narrative of the data is shown in the middle column, which was run in first. The left hand column was populated next, where I scanned each line of the narrative, and wrote a 'code' describing incidents as suggested by the data. The unit of comparison for coding is 'the incident' (Glaser 1998:140). Coding proceeded line by line in the left hand margin, describing incidents that suggested themselves. I memo-ed, recording the *'moment capture'* (Stern 2007, Glaser 1998) of musings, insights and theoretical recognition provoked by thinking about the data. Memos helped me to find deeper directions of inquiry to pursue early in the research, sometimes based on my own reactions, as shown in the example below. Later, I discuss how memoing is integral to constructing a grounded theory through the Memo Bank.

Table A4.1 Layout and extract of initial open coding analysis

Open code	Qualitative data	Memo
	After a tea break we began the knowledge section of the workshop.	Some hours of networking and activity before we settle down to a discrete teaching session.
Declaiming style Audience participation	We were shown prepared slides. After the leader forcefully asked us to *play full out* he spoke about: *… A planning process, did we have 2 year marketing*	
Systematic planning	*plans for our firms?... where we built in time to stop and evaluate results to date, where we identify and clarified the next focus area, and where we agree to take massive action in drawing up our road maps? Stop – if you haven't*	
Actively exhorting Need for marketing plan	*got a marketing plan go and make one out! 60 per cent of this plan should be aimed at your existing customers, 10 per cent in your local geographic area and 30 per cent should focus on your 'A' grade prospects – who are your hot 100? – your dream clients? You should have some*	No substantiation offered for these percentages.
Powerful verbal directive for marketing planning activity	*marketing activity at least once a month, as much as 12 types or bits of marketing every month. Do you know it takes 7 touches, 7 touches to register you as a business in people's minds? In 6 months firms you are marketing to will be well aware of you, by next year they will probably be using you. Find out who you want to talk to and DO*	Unsubstantiated numbers again. Exhorting, declaiming. Not 'teaching' or explaining – does it matter?
Call to action on marketing	*campaigns.*	
Feeling invincible	I felt more than a bit invincible by this rallying call.	Does Belonging equate to feeling strong with successful 'winners' – look out for this in others.
Systematic strategies for marketing Logic to systems	Do marketing systematically, get a plan in place and do it.	
Follower feelings A sure leader, unbeatable	He had taught with much authority and self-assurance. I felt led and grateful. How could we lose with this leader at our helm?	Is the need to belong to a safe group with a strong leader calculated or accidental 'leadership'?

Grouping the descriptive indicators

Analysing the data in this way I had 340 initial codes of concise short terms. These codes are called descriptive indicators (Holton 2007, Glaser 1998, Charmaz 2006), my interpretations that describe incidents in the data. As these codes aggregate they can be grouped. The most prolific will eventually support categories and their properties, conceptualised ideas about what is happening in the field.

By counting the descriptive indicators, the first stage of open coding had yielded:

- 76 descriptive indicators to do with belonging to a special group
- 47 descriptive indicators concerning expertise in the trainer/leader
- 18 descriptive indicators to do with the material aspect of the taught programmes (location, environment)
- 163 descriptive indicators concerning 'what is taught'
- 49 descriptive indicators concerning 'how teaching is delivered'

At **Table A4.2.** is an extract from the initial grouping of 'what is taught', showing a selection of the descriptive indicators. I learned it was not unusual when first coding data to have a high number of descriptive indicators. Novice researchers do not want to run the risk of leaving data out, especially that which might prove relevant later to the emerging theories (Holton 2007). This resonated with me as I experienced these feelings. By asking questions of the data when conceptualising, such as; 'What is actually happening in the data?' 'What is the main concern of the participants?' and 'What accounts for the resolving of the main concern?' (Glaser 1998:140) the researcher is encouraged into the process of conceptual ideation, lifting up from the data and from descriptive terms to conceptualising it. Cycling through the open coded data again, I saw that some of the descriptive indicators were largely concerned with the process aspects of marketing. However, a significant amount were concerned with trainers exhorting people to have desirable behaviours and attitudes such as discipline, taking regular actions and focus. I divided these into two groups. Next, I determined to reduce the number of these large sets of data codes by asking the questions of the data as suggested by Glaser (1998) in order to come up with tentative conceptual categories for clusters of descriptive indicators.

Table A4.2 Selection of initial descriptive indicators
84. 3 parts of business impact
85. Thinking about net profit
86. Thinking about sales and turnover
87. Thinking about balance sheet
88. Functions must be backed by strategies. Stopping things
89. Personal contacts with billionaires
90. Stopping doing things
91. Broadcast news is negative
92. Mindset needs protecting against negativity and scarcity
93. Relying on others for current affairs
94. Drop things not in strategy
95. Parts of engine now
96. Thinking about profit
97. Thinking about cash flow
98. Thinking about leads
99. Thinking about conversions
100. Thinking about upsell and cross sell
101. Discipline gets things done
102. Being different makes you successful
103. Telling of two functions in a business
104. If you don't know how –find someone that does
105. Educating yourself
106. Not entertaining yourself
107. Educating yourself daily
108. Discipline needed
109. Imperative to apply learning
110. Being accountable in our businesses
111. Compounding interest idea works with actions

After collecting and transcribing data, it felt wrong to leave it behind through the 'fracturing process'. However, Holton (2007) states: 'it is important to remember that grounded theory is about concepts that arise from the data and not the data per se' (Holton 2007:266). This helped my confidence with the method. In addition, I was having difficulty with the 'next steps' of ideation for conceptualisation until I read 'commonly problems arise when you code for topics, instead of actions' (Holton 2007:69). In the preliminary list above I grouped and coded for topics not actions, in my initial concern to gain certainty around a direction. The most useful codes were those that I had coded for actions, using gerunds as Charmaz (2006) suggests. Returning to this whole data set

again, I reviewed the initial 340 codes, looked for processes, asked questions of the data, and conceptualised for actions (Charmaz 2006, Holton 2007). This helped to refine my analytical direction as tentative initial categories emerged. 'What is taught' – my initial rough grouping – became divided into two ideas, '**Strategising for Systems'** (to do with functional aspects of a business) and **'Mindsetting'** (to do with personal behaviours and ways of thinking). For example, using the same few open codes (descriptive indicators) above in **Table A4.2.** shows how the descriptive indicators build the categories in **Table A4.3.**

Table A4.3 Tentative groupings of categories	
Strategising for Systems	Mindsetting
85. Thinking about net profit	90. Stopping doing things
86. Thinking about sales and turnover	91. Broadcast news is negative
87. Thinking about balance sheet	92. Mindset needs protecting against negativity and scarcity
88. Functions must be backed by strategies	
95. [business] parts of engine	93. Relying on others for current affairs
96. Thinking about profit	94. Drop things not in strategy
97. Thinking about cash flow	104. If you don't know how – find someone that does
98. Thinking about leads	
99. Thinking about conversions	105. Educating yourself
100. Thinking about upsell and cross sell	106. Not entertaining yourself
	107. Educating yourself daily
	108. Discipline needed
	109. Imperative to apply learning
	110. Being accountable in our businesses
	111. Compounding interest idea works with actions

By cycling in and out of the initial data set of *Orion*, reviewing indicators and conceptualising, I constantly compared codes. This guarded against forcing my preconceived ideas, adding to the validity of the analysis (Silverman 2007, Glaser 1998). One of the strengths of grounded theory is the robust and thick chain of descriptive indicators built until the categories and properties are saturated, that reach directly back to the original data (Urquhart 2007). Proceeding thus, my first groups of descriptive indicators emerged and I found myself at the second stage.

The second stage: substantive coding – categories and their properties

The unit of research was each group. The various types of data I had gathered were organised into sets coded with collection dates for each group. I had begun by open coding participative observation data from *Orion*. Now I looked for descriptive indicators from all of the other groups to support these tentative categories, and adding new categories for large numbers of new descriptive indicators. In this way the unit of analysis occurs at the intergroup level.

Many actions and processes of the educational leaders were concerned with persuading people to follow them and their teachings. Initially guided by the sensitising concept of marketing, I had theoretically sampled to gather data that paid attention to what the leaders of the educational businesses were communicating at events, to convince people to pay for their educational offering. I asked a specific research question of the data sets *how do leaders of these programmes attract and retain customers?* Grouping over 200 descriptive indicators gave me a category provisionally called **Persuading of Credibility**. I felt I was on solid ground with this as every group leader displayed actions that could be categorised this way. Glaser (1998) advises that a category represents a higher level concept than a property. A category captures the underlying patterns in the data. A property is a notable discrete dimension about the category and more than one property is expected to support the category (Glaser 1998). I then sought to identify and group further the existing descriptive indicators of the category **Persuading of Credibility** into conceptual properties that supported it, through further data comparing and sorting. The two groupings discussed earlier about what is taught – **Strategising for Systems** and **Mindsetting** initially supported this first category and I clustered this nearby as 'content of the lesson'. As the practice of delivering teaching or speaking is ubiquitously in a 'declaiming' or 'exhorting' style, I gathered these indicators into a property from all the data sets. My first tentative category with all attendant properties is illustrated in **Figure A4.1.**
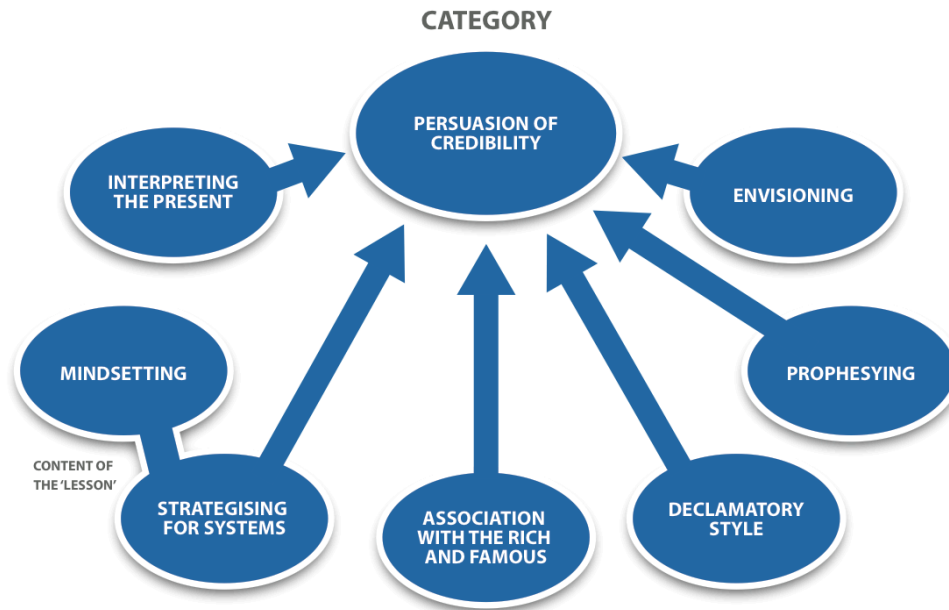
CATEGORY

Figure A4.1. First tentative category with tentative properties

Where an *in-vivo* term is present in participants' 'talk' in the field, it should be preserved if possible in conceptual naming, and analysis should bear in mind the participants' perspective (Silverman 2007, Charmaz 2006, Glaser 1998). Coding for categories and properties I was guided by asking these questions of the data transcripts:

4. *What category does this incident indicate?*
5. *What property does this incident indicate?*
6. *What is the main concern of the participant(s)?*

(Glaser 1998:140)

Categories can have different conceptual levels, the highest being the core category (which Glaser insists will emerge) and thus categories become subordinate to it. Charmaz (2006) disagrees with this idea of a core category, as sometimes there is no 'main concern' prevailing in the socially constructed substantive field. Instead, a number of categories can be theoretically integrated to show the multivariate nature of the processes. With these ideas in mind I trusted the process and saturated the emerging conceptual categories and their properties with descriptive indicators.

Engaging in this 'meaning making' under a deal of uncertainty about what would emerge I undertook a number of processes that included:

a) populating existing categories and properties;

b) conceptualising new related categories and properties;

c) delimiting the conceptual scope of the data by

d) noticing and choosing the larger patterns in order to theoretically and purposely sample further

e) theoretically musing and capturing my thoughts into a 'memo bank' during these processes.

After reading the grounded theory method literature, I made a decision to preserve the incidents that formed the descriptive codes, so that I could get back to the original data and the context. This meant I did not fracture, conceptualise and discard data as Holton (2007) suggests. My data from the field was rich, and I wanted to illustrate by using it in the analysis. I initiated a basic referencing system of initials of respondent, programme initials and date of data capture, noting examples of my categories and properties for use in the narrative analysis of my work. This seemed to me a systematic, careful, robust and responsible way of proceeding with very large amounts of data that ensured I could preserve the group origination.

Coding was a tense activity. Bryant and Charmaz (2007) refer to it as simple yet skilful. Kelle (2007) articulates this tension arising between two basic tenets of grounded theory:

a) abstaining from forcing preconceived concepts on the data when coding BUT

b) utilising theoretical knowledge in the process of abstracting concepts from the data.

This is what Glaser and Strauss (1967) refer to as *theoretical sensitivity*. They expect the researcher to be experienced with a working knowledge of theoretical possibilities to account for surprising findings in the analysis of data. However, this tension is frequently reported as easily overcome by those who advocate just practising the method in order to realise that it is possible (Kelle 2007). The religious nature of the groups was obviously presenting, yet I did not have this theoretical sensitivity. I had to search for new literature from other disciplines to account for the findings.

Constant comparison was crucial when refining the categories and properties. After analysing eight data sets in this way I found that my early ideation of categories and properties was not standing scrutiny. I had noticed extra patterns in the indicators, which I grouped together as temporary 'outlier' properties. I needed to take stock of all the patterns and make choices again about delimiting and refining with new information. In tandem with reading through my memos, which were becoming more detailed and

sophisticated as analysis progressed, the data was suggesting that early categories needed revision. While I had some robust groupings, there were others where data did not materialise, and they now seemed defunct and unimportant. The diagrams below show a snapshot of how the analysis developed. **Figure A4.2** shows the four evolved categories. These are followed by each of the categories and their properties in **Figure A4.3.**
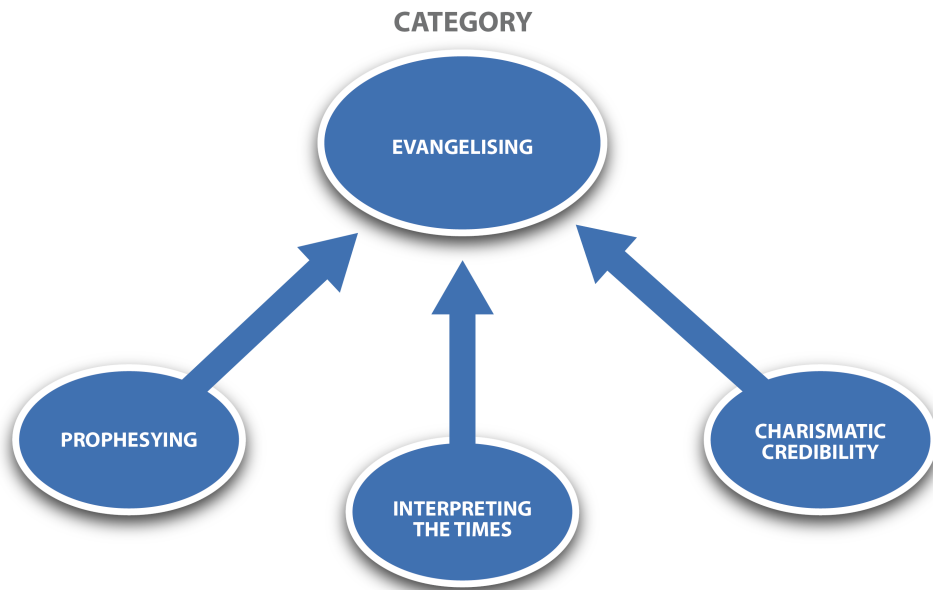
The category **Persuading of Credibility** (by educator or leader) became a property of a major category, **Evangelising (Figure A4.3).** The earlier **Envisioning** property became escalated to the new category **Higher Purposing.** These were achieved by interrogating the data with questions – *'What is going on here?' 'What are they trying to achieve?'* A clear category **Belonging** was regularly 'patterning out' (Glaser 1998) and an important category, **Getting to the next level (GTTNL)** – an *in-vivo* code – had clearly emerged as a home for the teaching content. The earlier properties of **Mindsetting and Strategising for Systems** had tentatively supported **Persuading of Credibility,** but as these two properties were crucial to achieving **GTTNL** I moved them.

Although **Magical Thinking** could be grouped with **Mindset,** as this is explicitly taught, I finally decided it was a property of **Higher Purposing,** as data suggested this was an important property of the enterprise ideology within the groups. I captured this thinking process in a memo about how categories could integrate back together at the third stage of analysis. Now my second stage analysis of four substantive categories with supporting properties was organised as shown in **Figure A4.2.**
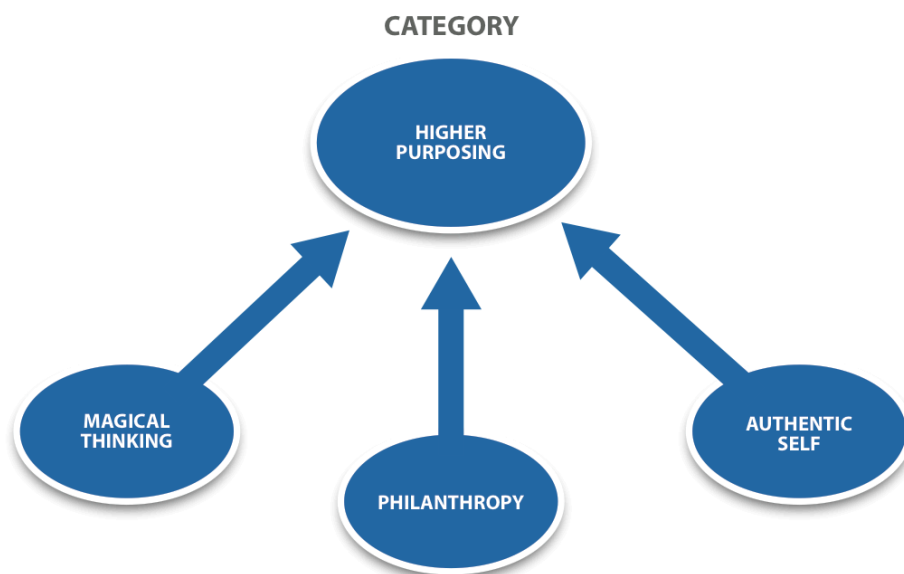
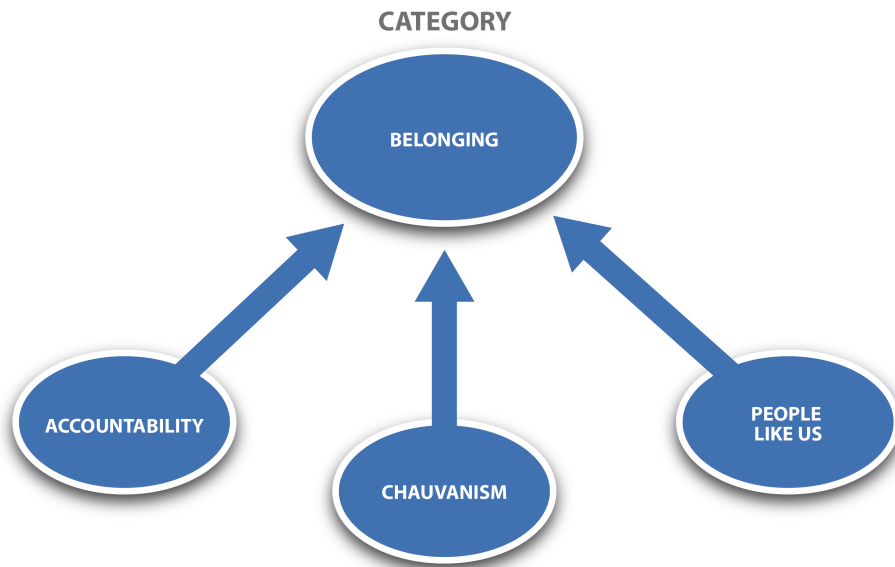**Figure A4.2. Evolved categories**

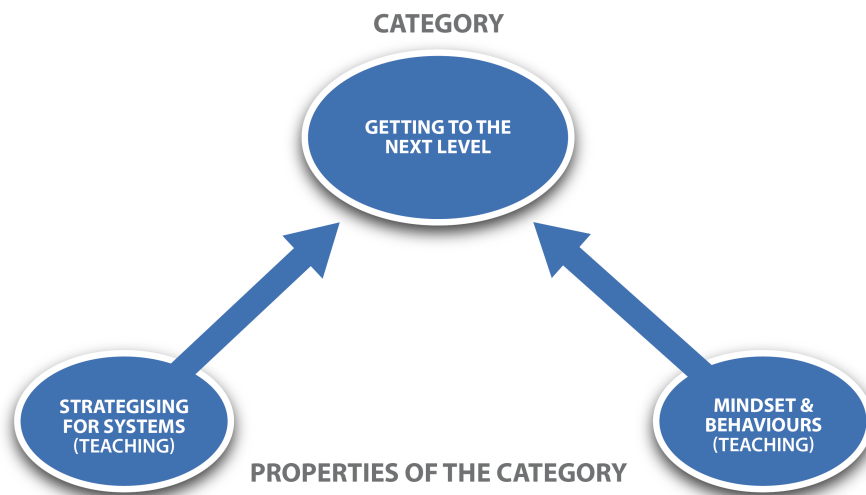**Figure A4.3. Emergent categories and their properties**

CATEGORY

PROPERTIES OF THE CATEGORY

CATEGORY

PROPERTIES OF THE CATEGORY

CATEGORY

BELONGING

ACCOUNTABILITY

CHAUVANISM

PEOPLE
LIKE US

PROPERTIES OF THE CATEGORY

CATEGORY

GETTING TO THE
NEXT LEVEL

STRATEGISING
FOR SYSTEMS
(TEACHING)

MINDSET &
BEHAVIOURS
(TEACHING)

PROPERTIES OF THE CATEGORY

I also had outlier patterns that I grouped separately from these categories while I continued to saturate the above. I did not wish to ignore these, they seemed important, so I continued to saturate them with further data indicators, reasoning that if they were not important then no more indicators would emerge (**Figure A4.4**).

Figure A4.4. Outlier groupings

For example, **The Hagiography** refers to books and authors that are revered texts for trainers and participants alike. Three main authors in particular are highly revered and frequent instances of descriptive indicators from the data support this. While I noticed this in the field, I was again struck by many similarities to religious sentiment in the constructed social reality of these educational settings.

Theoretically sampling

Analysis often took place concurrent with further sampling for more data in order to saturate categories and properties. Much of my data sampling has been done theoretically, initially within the sensitising concepts of methods, marketing and motivations. Further sampling of lessons has been relatively easy through YouTube channels where videos of teaching sessions are readily available in the public domain. In addition, I had much marketing material to hand as I subscribed to newsletters and emails from the groups. To sample, I typed up relevant phrases of incidents; it was only necessary to find relevant indicators to support the emerging conceptual ideas.

The categories **Belonging, GTTNL, Higher Purposing and Evangelising** began to achieve the *interchangeability of indicators* at points. This grounded theory term explains the point in the saturation process when data incidents that belong to the same conceptual group, from one data set, can be substituted back into data from a different

set, and still preserve the initial meaning. Once I recognised this I stopped looking for more indicators as saturation had been achieved (Glaser 1998). Holton (2007) suggests that further theoretical sampling is undertaken to saturate all the supporting properties as well, to be sure that all the data has earned its way into the emerging theory. However, the notion of saturation has been questioned by Dey (1999), who argues that a complete understanding of the sociological setting is unattainable and suggests *theoretical sufficiency* as an alternative. Theoretical sufficiency allows researchers to find enough material for categories to cope adequately with new data without requiring continual extensions and modifications. Dey (1999) influenced my thinking as although theoretical sampling has been vital in allowing me to define and focus the categories through the supporting properties, sampling from the field could go on *ad infinitum.* Yet I am confident that the categories and properties will stand scrutiny.

At theoretical sufficiency I felt the need to take stock, delimit, revise and refine the categories through the properties to focus on emerging theoretical direction. I also needed to make decisions about the outlier groups. After revisiting and refining all of my conceptual categories, it was time to identify and apply theoretical codes, the third stage of the analysis, as suggested by Glaser (1998) in order to weave the categories back together into a multivariate analysis that yielded a substantive theory. Next, I discuss and give examples of the initial theoretical codes that I became aware of in the data, and how these served the analysis.

The third stage: theoretical coding

A theoretical code is a relational model through which all substantive codes/categories are related to the core category and emerge through the data analysis process, rather than being overlaid on the data through conjecture (Hernandez 2009). In the first and second stage, codes fracture the data away from the original narrative to allow conceptual ideation. Theoretical codes 'weave the fractured story, turned into concepts back into an organized whole theory' (Glaser, 1998:163). Identifying theoretical codes from memoing and sorting of memos (Stern 2007, Charmaz 2006, Glaser 1998) builds a substantive theory by explaining the connectedness and relationships between categories to each other by the emergent *theoretical code*, and eventually explains the multivariate and complex nature of the processes in the substantive field. According to Dey (2007), grounding theoretical codes must also earn their inclusion from the data. This means seeking an underlying logic for sometimes disparate concepts and causal

inferences through checking, revising and constant comparison (Dey 1999, 2007). Glaser (1998) has previously identified theoretical coding families to help researchers thorough prior frameworks for analysis. Hernandez (2009) has compiled an extensive table of Glaser's different theoretical coding families and I consulted these. Unfortunately, I had to discount many as inaccessible, being unfamiliar with esoteric terms in the journal *Grounded Theory Review*. For example, *properlining* and *random walk* as codes made no sense out of context. However, I recorded my thoughts about relationships between categories in memos to illustrate how my thinking was developing while reviewing Glaser's theoretical coding frameworks (see Hernandez 2009). **Table A4.4.**

Table A4.4. Memos and possible theoretical codes	
Memo 15 150313 Belonging	Glaser's Theoretical Coding Family (Hernandez 2009)
Perhaps unexpected about entrepreneurs – said to be strongly individual, independent and 'lone wolves' – An IN group There is also an out-group – the J.O.B.s lowest in position (see group behaviour lit). Numerous examples of 'the J.O.Bs' in common parlance. Is security a motivator for entrepreneurs? a basic social process to be in a group.	**Belonging is a basic social structure process (Basics Family)**
Group behaviour theories. Bion 1961 educational tasks yet a group with 'sacred texts', revered leaders, sacred collective behaviours. Is this how religions start? With the decline of formal religion and secularisation of life, do we invent a replacement? Does this 'belonging to' satisfy inherent spiritual need?	**Religious framework (Frameworks Family)**
The owners of the programmes are building their platforms while encouraging their customers to do the same and build their own platforms and communities. Fractal patterning?	**Tactics of trainers? (Strategy Family)**

Memo 26 & 27 190413	Theoretical Coding Family suggested
The chauvinism property of Belonging could be a continuum typology. There was mention in interview data today of people *not like us*, which included those with negative mindsets – those who knew everything already. This in addition to the much derided Just over Broke or J.O.B. KM mentioned that Business Link people lacked credibility because they were 'government and public sector people'.	**A continuum of belonging – of the outgroup?** **(Degree Family)**

Theoretical codes from several theoretical coding families may emerge as being relevant in specifying the emergent relationship between categories and properties (Glaser and Holton 2005). However, the theoretical code that ultimately emerges is the one that most fully integrates the substantive theory and specifies the overall relationship between the core category and all other categories (Hernandez 2009, Holton 2007, Glaser and Holton 2005, Glaser 1998). Glaser and Holton (2005) stress the importance of learning theoretical coding families from other disciplines as a way of staying open, weighing if they apply to one's study, and as an antidote to prior training in one's discipline, noting:

> *Staying open to earned relevance means that theoretical codes are not to be forced by disciplines, supervisors or pet codes. Trusting to emergence and one's own theoretical sensitivity is paramount.*

Glaser and Holton (2005:2)

Charmaz (2006), however, departs from using these theoretical codes as guides. She argues that 'hand' sorting memos in a systematic way by comparing with other memos, leading to more memos, will yield penetrating analyses. This was a relief to discover as I was experiencing this but lacked confidence. Charmaz (2006) advocates the use of diagrams and conceptual maps to work out relationships between categories in order to preserve empirical realities and complexities without relying on Glaser's theoretical coding models. While early grounded theories stressed 'causal relationships, now many scholars aim for interpretive understanding' (Charmaz 2006:120) and this resonated with my epistemological perspective.

I proceeded to create diagrams of the construction and relationship of the social realities from the field. It was valuable to have reviewed Glaser's work on theoretical codes as it

allowed me to develop the continuum in the chauvinism property. It also gave me confidence to 'lean into' the religious nature of the groups. Concurring with Kelle (2005) I found Glaser's work on theoretical codes too esoteric, underdeveloped and limited:

since it does not clarify how formal and substantial concepts can be meaningfully linked to each other in order to develop empirically grounded theoretical models
(Kelle 2005:14)

The struggle inherent in thinking about relationships between categories and properties helped me to see that my data was situated in two very distinct stages, the Open Stage characterised by **Evangelising,** and the Closed Stage where **Belonging** is dominant with sub-categories **GTTNL and Higher Purposing** being respectively the Tasks and the Ideology of the groups. It was liberating to draw diagrams. Engaging in this creative act organised my thoughts tremendously and proved to be a sense-making activity, an enjoyable, free flowing process that happened without striving. The first diagrams were not quite right, and I had a few experiments with layout before I was satisfied that my communication of the substantive area had the desired clarity. In addition, just the act of drawing gave me insights about the integration of one category with another. Just as Charmaz (2006) suggested, I came to see how certain categories functioned with others. This was also achieved through my growing theoretical sensitivity. First, research has consistently found that venturing is a way of life for people, and second, that religion can be defined as 'the ultimate concern that orders other concerns.' Conflating these considerations united the four categories conceptually when drawn. This main diagram represented a milestone in my study, acting as an overarching visual framework to organise the coherence of the analysis while allowing me to show the detailed components that comprised the theory building. Diagramming was a process that was influenced by the 'sorting of memos' stage. Next I discuss the crucial role played by memoing and how that formed the skeletal bones of the structured write-up of the analysis.

The memo bank

Memos have tracked and 'moment captured' my emerging conceptual ideas about the data and often occurred during collecting, coding and analysing. I was disciplined enough to capture my memos when thinking about my study while driving or in shops, for example by recording a voice note on my mobile phone, which is always with me. At a more appropriate time I typed them up and elaborated on them. Some of them are short thoughts and others are more comprehensive memos. Charmaz (2006) advises returning

to the memoing that was undertaken when initially coding in order to illuminate insights about categories, and to refine them, as well as constantly comparing indicators. At the first stage of analysis (open coding) my initial memos were easily grouped under only four initial headings. **Table A4.5** is an extract of two of these early memos associated with the initial coding of the data sets.

Table. A4.5. Extract from the memo bank
Memo 01 041112
Mentors, owners and customers of the programme refer to 'populist' books that have been highly influential in terms of their business development. The same authors and works tend to come up, especially when people talk about 'mindset' – the authors of these books are greatly revered. Like academia – is there is a parallel canon of recommended populist reading? Bible making ? – sacred texts?
Memo 03 211212
Frequent claims are made that are not substantiated to any research, or reports. These often take the form of numbers, statistics, percentages or sometimes trends. I was in the field for some time before I even noticed! Why? When I did develop some criticality towards this practice, I also noticed that these figures, numbers and assertions almost always go unchallenged. People do not even look up or at each other in a quizzical way. Is it an accepted practice that people seem inured to? Asking the question – '*does this not matter?*' led me to wonder *'does the content even matter?'* I became curious to know – if the content doesn't matter, what does matter and why are these people meeting together? I will sample for this and look out for more unsubstantiated claims and the significance.

As coding progressed I had built up a memo bank, and 'if data are the building blocks of the developing theory, memos are the mortar,' (Stern 2007:119). Indeed as Glaser (1998) suggested with time my memoing became more focussed and analytical. It moved away from early descriptive thinness to more conceptual richness as I frequently re-read and refined them. By the time I was ready consolidate my second stage categories in preparation for the third stage, I had already started to memo about connections between categories and this practice became crucial for further ideation. Asking questions in memos helped me to progress the study as I sampled further. Memos don't have to be well written as long as they capture the essence of the researcher's thinking, they are not meant to be presented or read by anyone else and serve as a resource for the researcher as they track the developing theory (Glaser 1998). As suggested I assigned a number, the date of origination and kept a consecutive running total (Holton 2007, Stern 2007). Particularly during conceptualisation of categories and properties, ideas about meanings and motives came thick and fast, and memoing helped to capture my thoughts *in the*

moment. Soon a time came when I was recording memos that were very similar to those recorded before. I was cycling through my thinking about the data, and this roughly coincided with theoretical sufficiency, and the *inter-changeability of indicators* stage that I discussed earlier.

Sorting memos

I printed out all of my memos. Before I did, I re-read them all and assigned each a title that broadly summed up the conceptual direction of the piece. Mainly concerned with the categories and properties, some referred to the structure of the project; some were notes on definitions; notes on disagreements and concurrence with other scholars' theories; the possible need for a thick descriptive piece for the reader before analysis; and my thoughts on an explanatory framework for integrating the analysis into a coherent whole. Titles were crucial for ease of hand sorting after printing, and I left a few paragraph spaces between each one. At this stage I had generated 82 memos. After they were all printed out, I proceeded to cut them up into individual memos. Then I sorted them into piles of categories with their properties, in numerical order. Both Charmaz (2006) and Glaser (1998) are insistent that this stage will not only yield insights and interpretations, but that an integral framework will emerge, if the researcher will trust the process. This new set of memo files now became a palimpsest to guide the 'copy and paste' to restore the electronic reordered bank of memos. Sorted into ordered categories and properties, they now became the 'bones' of the skeleton, the structured write-up of the analysis. During this process I drew a conceptual map of the 'whole' and gained enormous clarity over the integrative parts. This map appears in various iterations of the sales funnel showing categories and properties.
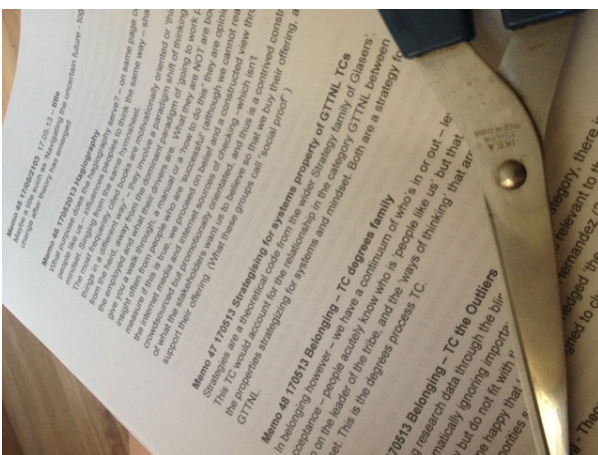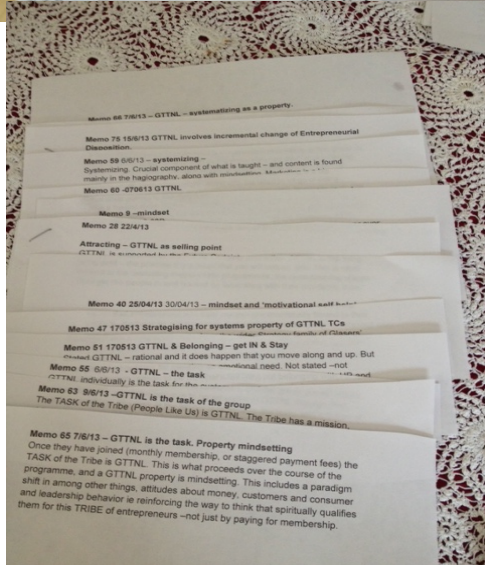

Figure A4.5. Memos
Memos printed, ready for cutting into individual memos, for ease of comparison with each other.
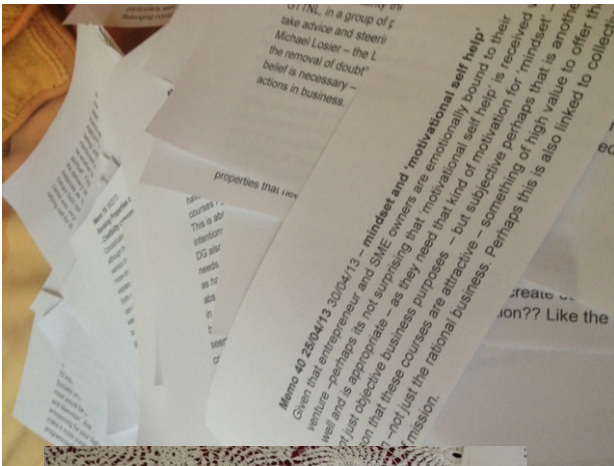
The pile of unsorted memos.

Memos sorted by categories and their properties – the skeleton bones of the chapters of analysis.

This chapter has charted my reflexive progression through the analysis stage, guided by the scholarly work of grounded theorists.

Reflections on using grounded theory methodology

Glaser (1998) was both wrong and right about the literature review. Despite his insistence on not completing one through the doctoral process of reviewing the literature concerned with entrepreneurship and small business, I have gained much theoretical sensitivity. However, Glaser was right when he said 'done properly, the grounded theorist can never dream beforehand what he will discover and which literature will apply' (Glaser 1998:69). Asking questions of the data, such as; *which theories can account for the ideological sectarianism of these groups?* led me into the sociology of religion literatures for answers, which then illuminated and influenced my conceptual thinking. I enjoyed the systematic process of data analysis as it was creative, but at the same time I was under-confident and clung to the books about methods. I would certainly use grounded theory again although 'fracturing from data' was a bridge too far, besides as my data was rich I wanted

to share it with the reader to illuminate and justify my interpretation of the concepts. This broke away from the grounded theory methodology and I kept the link back to the data via a code. On the whole I feel the process allowed me to be innovative and creative, especially the constructionist approach of Charmaz (2006).

Appendix A5

Structuring the conversion narrative

This is a transcription of a recording made at an Open Stage event of *Orion* one morning. A guest from America taught how to structurally craft 'a message for media'. He was evangelising for converts for one of his own courses. About 80 people were present.

You have to do what we say in the media as, front-load them. You have 30-60 seconds to get credibility. Don't evoke a questioning response in the mind of your listener within this time period. To make more impact, precisely say where they were and precisely say where they are now, using figures, time frames, or the amount of staff that were saved, use a quantitative measure. The good news is that within a short time this could assign mass credibility to you.

How do you get heard in a loud place? Sometimes you shout, sometimes you whisper, in today's communications there is a positive and a negative, he put a finger up and a finger down and said, *the finger up means the stakes are higher because of technology and potential competitors, the finger down means the reality is now that we have expectations that are formed by the media culture, we only give people a few minutes and things have to be very, very professional. All media for us in business comes down to headlines, soundbites, and hyperlinks, the downside is that the moment is briefer than ever before and abbreviations are everywhere. Learn to learn from media, it can teach you about business, but I am in love with what is possible because there is no time to waste and I am blunt as there is no time to waste. You have maximum 3 minutes to distil the wisdom of a lifetime, to offer your sacred work in a way to get you on Amazon, or Richard and Judy's Book Club or maybe Oprah Winfrey.*

You can fake 40 seconds. It's much harder to fake 3 minutes. But fantastic openings and beginning can make you irresistible. I am going to show you a model, but the model, remember, is the icing on the cake, the principles that go into the model are the icing on the cake but the cake is the 3 minute content. The principles yield the model, the model yields the scripts. I am going to use the examples of what famous people say.

What they do is tell you 4 great things and then they will say, it has not always been like this, and then they say, I tried to help myself but it didn't work. Finally I discovered XYZ and then things got better. Can I tell you more? Pause

An example Tony Robbins, 'Today, I am a billionaire, I have a net worth of £70billion, I have a beautiful and loving relationship with my wife, we have 3 homes around the world

in luxurious locations, I am completely fulfilled in my work.' That's an example of the 4 great things.

Then there will be a dip when they will say 'It wasn't always like this…' when you say 4 bad things '10 years ago I weighed 25 stone, no energy to get up in the morning, I was desperately lonely and relationships never lasted more than a few weeks, I was reduced to working in MacDonalds and was made homeless as I couldn't pay my rent. I spent a lot of money on gurus who never did what they promised'.

Then there is a turning point where you will say 'and then I made a discovery which turned my life around. Can I tell you more?' So a good communicator will start from the present where they will assert the happiness they enjoy but it's asserted and not yet substantiated, but these 4 good things have to convey some desirability to the listener. In the dip we start to hear about your humanity, which is the pain and the cost of being ignorant or not doing what we should have. So the power of you as a communicator is a balance between the two. These are the principles:

To convey your expertise is essential.

Your humanity, in which I include compassion, warmth, empathy.

A turning point, an epiphany moment where you ask permission to talk about the thing you are selling.

Pause. Faces the audience and announces

I am the enemy of unconscious brilliance.

Appendix A6

Pyxis Rising exchange of products

Table A6.1 Rising exchange of products. Systems for small-business owners	
Presents	The purpose is to show the prospective customer the value you can give, through a free gift. It could be a book, a DVD, video content, a helpful widget, but Virtuosi of Pyxis state that it must be meaningful and helpful to the recipient. It should be low cost for the owner to deliver, so it is likely to be digital.
Interested Qualifiers	These are either very low cost items, or items given in exchange for email or other contact details that allow the business offering to build a database of prospective customers. The Virtuoso urges that this item should reflect and communicate the philosophy of your business. It could be an event, or a home study DVD. This stage would represent the beginning of a 'permission marketing' relationship. The *Pyxis* Virtuoso warns that this product must not cannibalise the core offering, but should lead the interested prospective customer closer to it.
Main Product	This should be able to solve problems for people, as the Virtuoso says in *'a remarkable way'.* This is evidence of the value that Thompson (1999) mentions as crucial for securing customers. The aim is to be the best you can be to charge high prices. The job of the main product is to make a profit, although it is seen as acceptable to make a slight loss on the first two products, as long as they convert to paying customers for the main product.
What's Next?	After the Main Product has been bought and delivered, the business owner is asked to think about what else they can create to sell to their existing pleased customer. It must be something compatible with the business owner's core offering. It is usually priced highest as it's more exclusive and desirable, but most importantly continues to solve problems and add value. The important learning here is to retain the customer after they have experienced your main product.

These show the structure of typical offerings in the sales funnel. Presents are free webinars and books. Interested Qualifiers may be the low cost Open Stage events, depending on the type of business. The Main Product is always the core delivered product or service of the business. What's Next? is another service that retains the customer in the business, often for a monthly retainer.

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