

Exploring the factors influencing the well-being and health of Moroccan SME managers

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Abstract. SMEs are essential to the economy, particularly in emerging countries like Morocco. Their managers face many obstacles that impact their health. These difficulties include managing various tasks, maintaining competitiveness, and lacking financing and bureaucracy. Our study analyzes the stress factors affecting the health of Moroccan SME managers and their impact on business performance. We propose solutions based on previous studies to mitigate these risks and ensure the long-term viability of companies. Our methodological approach is based on in-depth analysis of academic articles from recognized databases such as Scopus and Google Scholar. We identify the main stressors and suggest effective measures to improve executives' well-being and strengthen the resilience of their companies. Our findings reveal that these executives are under significant stress due to work overload, multiple responsibilities and financial pressures. To remedy this, we offer personalized support, stress management training, and occupational health seminars. This study aims to improve the quality of life of SME managers and optimize the performance of their companies.

Keywords: *Managers; Stress factors; Morocco; Health; SMEs; Well-being.*

1. Introduction

The health of SME managers in Morocco is crucial to the survival and efficiency of their businesses. These managers face many challenges daily. Financial, administrative and strategic management places considerable stress on them. This stress can damage their physical and mental health, compromising their leadership. Several factors threaten the well-being of Moroccan SME managers. Financial pressures, lack of organizational support and economic instability mainly affect them. Limited access to resources and financing exacerbates their situation. The country's entrepreneurial culture, which values intense personal involvement, adds to their workload. Concrete measures to preserve their health are essential. Learning anti-stress techniques and stress management training are proving beneficial. Support from institutions and the financial sector needs to be stepped up. Promoting work-life balance and raising awareness of mental health issues strengthens their resilience. These actions guarantee the sustainability of their businesses. The main objective of this study is to present a narrative literature review to provide an analysis of the stress factors that significantly impact the health of SME managers in Morocco and the performance of their businesses. Based on previous research, proposing solutions or measures to mitigate these risks and ensure SME sustainability is also important.

Our study makes two major contributions to the field of SME managers' health. Firstly, it enriches the existing literature by identifying the key factors impacting managers' health in the Moroccan context, a subject hitherto little explored. Secondly, it proposes concrete, tailored

solutions to help managers manage stress effectively, thereby improving their well-being and, by extension, their company's performance. This approach is particularly relevant, as the health of a manager is directly correlated with the success of his or her SME.

Moroccan SME managers face many challenges that threaten their health. Stress, overwork, financial worries and lack of organizational support harm their well-being. These problems jeopardize the survival of their businesses. So, it is crucial to understand the following: What are the stress factors affecting the health of these executives? Furthermore, what solutions can be proposed to reduce these negative impacts and strengthen their ability to overcome difficulties?

To answer these two research questions, our work will be organized into three distinct parts: The first part will be devoted to presenting the methodological approach used. The second part will highlight the stress factors that significantly impact SME managers' health and their companies' performance. The final part will outline the various measures to be implemented to reduce the negative impact of stress factors on the health of managers and the performance of their structures.

2. Methodological approach

To achieve the objectives of this work, we will conduct an in-depth qualitative documentary study. This will aim to explore and rigorously analyze the factors significantly impacting the health of SME managers in Morocco, and identify effective solutions to mitigate their effects. Our data collection will be based on reliable and diversified sources: academic articles, institutional reports and reference works on management, entrepreneurship and occupational health. Documents will be selected according to strict criteria of relevance, topicality and credibility, with priority given to publications from the last ten years from renowned academic databases such as Scopus and Google Scholar. This methodical approach will enable us to: Provide a comprehensive synthesis of current knowledge, then identify existing theoretical gaps and, finally, propose concrete, applicable measures. The ultimate aim is to optimize the professional environment and improve the quality of life of Moroccan SME managers, thereby contributing to the overall performance of the national economic fabric.

3. Stress factors affecting the health of SME managers and the performance of their companies

This section will share the main factors negatively impacting SME managers' health. The health of Moroccan SME managers is of paramount importance. It affects both their well-being and their companies' performance. Many factors contribute to the deterioration of their health, including Work overload that causes burnout (Godin et al., 2017; Dannheim et al., 2023). Executives frequently work more than 50 hours a week. This overload leads to health problems such as back pain and insomnia (Ech-chafi & Ait Ali, 2025). Financial difficulties and moral conflicts frequently generate stress. These situations often lead to anxiety and depression. Demanding customers and their high expectations also create stress in business relationships. Managing these interactions requires a lot of effort on the part of professionals (Parmentier et al., 2023). Self-perception and self-regulation influence managers' reactions to stress. Managers who struggle to know and control themselves are more susceptible to the effects of stress and risk psychological disorders (Erschens, Schröpel, et al., 2024). According to the researchers (Godin et al., 2017), SME managers are under intense stress. Their many responsibilities overwhelm them. They have to meet financial targets, manage staff and satisfy customers. This constant pressure generates chronic stress. This takes a heavy toll on their mental and physical health. The imbalance between work and private life is detrimental to managers' health. A permanent connection to work deteriorates their quality of life and relationships (Dannheim et al., 2023; Ait Ali & Tarhi, 2023; Ech-chafi & Ait Ali, 2025). Complementing the

abovementioned factors, Lechat and Torrès (2016) studied 357 SME managers to identify the psycho-sociological factors affecting their well-being and health. “Their research revealed four categories of factors: 'perennity in peril' (bankruptcy filing, partner departure, security problems), 'the hell of entrepreneurial duty' (financial difficulties, falling sales, work overload), 'internalized boss resignation' (conflicts with suppliers, resignations, lack of recognition) and 'the weight of managerial pressures' (redundancies, tax pressure, competition, loss of customers, administrative problems, unpaid bills, conflicts with employees).” These categories reflect the intensity and frequency of the impact on managers' health” (Ech-chafi & Ait Ali, 2025). Finally, technology stress is one of the significant factors affecting many people at work and home. It results from excessive or inappropriate use of digital technologies. This phenomenon threatens public health and generates considerable costs for healthcare systems. To meet this challenge, the authorities should consider two courses of action. First, designers must integrate features to reduce technology stress or warn users of its risks. Secondly, funds should be allocated to combat technology stress in public and private healthcare facilities (Thurik et al., 2024; Ech-chafi & Ait Ali, 2025).

Table 1: Summary of factors influencing SME managers' health at work

Author name(s)	Factors influencing managers' health
Godin et al., 2017; Dannheim et al., 2023; Ech-chafi & Ait Ali, 2025	<ul style="list-style-type: none"> ▪ Work overload
Parmentier et al., 2023	<ul style="list-style-type: none"> ▪ Financial difficulties and moral conflicts ▪ Difficult customers and high expectations
Erschens, Schröpel, et al., 2024	<ul style="list-style-type: none"> ▪ Self-perception and self-regulation
Godin et al., 2017	<ul style="list-style-type: none"> ▪ Multiple responsibilities
Dannheim et al., 2023; Ait Ali & Tarhi, 2023; Ech-chafi & Ait Ali, 2025	<ul style="list-style-type: none"> ▪ The imbalance between work and private life ▪ A permanent connection at work
Lechat & Torrès, 2016; Ech-chafi & Ait Ali, 2025	<ul style="list-style-type: none"> ▪ Bankruptcy filing ▪ Partner departure ▪ Security problems ▪ Financial difficulties ▪ Drop in sales ▪ Work overload ▪ Conflicts with suppliers ▪ Resignations ▪ Lack of recognition ▪ Layoffs ▪ Tax pressure ▪ Competition ▪ Loss of customers ▪ Administrative problems ▪ Unpaid bills ▪ Conflicts with employees
(Thurik et al., 2024; Ech-chafi & Ait Ali, 2025)	<ul style="list-style-type: none"> ▪ Technology stress

Source: The authors

4. Measures should be established to mitigate the adverse effects of stressors that significantly impact managers' health and enhance their capacity to navigate challenges.

In this final section, we will look at solutions that can significantly help Moroccan SME managers boost their ability to overcome the stress factors affecting their health. Many measures can be taken into account. For example, Cognitive Behavioural Therapy (CBT) helps SME managers reduce stress and improve their well-being. This approach modifies negative thoughts and behaviors to manage stress better. Psychoeducation can be added to this technique, informing managers about stress, its consequences and coping strategies. This method strengthens their ability to cope with stress (Erschens, Adam et al., 2024). A study conducted by researchers (Meško et al., 2013) confirms that problem-focused coping strategies are effective for stress management. Managers who adopt problem-focused strategies experience less stress and are absent less frequently. This method involves pinpointing the source of stress and taking concrete action. For example, they can reorganize work processes or assign specific tasks to other employees. Managers can better manage their stress by involving those around them and by taking part in balancing activities such as their favourite hobbies or sports. These practices bring emotional comfort and promote harmony between professional and personal life (Dannheim et al., 2023). Stress management training is essential. SME managers should benefit significantly from specific stress management programs. These courses include an in-depth introduction followed by refresher sessions. This structure reinforces the assimilation and application of the techniques learned (Lehmann et al., 2021). Meditation and mindfulness are essential: meditation reduces stress and enhances concentration. This practice helps managers to refocus and calm their minds. The daily practice of mindfulness develops the ability to observe one's thoughts and emotions without judging them. As a result, anxiety is reduced (Beaboss, 2025). In addition to these measures, there is also the Amarok e-Health tool, a free, anonymous online questionnaire. It assesses executives' mental and physical health according to their recent professional life. The immediate results guide them towards priority actions for their well-being. In addition, confidential psychological support helps executives to manage the stress and anxiety associated with their responsibilities. And finally, the organization of seminars on health in the workplace. These events inform you about the importance of well-being and create a space for exchanging experiences between managers (Torrès, 2016; Ech-chafi & Ait Ali, 2025). Developing a professional support network is fundamental, i.e. integrating entrepreneurial communities. These groups facilitate the sharing of experiences and solutions. They break down isolation, offer valuable advice and important contacts, and surround yourself with specialized advisors. Collaborating with experts (coaches, lawyers, accountants) or mentors offers technical and emotional support, lightening the mental load (Winch.expert, 2024). In addition, creating a steering committee and integrating key collaborators into the decision-making process eases the burden on the manager and reinforces the company's solidity. Moreover, delegate appropriately: Assigning important tasks to qualified employees allows the manager to focus on major strategic issues (CPME Rhône, 2021). In short, there are several measures to promote the health and well-being of SME managers. Psychological support, using a mentor, training to manage professional stress, promoting a healthy balance between personal and professional life, and so on. These approaches go a long way in helping SME managers considerably improve their health.

Table 2: Summary of strategies and solutions to improve the well-being and health of SME managers

Author name(s)	The main strategies and solutions for improving the health and well-being of SME managers
Erschens, Adam et al., 2024	<ul style="list-style-type: none"> ▪ Cognitive-behavioral therapy (CBT) is used to modify negative thoughts and behaviors in order to better manage stress. ▪ Psychoeducation provides information on stress, its consequences and coping strategies.
Meško et al., 2013	<ul style="list-style-type: none"> ▪ Problem-focused strategies to identify the source of stress and take concrete action.
Dannheim et al., 2023	<ul style="list-style-type: none"> ▪ Social support and balancing activities such as sport to promote work-life balance.
Lehmann et al., 2021	<ul style="list-style-type: none"> ▪ Specific stress management training courses, with introductory and refresher sessions, reinforce the assimilation of techniques.
Beaboss, 2025	<ul style="list-style-type: none"> ▪ Meditation and mindfulness to reduce stress and improve concentration.
Torrès, 2016 ; Ech-chafi & Ait Ali, 2025	<ul style="list-style-type: none"> ▪ Confidential psychological support and workplace health workshops promote the health and well-being of managers.
Winch.expert, 2024	<ul style="list-style-type: none"> ▪ Developing a professional support network is crucial. ▪ Joining entrepreneurial communities makes it easier to share experiences. It breaks down isolation and offers valuable advice.
CPME Rhône, 2021	<ul style="list-style-type: none"> ▪ Creating a steering committee and integrating key employees into the decision-making process lightens the executive's load. ▪ Delegating important tasks to qualified employees frees the executive to focus on key strategic issues.

Source: The authors

5. Conclusion

In closing, the health of Moroccan SME managers plays a crucial role. It affects their well-being and the success of their businesses. Our study reveals several challenges: work overload, economic instability, financial problems and decision-making loneliness. These difficulties lead to persistent stress. This can lead to psycho-social problems and undermine effective business management. To meet these challenges, we propose several solutions. We must improve work organization, promote work-life balance and strengthen institutional and financial support. In addition, raising awareness of psycho-social risks and offering psychological and managerial support can increase managers' resilience.

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