






“Relationship between Maslow’s hierarchy of needs and mumpreneurial intentions”

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RELATIONSHIP BETWEEN MASLOW'S HIERARCHY OF NEEDS AND MUMPRENEURIAL INTENTIONS

Abstract

Nascent mumpreneur is a mother with one or more children coming up with a new venture to support herself and her family. The debate about the motivation for mumpreneurs to start their new business is going on and underresearched. Therefore, this study aims to define the major motivational factors that influence mumpreneurial intentions in Jordan, specifically amongst nascent mumpreneurs. Maslow's hierarchy of needs was employed to discover these factors. This quantitative cross-sectional study uses convenience sampling to collect data from 81 nascent mumpreneurs through an online survey that included nascent Jordanian mumpreneurs. After confirming the validity and reliability of the tool, the multiple regressions test was used to test the hypotheses. The results indicate a strong relationship between Maslow's needs and mumpreneurial intentions, where r equals 0.74, and Maslow's needs can explain 54% of changes in mumpreneurial intentions, where R^2 is 0.54. The results also show that the need for esteem influences mumpreneurs' intentions ($\beta = 0.43$), and the need for self-actualization influences mumpreneurs' intentions ($\beta = 0.80$). At the same time, the physiological needs, the security needs, and the need for belonging do not influence mumpreneurial intentions, where significance is 0.74, 0.09, and 0.09, respectively. Moreover, the results show that the marital status and level of education do not moderate the influence of Maslow's theory of needs on mumpreneurs' intentions, where the significance for both is more than 0.05. Finally, the study recommends developing mumpreneurial incubators and providing workshops and training for potential mumpreneurs.

Keywords

Maslow's hierarchy of needs, physiological need, safety need, belongings need, self-esteem need, self-actualization need, mumpreneurial intentions, Jordan

JEL Classification

B54, L26, M31

INTRODUCTION

It is not easy for a mother with children to work and care for her children. Generally, mothers prefer a job with flexible hours that allow them to be able to do both jobs and take care of their children, so acting as a mother creates gender equality in employment (Eagly & Carli, 2012). This can be proven by the mismatch between educated women in Jordan and their participation in the labor market. According to the department of statistics of Jordan, in 2016, 90% of females were educated, while 14.7% had a bachelor's degree or above. Unfortunately, until 2022, the unemployment rate for females is 24.1%, which is 3.4% higher than in 2014. Besides, the age of unemployed females is between 25 and 39 years, which shows that most unemployed females are married. Moreover, the percentage of females in the labor force is only 13.2% (Department of Statistics, 2017).

Furthermore, culture is playing as a barrier too, where some families resist working for the mothers with children from a cultural view; this barrier is mainly in developing countries (Babaeva & Chirikova, 1997).

In addition, mothers may not find a suitable job due to a poor work environment, and few maternal representations in organizations were found (Richomme-Huet et al., 2013). A mother may also feel some pressure caused by the familial structure and societal attitudes (Sheikh & Yousafzai, 2020).

For those reasons and more, a significant number of mothers started their businesses, which would allow them to be an entrepreneur while raising a child. In fact, over the past decade, the term mumpreneurship has emerged notably. A mumpreneur is defined as “an individual who discovers and exploits new business opportunities within a social and geographical context that seeks to integrate the demands of motherhood and business ownership” (Ekinsmyth, 2011).

The lack of mothers’ representation in the Jordanian labor market and neglecting the importance of integrating her as a vital part of the community may influence the country’s overall economic growth. Attempting to find a solution to the problem, immediate action should be taken after conducting this study, which aims at identifying the drivers and the influencing factors that could affect the intentions of a mother to become a mumpreneur. Moreover, it answers the following questions: What is the influence of Maslow’s hierarchy of needs on mumpreneurs’ intentions amongst nascent mumpreneurs? Do demographic factors (level of education and marital status) moderate the influence of Maslow’s hierarchy of needs on mumpreneurs’ intentions amongst nascent mumpreneurs? Therefore, the objectives of this study are to identify and explore whether nascent mumpreneurs in Jordan are affected by the needs mentioned in Maslow’s theory of needs. Moreover, it finds out if demographic factors (level of education and marital status) moderate the influence of Maslow’s hierarchy of needs on mumpreneurs’ intentions amongst nascent mumpreneurs.

The importance of this study is shown in terms of empowering mothers in Jordan. Identifying the major influential factors to mumpreneurs’ intention may give an insight into what motivates and influences Jordanian mothers into having their businesses and becoming nascent mumpreneurs. This study will enrich the literature on hand and open a window for many programs to be developed to empower Jordanian mothers and women in general. It is essential to show mothers that there is still a way out to rescue their careers and financial needs, and reach their full potential, all while raising a child. Besides the possibility of overcoming gender stereotyping and the perceived traditional mother role through mumpreneurs, it has also been proven that by integrating mothers into the labor market, the country’s economy can be fostered (Sheikh & Yousafzai, 2020).

All of the previously mentioned shows the importance of empowering more Jordanian mothers to seriously look into the possibility of having their own business to help themselves, their family, and their overall community.

1. LITERATURE REVIEW, HYPOTHESES AND STUDY MODEL

1.1. Mumpreneurship in Jordan

Entrepreneurship is about how to explore and exploit opportunities to create products and/or services by establishing new business (Venkataraman, 2019). Reviewing the literature related to female entrepreneurship shows that women entrepreneurs contribute to the national economy (Mehtap et al.,

2017). Hence, women’s entrepreneurship is crucial for economic growth in the MENA area (Stevenson et al., 2010). The Global Entrepreneurship Monitor report in Jordan showed a huge difference between females and males related to involvement in the new business: males account for 12.8% while females account for 3.3% of involvement in new ventures (GEM, 2016).

Globally speaking, the Global Entrepreneurship Monitor (GEM, 2016) showed that more men are involved in new ventures than women. In addition, the total early-stage entrepreneurial activity

(TEA) of females in Jordan is the lowest among all Arab countries. This low rate of female involvement is related to many reasons; the main reason is that most Jordanian females consider the mother's main role is to take care of their children. Thus, many Jordanian women can not contribute to economic growth due to cultural barriers (Mehtap et al., 2017). Moreover, in Arab societies, the family is seen as the cornerstone of the society, whereby the role of women is to be good wives and mothers. Another reason is that when mothers take maternity leave, they will be at risk of terminating their contract; hence, this forces them to choose between being a mother or leaving their job (Kreyenfeld, 2010). Although Jordanian women are facing many challenges, they view entrepreneurship as an opportunity more than a necessity (Stevenson et al., 2010). However, most Jordanian mumpreneurs are unaware of the support that is provided to them by many local initiatives, which include aid programs and funding (Caputo et al., 2016).

1.2. Employing Maslow's theory of needs

Some view entrepreneurship as a backup plan as one cannot find a suitable job, in contrast to that view; others view it as an attractive alternative that could pave the way to reaching self-actualization, which is the utmost goal to reach according to Maslow's hierarchy of human needs (Maslow, 1943). Consequently, those who show positive outlooks toward entrepreneurship will be more likely to have entrepreneurial behaviors because they believe that entrepreneurship is a means to achieve self-actualization and not just a method to make ends meet (Yang, 2013). Moreover, entrepreneurs may use the creation of their venture as a tool to ascend the hierarchy of needs (Carland et al., 1995).

Theories of needs, such as Maslow's hierarchy (Maslow, 1943), which climbs until it reaches the need for self-actualization, could explain why mothers have a strong desire to start their own business. Maslow's theory provides several fundamental needs upon which human behavior is controlled. When applying it to mumpreneurs' intentions, it can be illustrated that a mother running her own business could make it possible for her to meet her basic financial needs, and have better job security and stability. Moreover, she can

be more committed and loved by her community and family, get the respect she deserves, have better esteem, and finally actualize her maximum potential (Maslow, 1943). A study conducted in Sweden showed that self-actualization and being independent were the most fundamental needs for a mother to become an entrepreneur (Boneberger & Kirilova, 2015).

According to Maslow (1948), to move from one level to another, a person should fulfill the needs from bottom to top. Yet, this study does not investigate the ascending order of the theory, but it explores which of these needs are more dominant when motivating mothers in Jordan to become self-employed. Maslow (1943) divided the needs into five categories: physiological needs (basic needs), the need for security/safety, the need for belonging, self-esteem, and self-actualization.

Physiological needs (basic needs) include water, air, food, and other basic needs that are all, without a doubt, vital for human survival. According to Maslow (1948), humans are motivated to satisfy these needs. One of the ways to satisfy these needs is to generate money; in fact, nascent entrepreneurs are motivated by financial needs (Carter et al., 2003). Although the financial aspect is an external motivational factor for entrepreneurs, this fact could be found more in males than females (Akehurst et al., 2012). The results of a study implied that economic factors played little role in deciding to become business owners (Boneberger & Kirilova, 2015).

The need for security/safety means feeling safe and secure. It can also be a possible motivator for becoming a mumpreneur; many feel a sense of insecurity in terms of finding a stable job where gender inequality still exists in the workplace (Bettaglio, 2020). It was also stated that in Italy, for example, women were forced to sign a blank resignation letter, which can later be used to obligate them to quit their jobs at any given time. Those reasons are considered to play a role that pushes a mother to turn to entrepreneurship to secure her job rather than trying to find a suitable one that could fit her schedule (Foley et al., 2018).

The need for belonging, according to Maslow (1948), is when a person jumps right to satisfy the

need for love and belonging after fulfilling the basic and security needs. It can be said that mothers generally have fewer relationships due to family responsibilities, which hinders their ability to have better connections with people and a sense of belonging (Durah, 2016). A study conducted in Germany revealed that mothers like to indulge themselves with the feeling of belonging to a group where they can discuss their challenges (Durah, 2016).

The higher the self-esteem, according to Maslow (1948), the more confident a person is. Moreover, the need for esteem rises out of the desire to gain higher evaluation and respect from others (Maslow, 1948). For example, mumpreneurs feel a lack of respect from everyone because they have to ask for money from their husbands (Nguyen, 2017). Besides, being self-employed while being a good mother at the same time may earn her the respect of others (Nel et al., 2010).

The theory of human motivation describes self-actualization as when the person feels the urge to reach full potential. For a mother, this could be satisfied by being the ideal mother (Maslow, 1948), while some mumpreneurs start their own business to fulfill their need to achieve their goals or self-actualization.

1.3. Previous studies on mumpreneurship

Mumpreneurship is considered a type of entrepreneurship that focuses on mothers who start new businesses and take care of their children. Mumpreneurs can be described as mothers involved in entrepreneurial activities (Nel et al., 2010). Mumpreneur is “an individual who discovers and exploits new business opportunities within a social and geographical context that seeks to integrate the demands of motherhood and business ownership” (Ekinsmyth, 2011). A mumpreneur can be defined as a self-employed mother (Foley et al., 2018). A mumpreneurship is a woman who sets up and manages a business around their child-caring role (Sheikh & Yousafzai, 2020).

One of the first studies on mumpreneurship was carried out by Allen et al. (2007). They stated that the entrepreneurial opportunity rate differs by

gender between low and middle-income countries and high-income countries. Generally, the opportunity rate of male entrepreneurship is higher than female entrepreneurship in all countries. Women entrepreneurs in high-income countries are in a better position than in low- and middle-income countries. The education of women entrepreneurs in high-income countries is more than in low/middle-income countries, including a secondary degree. Generally, in low/middle-income countries, the rate of less than secondary education is about 47% to 85% less than women entrepreneurs in higher-income countries.

Moreover, despite years of progress by women in the workforce, they now occupy more than 40% of all managerial positions in the United States. However, in the Fortune 500 companies, the women’s share is about only 6% in highly paid salaries (only 15% as board directors and only 2% of the CEOs). The same thing is also in other industrialized countries. In the largest 50 corporations in European countries, women’s share as top executives is only about 11% and as CEOs and heads of boards is only 4% (Eagly & Carli, 2012).

Furthermore, more than 80% of the entrepreneurial necessity-motivated women are in urban areas. This reflects the greater chances of finding a suitable job (Stevenson et al., 2010). GEM (2016) stated that the highest female entrepreneurship rate is in Senegal, where 37% of women are starting or running new businesses, while the male rate is about 40%. This indicates about nine women for every ten men entrepreneurs. The entrepreneurial women showed more than men in necessity motives. The female showed the highest average female TEA rates than men. Women are nearly one-third more likely to start businesses out of necessity than men (GEM, 2016).

GEM (2018) showed that seven women entrepreneurs for every ten men entrepreneurs in the last year, the necessity-driven entrepreneurship percentage has decreased, and the share of women entrepreneurs has increased. Therefore, the influence of entrepreneurship on job creation and contribution to the economy is increasing. In Sweden, the development of entrepreneurial activities has increased during 2018 compared to 2017, especially female entrepreneurship increased by 2%. Of 48

countries studied by GEM (2018), six countries have equal TEA percent between women and men: Qatar, Thailand, Angola, Indonesia, Madagascar, and Panama. Generally, the African region and the Middle East showed high rates of international entrepreneurship, 25%, in Morocco – 55%, and 59% in Lebanon, and sell about 25% to international customers (GEM, 2018).

Different studies indicated different motivational factors that affect mumpreneurs to start their startups and continue their business. For example, respondents with higher entrepreneurial spirit viewed their businesses as a tool to achieve self-esteem and self-actualization, while respondents who showed lower entrepreneurial spirit viewed their businesses as a tool for providing financial needs (Carland et al., 1995). An in-depth case study showed that the relationship between motherhood and entrepreneurial activities relates to how the mumpreneur introduces her business to her family, children, and aspirations (Harris et al., 2008). Satisfaction, achievement sense, respect, improving income, and becoming independent are motivational factors for mumpreneurs. However, the challenges facing mumpreneurs include suitable knowledge, limited resource, balances between life and work, and limited social relationship (Nel et al., 2010). Entrepreneurial mothers must use homes, neighborhoods, and society to conduct their businesses. The UK government has considered mothers as a group who need to be supported and encouraged to do their own business. UK policymakers need to have a better understanding of the key aspects of women's entrepreneurial activity before interfering effectively (Ekinsmyth, 2011). A mumpreneur performs intensive mothering and business and prefers to become self-employed to be able to act like a housewife and conducts intensive mothering and have greater engagement with children compared with employment (Duberley & Carrigan, 2013).

Human motivation and psychological needs are important. It was shown that appropriate measures can be initiated to improve the development of single mother entrepreneurial activities. For example, the aim of the mothers' venture into entrepreneurship is to change their lives, and only some of them can succeed in their entrepreneurial ventures in Malaysia (Ismail et al., 2015). Many inter-

nal and external factors motivate Swedish female entrepreneurs to replace previous employment with entrepreneurial business, such as the need for independence and self-achievement, reducing stress and lack of job opportunities, flexibility, and happiness (Boneberger & Kirilova, 2015).

Four motivational categories are family entrepreneurs, career entrepreneurs, opt-in entrepreneurs (voluntarily self-employment), and forced-out entrepreneurs (pushed for entrepreneurship). The females are motivated to have their own business after being mothers because women are self-employed to match their daily activities and children. The majority of the women's decisions to become self-employed come from an interplay between their career preference and family, as well as due to constraint rather than choice (Foley, 2015). The results of 10 interviews with middle-class mothers with children, who run their businesses online via Facebook, showed that the primary duty of women in Northern Vietnam is to act as motherhood. Thus, working in digital entrepreneurship is the best way of performing their work to improve their income and social activities (Nguyen, 2017). The study divided the entrepreneurial motivation of mumpreneurs into three different motivational dimensions: psychological, economic, and environmental. Findings indicated that the important motivational factors for French mumpreneurs include work-family balance, satisfaction, independence, and professional recognition (D'Andria & Gabarret, 2017).

Most mumpreneurs in Malaysia who had started their businesses were to support their family's economic stability. They innovate and create jobs, which both increase income. The single mother's entrepreneurial characteristics, behavior, personality, business practice, and difficulties play an essential role in developing their entrepreneurship (Abu et al., 2018a). Mumpreneurs experience independence as a necessity rather than an opportunity. The study classified family-driven entrepreneurship into social and institutional factors encouraging women's responsibilities toward self-employment (Foley et al., 2018). Mumpreneurs are not proper entrepreneurs because women entrepreneurs do both motherhood and business. Mumpreneurs' motivations will change their life (Surangi & Ranwala, 2018).

The combination of push and pull factors motivates mumpreneurs to start new businesses in Korea. Mumpreneurs start their own business to gain more responsibilities in both work and society and prefer to manage their own lives to contribute to society and satisfy their need for self-fulfillment. Other reasons that affect mumpreneurs, such as job termination or unemployment, have forced them to take responsibility for their families, and they seek self-achievement, development, and societal recognition (J. Lee & B. Lee, 2018). Results of data collected through the focus group from four Finnish self-employed mothers showed that the mumpreneurs aim toward work-life balance. Self-employed mothers do not experience entrepreneurship as a choice between staying at home or working; they do entrepreneurship as active working citizenship (Luomala, 2018). In Pakistan, mumpreneurs balance between mothering and doing business, and self-employment is more convenient for mumpreneurs than employment (Tariq, 2018).

Maslow's hierarchy of needs ranges from physiological, safety, belongings, self-esteem, and self-actualization needs to very high expectations. Results showed that self-esteem and self-actualization motivate mumpreneurs (Uchejeso et al., 2019). The main challenges faced by most single-mother entrepreneurs in Kota Marudu, Sabah, are related to the lack of entrepreneurial skills and business resources (Topimin et al., 2019). Challenges and motivations are always affected by motherhood role in Indonesia. Motivational factors are the need for independence, supporting society, and flexibility, which are classified as pull factors; however, the push factor did not motivate them. Motherhood needs to create more flexibility and productivity when she is at home. The main challenge is about the dual roles as a mother and business owner, as well as the lack of skills and knowledge (Mulawarman et al., 2020).

The primary reason for starting British mumpreneurs' own business is to spend more time with their children and to manage work around their caring role. Despite having dual responsibility for motherhood and business, they work hard to achieve their objectives and aspirations. This is constrained by institutional support such as child-care provisions, training, and financial support (Sheikh & Yousafzai, 2020). In Pakistan, the challenges facing mumpreneurs are related to stigma, time, growth, and fam-

ily balance. These are the factors that affect mother entrepreneurs to grow their businesses. The main challenges are supportive networks and resources (Khalid et al., 2020). The nascent mumpreneurial intentions in Jordan were affected by the need for self-actualization and the need for self-esteem. In contrast, physiological needs such as the need for security and the need for belonging did not affect mumpreneurial intentions amongst nascent mumpreneurs. Moreover, work-family conflict affects mumpreneurial intentions amongst nascent mumpreneurs (Abdelsalam et al., 2021). There are many specific motivational factors and some challenges encountered by Sri Lanka mumpreneurs (Amitha & Sewwandi, 2020). Both family and work affect strategic mumpreneurship and enhance the business. Engagement with the mumpreneurship motivates masculine entrepreneurship, and the mumpreneur reinforces the masculine norm. Finally, the emergence of the mumpreneurship positively affected women's entrepreneurship (Lewis et al., 2022).

Moreover, many studies indicated that mumpreneurs can contribute to nations' economic growth, such as mumpreneurs playing a vital role in the economic growth of the local and global economies (Nel et al., 2010). Entrepreneurs play a crucial role in the nation's economic growth (Abu et al., 2018b). Entrepreneurship plays a vital role in any economy today (Amitha & Sewwandi, 2020).

Furthermore, many authors stated that the topic of mumpreneurship is under-researched. For example, the mumpreneurship concept is still not well researched and is a challenging research field (Surangi & Ranwala, 2018). Until now, the mumpreneurs' topic has not been well examined in Pakistan (Tariq, 2018). The topic of single mother entrepreneurial experience is still under research (Topimin et al., 2019). Motherhood and entrepreneurship are new topics in academia, and studies related to motherhood and entrepreneurship are still rare (Amitha & Sewwandi, 2020).

The literature review showed different motivational factors that affect mumpreneurship worldwide; therefore, this study is dedicated to investigating the motivational factors that affect Jordanian mumpreneurs using Maslow's hierarchy of needs. Moreover, it tests if there are roles for educational level and marital status in Jordanian mumpreneurs.

Therefore, the following hypotheses have been developed:

- H_{01} : *There is no influence of Maslow's theory of needs on mumpreneurs' intentions at $\alpha \leq 0.05$.*
- $H_{01.1}$: *There is no influence of the physiological needs on mumpreneurs' intentions at $\alpha \leq 0.05$.*
- $H_{01.2}$: *There is no influence of the need for security on mumpreneurs' intentions at $\alpha \leq 0.05$.*
- $H_{01.3}$: *There is no influence of the need for belonging on mumpreneurs' intentions at $\alpha \leq 0.05$.*
- $H_{01.4}$: *There is no influence of the need for esteem on mumpreneurs' intentions at $\alpha \leq 0.05$.*
- $H_{01.5}$: *There is no influence of the need for self-actualization on mumpreneurs' intentions at $\alpha \leq 0.05$.*
- H_{02} : *The marital status does not moderate the influence of Maslow's theory of needs on mumpreneurs' intentions at $\alpha \leq 0.05$.*
- H_{03} : *The level of education does not moderate the influence of Maslow's theory of needs on mumpreneurs' intentions at $\alpha \leq 0.05$.*

The model employs Maslow's theory of needs; each variable is separately linked to the dependent variable, which is "Mumpreneurs' intentions."

2. METHODS

The study population includes all the Jordanian nascent mumpreneurs. Until now, there is no official data about the total mumpreneurs acting in Jordan. Therefore, convenience sampling is the most suitable tool for this study (Stevenson et al., 2010). Eligible mumpreneur should fit the following criteria: a mother started her business while having at least one child, and created a new business within the last twelve months (Stevenson et al., 2010). The questionnaire was distributed to 100 nascent mumpreneurs; only 81 questionnaires were suitable for further analysis (81%). The collected data were coded against SPSS version 20.

Data was collected by using a questionnaire that was developed based on previous studies. Maslow's theory of needs questions are derived from Taormina and Gao (2013) and included 31 questions from 1 to 31. Moreover, mumpreneurs' intentions were based mainly on Göktepe-Hultén et al. (2010) and included 9 questions from 32 to 40. Moreover, the questionnaire included the education level and marital status.

3. RESULTS

Cronbach's alpha test was conducted to test the reliability. The Cronbach's alpha for independent variable questions (Maslow's hierarchy of needs) 1-31 is 0.94, and for dependent variable questions (mumpreneurs' intentions) (32-40) is 0.87, and for all the 40 items is 0.95. In addition, a multicollin-

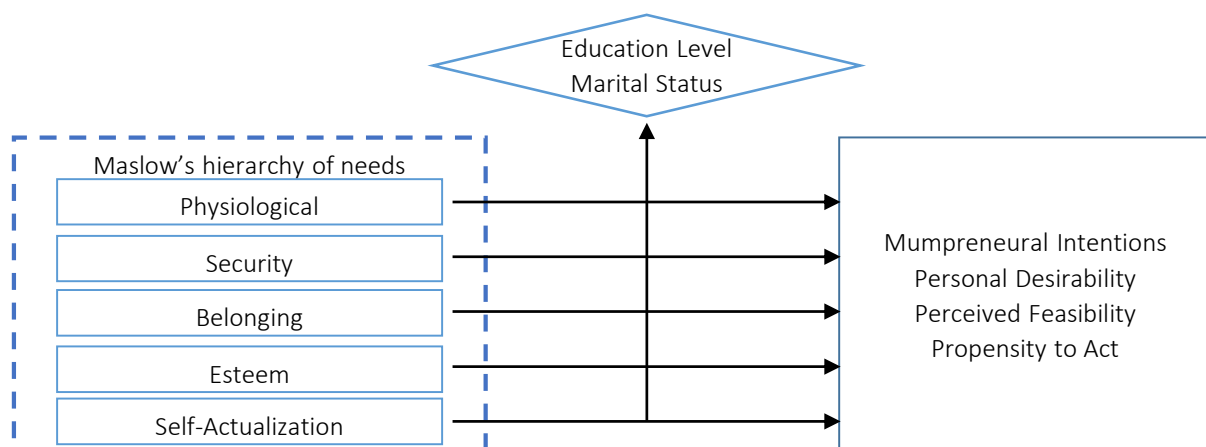


Figure 1. Study model

earity test is carried out to validate the hypotheses and to check the suitability of data for linear regression analysis. Table 1 shows no multicollinearity where the VIF is less than 5, and tolerance is more than 10% (Rogerson, 2001).

Table 1. Collinearity Test^a

Model	Collinearity Statistics	
	Tolerance	VIF
1 Physiological needs	0.452	2.21
The need for security	0.540	1.85
The need for belonging	0.298	3.36
The need for esteem	0.260	3.84
The need for self-actualization	0.497	2.01

Note: a. Dependent Variable: Mean Mumpreneur's intentions score.

Multiple Linear Regression tests have been used to test the effect of motivational factors on mumpreneurs' intentions.

Table 2. Maslow's hierarchy of needs and multiple regressions test

Model	r	R ²	Adjusted R ²	f	Sig.
1	0.74	0.54	0.51	17.88	0.000 ^b

Note: a. Dependent Variable: Mean of the mumpreneurs' intentions. b. Predictors: (Constant), Mean of the need for self-actualization, Mean the need for security, Mean of the need for belonging, Mean of the physiological needs, and Mean of the need for esteem.

Table 2 shows the results regressing the independent variable of Maslow's hierarchy of needs (physiological needs, security need, belonging need, esteem need, and lastly, self-actualization need) against the dependent variable of mumpreneurial intentions.

Table 2 shows a relationship between Maslow's needs and mumpreneurial intentions, where r equals 0.74. Furthermore, it shows that changes in Maslow's needs can explain 54% of changes

in mumpreneurial intentions, where R² is 0.54. Finally, R² = 0.54, F = 17.88, sig. = 0.000. Therefore, the null hypothesis is discarded, and the alternate hypothesis is admitted stating there is an influence of Maslow's theory of needs on mumpreneurs' intentions at $\alpha \leq 0.05$.

Table 3 shows the influence of Maslow's needs on mumpreneurial intentions. First, Table 3 shows the physiological need does not influence mumpreneurial intentions, where $\beta = 0.04$, t = 0.33, and sig. = 0.74. Therefore, the null hypothesis is accepted stating physiological needs have no influence on entrepreneurial behavior at $\alpha \leq 5\%$.

The results show that the security need does not influence mumpreneurial intentions, where $\beta = 0.18$, t = 1.69, and sig. = 0.09. Therefore, the null hypothesis is admitted, stating there is no influence of the need for security on mumpreneurs' intentions at $\alpha \leq 0.05$.

Table 3 shows that the need for belonging does not influence mumpreneurial intentions, where $\beta = 0.24$, t = 1.68, and sig. = 0.09. Therefore, the null hypothesis is admitted stating there is no influence of the need for belonging on mumpreneurs' intentions at $\alpha \leq 0.05$.

The findings show the need for esteem sub-variable influences mumpreneurial intentions, where $\beta = 0.43$, t = 2.84, and sig. = 0.01. Therefore, the null hypothesis is discarded, and the alternate hypothesis is admitted stating there is an influence of the need for esteem on mumpreneurs' intentions at $\alpha \leq 0.05$.

Finally, the need for self-actualization influences mumpreneurial intentions, where $\beta = 0.80$, t = 7.69, and sig. = 0.000. Therefore, the null hypothesis is discarded, and the alternate hypothesis is admitted

Table 3. ANOVA for the influence of Maslow's hierarchy of needs on mumpreneurs' intentions^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.28	0.33		3.88	0.00
Physiological needs	0.023	0.07	0.04	0.33	0.74
The need for security	0.114	0.07	0.18	1.69	0.09
The need for belonging	0.160	0.09	0.24	1.68	0.09
The need for esteem	0.278	0.10	0.43	2.84	0.01
The need for self-actualization	0.648	0.08	0.80	7.69	0.00

Note: a. Dependent Variable: Mumpreneurial Intentions.

Table 4. Influence of Maslow's hierarchy of needs on mumpreneurial intentions (marital status)

Model	R	R ²	Adjusted R ²	R ² Change	F Change	Sig.
1	.737a	.544	.513	.544	17.884	.000
2	.738b	.545	.508	.001	.188	.666

Note: a. Predictors: (Constant), Mean of the need for self-actualization, Mean of the need for security, Mean of the need for belonging, Mean of the physiological needs, Mean of the need for esteem. b. Predictors: (Constant), Mean of the need for self-actualization, Mean of the need for security, Mean of the need for belonging, Mean of the physiological needs, Mean of the need for esteem, Marital status.

ted stating that there is an influence of the need for self-actualization on mumpreneurs' intentions at $\alpha \leq 0.05$.

In summary, results show that although Maslow's hierarchy of needs has a significant effect on mumpreneurs' intentions. However, only the esteem need and self-actualization need have a statistically significant influence on mumpreneurs' intentions. In contrast, physiological needs, the need for security, and the need for belonging do not significantly influence the mumpreneurs' intentions.

Next, the paper employs hierarchical regressions. This part includes hypotheses 2 and 3 analysis where the demographic factors (education level and marital status) were used as moderating variables for the correlation between Maslow's theory of needs and mumpreneurs' intentions.

Marital status was used as a moderating variable between Maslow's hierarchy of needs as the independent variable and mumpreneurs' intentions as the dependent variable. Table 4 shows no significant influence of marital status on the relationship between the two variables since the significance value is more than 0.05. Therefore, the null hypothesis is accepted, stating that marital status does not moderate the influence of Maslow's hierarchy of needs on mumpreneurs' intentions at $\alpha \leq 0.05$.

The same process was used to test the third hypothesis. After utilizing Maslow's hierarchy of needs, mumpreneurs' intentions, and level of ed-

ucation as a moderator in the analysis, Table 5 shows that there is no significant influence on the level of education since the significance value is more than 0.05. Therefore, the null hypothesis is accepted, which states that the level of education does not moderate the influence of Maslow's theory of needs on mumpreneurs' intentions at $\alpha \leq 0.05$.

The results of hypotheses testing show that in general, the motivational factors affect mumpreneurs' intentions, where R² equals 0.54 at a significance of $0.000 \leq 0.05$. Only the need for esteem and the need for self-actualization are affecting mumpreneurs' intention, where beta 0.43 and 0.80 at a significance of less than 0.05. However, the lowest motivational factors the physiological needs, the need for security, and the need for belonging do not significantly affect mumpreneurs' intention, where their significance values are more than 0.05.

The results of data analysis show that demographic factors educational level and marital status do not significantly moderate the relationship between Maslow's needs and mumpreneurs' intentions, where the significance values of R² change and F change are more than 0.05.

4. DISCUSSION

The results show that physiological needs did not significantly influence mumpreneurs' intentions amongst nascent mumpreneurs. This result con-

Table 5. Influence of Maslow's hierarchy of needs on mumpreneurial intentions (education level)

Model	R	R ²	Adjusted R ²	Std. Error	R ² Change	F Change	Sig.
1	.737a	.544	.513	.47531	.544	17.884	.000
2	.741b	.548	.512	.47613	.005	.742	0.392

Note: a. Predictors: (Constant), Mean of the the need for self-actualization, Mean of the need for security, Mean of the need for belonging, Mean of the physiological needs, Mean of the need for esteem. b. Predictors: (Constant), Mean of the need for self-actualization, Mean of the need for security, Mean of the need for belonging, Mean of the physiological needs, Mean of the need for esteem, Educational level numeric.

tradicts a study that proved that nascent entrepreneurs are motivated by financial needs (Carter et al., 2003). However, although the financial aspect is an external motivational factor for entrepreneurs, it applies more to men entrepreneurs than women (Akehurst et al., 2012).

The results also align with Boneberger and Kirilova (2015), who found that economic factors played a minor role in a woman's decision to become a business owner. It is only fair to say that the most astonishing aspect of mumpreneurs is that wealth creation is not their main concern as much as following their intrinsic needs (Rosa et al., 1996). Moreover, the need for security was found to play no significant role in influencing mumpreneurs' intentions, which could imply that mumpreneurs in Jordan feel no pressure to pursue entrepreneurship to increase their sense of security and hence are not "pushed" into entrepreneurship. This contradicts the findings of Carland et al. (1995), who argued that entrepreneurs might see their enterprises as a tool for achieving the need for security.

Furthermore, the same result was found with the need for belonging; it has no significant influence on mumpreneurs' intentions. This contradicts Durah (2016), who revealed that mothers like to indulge themselves with the feeling of belonging to a group where they can discuss their challenges.

On the contrary, the results show that the need for esteem significantly influences mumpreneurs' intentions amongst nascent mumpreneurs; this is quite interesting as it goes in line with previous results that mumpreneurs started their own business. They feel a lack of respect from everyone because they have to ask for money from their hus-

bands (Nguyen, 2017). In addition, being self-employed while playing the role of a mother at the same time may earn her the respect of others (Nel et al., 2010).

Finally, the results show that self-actualization has a significant influence on mumpreneurs' intention amongst nascent mumpreneurs; this implies that the intrinsic needs motivate Jordanian mumpreneurs. A study showed that the higher the drive the entrepreneur has, the more they see their enterprise as a tool for self-actualization (Carland et al., 1995). This result supports that female entrepreneurs in Jordan prefer to be entrepreneurs due to opportunity more than necessity (Stevenson et al., 2010). Therefore, when opportunity motivates mumpreneurs, there will be fewer failure chances (Allen et al., 2007).

The last two hypotheses in this study checked the moderating role (marital status and education level) to investigate if any of them influenced the correlation between Maslow's needs and mumpreneurs' intentions. The results indicated that none of them has a moderating influence on the relationship between Maslow's needs and mumpreneurs' intentions. This result is unexpected because previous studies prove that the education level influences the entrepreneur's decision to be an entrepreneur (Boneberger & Kirilova, 2015; Kangasharju & Pekkala, 2002). Higher education levels improve the chances of venture success (Kangasharju & Pekkala, 2002). Both educational level and gender significantly affect entrepreneurial intentions, where higher education levels support startups (Crant, 1996). Therefore, the study recommends using a larger sample to test the demographic influence on this relationship.

CONCLUSIONS

The purpose of this study is to investigate the influence of Maslow's hierarchy of needs on mumpreneurial intention. Maslow's hierarchy of needs includes physiological needs, security needs, belonging needs, esteem needs, and self-actualization needs. The study uses a quantitative cross-sectional method to collect the data online. The study covered 81 nascent mumpreneurs and used a questionnaire to collect data. The collected questionnaires were checked and coded against SPSS, and validity and reliability of the tool were assured, then further analysis to check the hypothesis was performed. The results of this study show that only two out of five the Maslow's needs were found to have a significant influence on mumpreneurial intention. The physiological needs, security needs, and belonging needs had no significant influence, while the esteem needs and self-actualization needs had a significant effect on nas-

cent mumpreneurs' intentions. In summary, the intrinsic needs motivate Jordanian mumpreneurs more than external needs. Finally, the demographics (education level and marital status) were not moderating the effect of Maslow's hierarchy of needs on mumpreneurs' intentions.

The results show that the lower needs of Maslow's needs (physiological needs, the needs for security, and the need for belonging) do not influence mumpreneurs' intention amongst nascent mumpreneurs. On the contrary, the higher needs (the esteem needs and the self-actualization needs) had a significant effect on mumpreneurs' intentions. It is clear that women nowadays are more interested in self-actualizing themselves rather than being sheltered; in other words, women are defining the traditional perceptions of Jordanian women. Thus, it is recommended to use the above information to design training and workshops that better serve the need of mumpreneurs, who are highly motivated women to work at higher levels and to initiate more valuable enterprises that can fulfill mumpreneurs' needs for esteem and self-actualization. Knowing the real motivations of mumpreneurs also serves as a development tool for the entrepreneurship ecosystem in Jordan, especially when it comes to women's empowerment.

The level of education and marital status were found to have no change on the influence of Maslow's hierarchy of needs on mumpreneurs' intentions. However, previous research indicated that education level affects entrepreneurial intentions; therefore, the study recommends that women have to be supported to be mumpreneurs.

In addition, the study recommends supporting nascent mumpreneurs by offering training and the needed support. This could ensure the continuity of the entrepreneurial stages and avoid becoming a discontinued entrepreneur.

AUTHOR CONTRIBUTIONS

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