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SOCIAL JUDGMENT OF THE POLISH GOVERNMENT POLICY TO SUPPORT ENTERPRISES DURING PANDEMIC COVID-19 – AN ANALYSIS OF FINANCIAL SHIELDS

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Abstract:
The article focuses on the analysis of the adopted policy of the Polish government in implementing anti-crisis shields undertaken to support the economy, businesses and society during the pandemic. The authors sought to answer the following research question: how owners of enterprises judge the governmental support policy provided to enterprises in Poland during the COVID-19 pandemic in the light of its contribution to reducing the economic impact of the crisis? To answer this question, specific research problems were formulated, and it was hypothesised that government support was well received among enterprises, despite the partially ineffective allocation of aid funds. The article also discusses the objectives and scope of the support, the costs of the support and the entrepreneurs' evaluation of the support. The research methods used are survey and desk research, which involve collecting, analysing, and processing data from existing sources in order to formulate conclusions about the problem under investigation. The analysis conducted showed that anti-crisis shields were an important form of support for the whole economy during the pandemic period. Despite the costs incurred by the Polish government, the shields contributed to reducing unemployment or maintaining liquidity in enterprises.

Keywords: economic policy, crisis policy, COVID-19 pandemic, anti-crisis shield, government support

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Introduction

Crises are an integral part of economic life, and their unpredictable and often sudden nature makes preventing their effects extremely complex. The modern economy, as well as the daily life of humanity, is strongly influenced by crises such as the COVID-19 pandemic. This has fundamentally changed many areas of business in various areas – from the necessary search for new supply chains, to changes in the organisation of work or contacts with contractors and customers, to the need to halt operations or significantly reduce them as a result of numerous restrictions. In some cases, even the functionality of robots in pandemic conditions was discussed as a solution to maintain business continuity (Wilk-Jakubowski, 2019). Crises not only shape the current economic dimension of many countries in the world, but will also impact the future functioning of companies. It should be remembered that crisis management is the domain of public administration. Thus, government policy and the selection of adequate preventive tools are key to the effective protection of citizens and economic entities in the country. In Poland, during the COVID-19 pandemic, government policy concerned both the physical protection of persons and property and the protection of the economy.

The topic of research and analysis undertaken is the social reception of governmental anti-crisis policy, which was special measures taken by the Polish government in response to the economic crisis caused by the COVID-19 pandemic to support the economy, businesses and society.

The main objective of this article is to analyse the companies' perceptions of government support provided to entrepreneurs operating in Poland during the COVID-19 pandemic. Specific objectives are:

1. Analyse the aims, objectives and scope of support to enterprises in Poland during the COVID-19 pandemic.
2. Analyse the costs of support provided to enterprises in Poland during the COVID-19 pandemic.
3. Provide an assessment of the governmental support policy provided to business organisations in Poland during the COVID-19 pandemic by entrepreneurs.

The main research problem in this paper is formulated as a question: *did the government support provided to entrepreneurs operating in Poland during the COVID-19 pandemic contribute to limiting the economic impact of the aforementioned crisis situation, and how is it perceived by enterprises*?

To find an answer to the research problem presented above, specific research problems were formulated:

1. What was the main objective of the government support provided to enterprises operating in Poland during the COVID-19 pandemic?
2. Under which programme were the highest costs of support to enterprises incurred during the COVID-19 pandemic?
3. How do entrepreneurs assess the forms of support provided to business organisations in Poland during the COVID-19 pandemic?

To answer the main research problem outlined above, the thesis was that *the government support provided to entrepreneurs operating in Poland during the COVID-19 pandemic contributed to limiting the economic impact of the aforementioned crisis situation*.

The detailed theses of the paper assumed that:

1. The main purpose of the government support provided to entrepreneurs operating in Poland was to ensure their protection during the COVID-19 pandemic.
2. The highest costs of support to businesses during the COVID-19 pandemic were incurred under the anti-crisis shield programme.
3. Individual entrepreneurs evaluate the policy of support provided to business organisations in Poland during the COVID-19 pandemic in different ways (the spectrum of evaluations will range from negative to positive).

The research methods used were survey and desk research, which consisted of compiling, analysing and processing data and information from existing sources, and then formulating conclusions on the basis of these regarding the problem under investigation.

The outbreak of the COVID-19 pandemic prompted a response from the Polish government, which resulted in the adoption of a legislative package of measures to counteract the economic consequences of this crisis. This package consisted of three pieces of legislation, about which J. Czarzasty (2020) wrote, and was later expanded with new provisions.

An analysis of the literature on anti-crisis shields shows that the issue has not been comprehensively addressed due to the changes made by the government during its lifetime. Crisis Shields are most thoroughly presented by Kubiczek and Derej (2022). These authors conducted a comparative analysis of nine anti-crisis shields. However, this analysis cannot be regarded as complete, as it omits the problem of analysing the costs associated with implementing the aforementioned aid instruments. In August 2021, the Polish Economic Institute (Dębkowska et al., 2021) presented a report on anti-crisis shields, which analysed a package of government aid consisting of six anti-crisis shields – 1.0, 2.0, 3.0, 4.0, 5.0 (tourism shields) and 6.0. (industry shield) and financial shield 1.0. The data presented in this report show that 8615 surveyed entrepreneurs benefited from these shields.

Similar to Czarzasty (2020), Stańczyk (2020) analysed the first anti-crisis shields of 2020, when the COVID-19 pandemic broke out. The author emphasised that the purpose of introducing these aid instruments was to protect jobs, ensure financial security for citizens and companies, and protect health in Poland. J. Ciesielska-Klikowska (2020), in her article, described only the anti-crisis shield 2.0, while K. Bolesta and B. Sobik (2020) analysed anti-crisis measures during a pandemic in selected European countries, without including Poland, focusing on sectoral data from official economic statistics. Shields were generally discussed by A. Łopatka and K. Federowicz (2021), who found state aid to be effective. M. Latos-Miłkowska (2021), in her analyses, focused on the legal aspect of the employer's social activity in the anti-crisis shield as one of the solutions introduced to protect the employer's interest during an epidemic. On the other hand, E. Bobrus-Nowińska (2021) wrote about the tax aspect, including an analysis of the legislation enacted in connection with the epidemic in Poland and the suspension of the operation of the limitation period for tax liabilities. The economic aspect of the COVID-19 pandemic was addressed in an article by M. Adamowicz (2022). However, it does not address anti-crisis shields themselves. On the other hand, K. Nyklewicz's (2020) paper characterises the anti-crisis shield targeted at Lesser Poland, focusing on the implementation of an aid package for employers aimed at protecting jobs.

In conclusion, the analysis of the literature shows a lack of comprehensive presentation of anti-crisis shields and government actions to support the Polish economy. Therefore, this article fills the diagnosed gap in the literature on the subject.

The article consists of an introduction, four main parts and a conclusion. The first part presents the political and social determinants of the Polish government’s enterprise support policy. The second part refers to actions taken by the Polish government to mitigate the effects of the COVID-19 pandemic. The third part analyses the costs associated with the support provided – both in terms of funds from the state budget and funds spent under EU funds.

The final, fourth part presents an assessment of the instruments implemented in Poland to reduce the effects of COVID-19 on entrepreneurs.

Political and Social Determinants of the Polish Government's Enterprise Support Policy

The first case of COVID-19 in Poland was confirmed on March 4 (Duszyński et al., 2020). In the early stages of the outbreak, the infections were mainly suffered by people who returned from abroad, which was helped by the „Flight Home" campaign launched by the Polish government. During its course, in just three weeks, LOT Polish Airlines carried out almost 400 flights bringing more than 55,000 Poles from more than 70 places located on 6 continents (Starzewski). Due to the fact that they came from different parts of Poland, the phenomenon of geographic deconcentration of SARS-CoV-2 coronavirus infections could be observed in Poland (it was a consequence of a combination of several other factors – including the return to Poland of parents and children during the winter holiday season from countries where rapid increases in the incidence of the disease were recorded, as well as the movement and gathering of workers and students outside their place of residence (Duszyński et al., 2020). The rapid increase in detected COVID-19 cases in European countries (including an increase in diagnosed infections in the Republic of Poland) prompted the Polish authorities, statutorily responsible for responding to crises, to quickly take action to reduce the transmission of infections in the country.

The scope of these activities was conditioned by the right-wing background of Mateusz Morawiecki's government, which had been in power in Poland since December 11, 2017. The speed of the Polish authorities' anti-crisis response also stemmed from the right-wing assumption that human life needed to be protected quickly and that the state needed to function smoothly for citizens. For these reasons, the first measures to slow the spread of the COVID-19 pandemic in Poland were taken as early as March 11, 2020. At that time, almost all educational institutions (including universities) were closed (*Rozporządzenie Ministra Edukacji Narodowej z Dnia 11 Marca 2020 r. w Sprawie Czasowego Ograniczenia Funkcjonowania Jednostek Systemu Oświaty w Związku z Zapobieganiem, Przeciwdziałaniem i Zwalczaniem COVID-19*, 2020; *Rozporządzenie Ministra Nauki i Szkolnictwa Wyższego z Dnia 11 Marca 2020 r. w Sprawie Czasowego Ograniczenia Funkcjonowania Niektórych Podmiotów Systemu*

Szkolnictwa Wyższego i Nauki w Związku z Zapobieganiem, Przeciwdziałaniem i Zwalczaniem COVID-19, 2020). A state of epidemic emergency was ordered over the whole territory of Poland, cultural institutions were suspended, the activities of shopping malls, restaurants, bars and cafes were restricted (they could only provide takeaway services), and hotel facilities; Poland's borders were closed to rail and air traffic (*Rozporządzenie Ministra Zdrowia z Dnia 13 Marca 2020 r. w Sprawie Ogłoszenia Na Obszarze Rzeczypospolitej Polskiej Stanu Zagrożenia Epidemicznego*, 2020). The implementation of the above measures did not stop the increasing number of COVID-19 cases – for this reason, an epidemic state was declared throughout the country on March 20, 2020(*Rozporządzenie Ministra Zdrowia z Dnia 20 Marca 2020 r. w Sprawie Ogłoszenia Na Obszarze Rzeczypospolitej Polskiej Stanu Epidemii*, 2020), followed by further restrictions: banned movement (except for purposes other than professional, meeting the necessary needs of daily life affairs and the purchase of goods and services related thereto, volunteering to counteract the effects of COVID-19, and performing or participating in religious worship) (*Rozporządzenie Ministra Zdrowia z Dnia 24 Marca 2020 r. Zmieniające Rozporządzenie w Sprawie Ogłoszenia na Obszarze Rzeczypospolitej Polskiej Stanu Epidemii*, 2020), the conduct of hairdressing and beauty services and physical improvement services, tattoo and piercing salons were closed, and the number of people allowed to be in stores, service outlets, markets and post offices at the same time was also restricted (*Rozporządzenie Rady Ministrów z Dnia 31 Marca 2020 r. w Sprawie Ustanowienia Określonych Ograniczeń, Nakazów i Zakazów w Związku z Wystąpieniem Stanu Epidemii*, n.d.).

The actions taken by the Polish goverment were widely criticized - both by constitutionalists (who took the position that the restriction of constitutionally guaranteed freedoms: movement, or freedom of doing business, could only be introduced in the form of the enactment of a law, and not – as the government did – the issuance of a regulation), entrepreneurs (impatient with the constant prolongation of bans or restrictions on certain types of economic activity, often introduced overnight – without a *vacatio legis* period) (*Koronawirus*, 2020), as well as representatives of Polish society and government opposition (tired of social isolation, providing work in remote form, fearing loss of income). In these circumstances, the Polish government, considered by many political commentators to be populist, has undertaken to implement economic solutions that align with the expectations of a large part of Polish society, as presented in the next chapter of this article.

Aid Measures Implemented by State Authorities to Support Enterprises

Enterprises are the main players in the economic system of each country. They produce the largest part of the gross domestic product (GDP), and the degree of their economic efficiency affects the standard of living of a given society. Enterprises are places of work and places of various human activities (Kuchciński, 2022). The outbreak of the pandemic forced state governments to implement the disbursement of public aid to reduce its impact on social life in many respects. It was necessary to subsidise the health care system, as well as businesses, to prevent an excessive fall in GDP and unemployment. The measures taken by the Polish government included introducing new laws and modifying existing ones to protect enterprises and employees. One of the most important forms of support introduced in 2020 was the so-called *anti-crisis shields*.

Among the forms of aid offered to Polish entrepreneurs in 2020, the following can be identified (Orzeszak, 2022):

- exemption from the obligation to pay Social Security contributions for the months of March, April, and May 2020, possibility of spreading or deferring payments to the social security,
- the payment of standstill benefits,
- subsidies from the Guaranteed Employee Benefits Fund,
- microloans for entrepreneurs,
- financing of salaries from the European Social Fund aimed at micro, small and medium-sized enterprises,
- PFR Financial Shield programmes,
- support from the Entrepreneurship Development Agency,
- collateral for BGK loans,
- standstill benefits for the self-employed,
- loans for micro-entrepreneurs from the Labour Fund,
- introduction of simplified restructuring procedures,
- changes to the standstill benefit.

However, the catalogue of aid instruments is much broader, as aid was often tailored to specific groups of entities. For social enterprises, support from the OWES[1] purchasing mechanism or support from the PFRON[2] for entities

1 Social Economy Support Centre (Pol. Ośrodek Wsparcia Ekonomii Społecznej).

2 National Fund for the Rehabilitation of the Disabled (Pol. Państwowy Fundusz Rehabilitacji Osób Niepełnosprawnych) – a public administration authority supporting the rehabilitation and employment of people with disabilities.

that employ disabled people, among others, was launched. In addition, aid was often allocated to specific industries - more support was allocated to industries where the effects of the pandemic were most acute. It is also worth pointing out the multiplicity of programmes and institutions from which funds were disbursed, i.e. Regional Operational Programmes, Entrepreneurship Development Agencies, the Polish Development Fund, labour offices or Social Insurance Institutions (*Badanie kondycji przedsiębiorstw społecznych, w tym spółdzielni socjalnych, w kontekście skutków pandemii COVID-19*, 2021).

The most important instrument that was proposed to help Polish entrepreneurs was the *anti-crisis shield programme*. Under this programme, six main areas were distinguished:

- health protection,
- employee safety
- public investment programme,
- business financing,
- strengthening the financial system,
- financial shield.

It is worth pointing out that the largest budget was allocated to the latter project. This programme – implemented by the Polish Development Fund – includes a wide range of solutions for assisting Polish enterprises.

The financial shield programme was a partly repayable subsidy scheme, and the percentage of non-repayable funds (on a write-off basis) could be as high as 75% under two conditions: continued operation for at least one year after the funds were granted and maintenance of a constant level of average employment during this period, and in selected cases on the loss of sales incurred. The most important objectives of introducing this instrument were to maintain liquidity, prevent redundancies, and enable the survival of economic activities. The Financial Shield programmes were differentiated according to the size of the enterprises – they were aimed at both micro, small and medium-sized enterprises and large companies (*Tarcza Finansowa. Alert Prawny COVID-19 dla Przedsiębiorców*, 2021).

The necessary conditions to become a beneficiary of the programme in the case of micro, small and medium-sized enterprises were: a drop in revenue of at least 25% in at least one month after February 1, 2020 in comparison with the previous month or the same month of the previous year, no open liquidation, bankruptcy, or restructuring proceedings, holding the status of a tax resident in Poland, and no arrears in tax and social security contributions.

Also excluded from the programme were enterprises whose activities are related to the production of arms and ammunition, products or services related to the violation of human rights or individual freedoms, as well as enterprises conducting morally or ethically dubious activities, e.g., gambling, production of tobacco products, conducting experiments on animals. The funds that companies could obtain from subsidies had to be spent for specific purposes. These may have included: covering operating costs (canvassing was not allowed), repayment of loans (up to 25% of the value of the loan), settlements with related parties, which, however, are not directly related to the owner of the business entity, as well as contractual collateral and other (*Tarcza Finansowa. Alert Prawny COVID-19 dla Przedsiębiorców*, 2021).

Differences between subsidies for micro, small and medium-sized companies arise with regard to the amount and conditions for obtaining subsidies. In the case of micro companies, the rate of subsidy payment depended on the scale of revenue decrease (threshold I – from 25 to 50%, threshold II – from 50 to 75%, threshold III – above 75%) and the number of employees. Subsidy amounts could therefore range from PLN 12,000 in the case of one employee and a decrease in revenue of less than 50% to 324,000 in the case of nine employees and a decrease in revenue of more than 75%. In the case of small and medium-sized companies, the amount of the subsidy depended on the drop in revenue and the size of the average revenue. Depending on the size of the decrease, the amount of the subsidy is 4, 6 or 8% of the company's average revenue (*Tarcza Finansowa. Alert Prawny COVID-19 dla Przedsiębiorców*, 2021).

In the case of large companies, additional restrictions were introduced over and above those for smaller operations. The beneficiary of the programme had to be characterised by a loss of business capability to some extent through loss of availability of components or resources due to a pandemic, be a participant in Sector Programmes and not have access to the capital market or credit limits under new contracts. Funding for large companies was in the form of loans, bonds, or equity instruments (*Tarcza Finansowa. Alert Prawny COVID-19 Dla Przedsiębiorców*, 2021).

Table 1. Support instruments under the anti-crisis shield programme

Type of shield	Programme solutions
Shield 1.0	Subsidised employee salaries. Subsidisation of business costs. One-off loans to micro-entrepreneurs to cover ongoing business costs. Standstill benefits for those with civil law contracts and those carrying out economic activities.
Shield 2.0	Subsidisation of employees' salaries from the District Labour Offices and the Guaranteed Employee Benefits Fund. Exemption from Social Security contributions for employees and the self-employed. Subsidies for business costs from the District Labour Offices. Loans for micro-entrepreneurs from the District Labour Offices. Standstill benefits from Social Security.
Shield 3.0	Extension of exemptions from social contributions. Microloans from the labour office. Standstill benefits from Social Security.
Shield 4.0	Subsidies for employees' salaries.
Shield 5.0	Providing services to operators in the tourism, stage, exhibition and other industries.
Shield 6.0	Standstill benefits for activities in selected industries.
Shield 7.0	Employee salary subsidy. Continuation of standstill benefits. Exemptions from Social Security contributions. Subsidies for operating costs.
Shield 8.0	Exemptions from Social Security contributions for micro and small enterprises. Standstill benefits for micro and small enterprises. Grants from the Public Labour Office for micro and small businesses. Wage subsidies from the Guaranteed Employee Benefits Fund for micro and small businesses.
Shield 9.0	Wage subsidies for selected industries. Grants to cover running costs for micro and small enterprises. Standstill benefits for selected industries. Exemptions from Social Security contributions for selected industries.

Source: Kubiczek and Derej (2022).

These were not the only solutions that were introduced to combat the crisis resulting from the pandemic. One of the solutions that was introduced to stimulate the tourism sector, covering the hotel, catering and those related to cultural and entertainment centres operating in Poland, was the implementation of the *tourism voucher*. This instrument simultaneously aimed to reduce the competitiveness of the "grey market" in the aforementioned industries. In 2020, more than 3 million tourism vouchers were activated, resulting in payments of around PLN 1.8 billion. The voucher was available to families with at least one child up to the age of 18, with PLN 500 for each child and PLN 1,000 for each child with a disability certificate (*Bon Turystyczny*, 2021).

Attention should also be drawn to the European Union's numerous efforts to stabilise the European economy and mitigate the impact of the pandemic. To this end, various stimulus instruments were mobilised. The most important support planned from the European Union budget was the implementation of the European Union Recovery Plan for 2021–2027, which allocated funds for the implementation of national recovery plans developed by Member States. Not insignificant was also the assistance of the European Investment Bank, which granted EUR 5.2 billion in funding to Poland. In addition, Poland's SME sector was also supported with EUR 600 million from the European Investment Fund (Alińska, 2021).

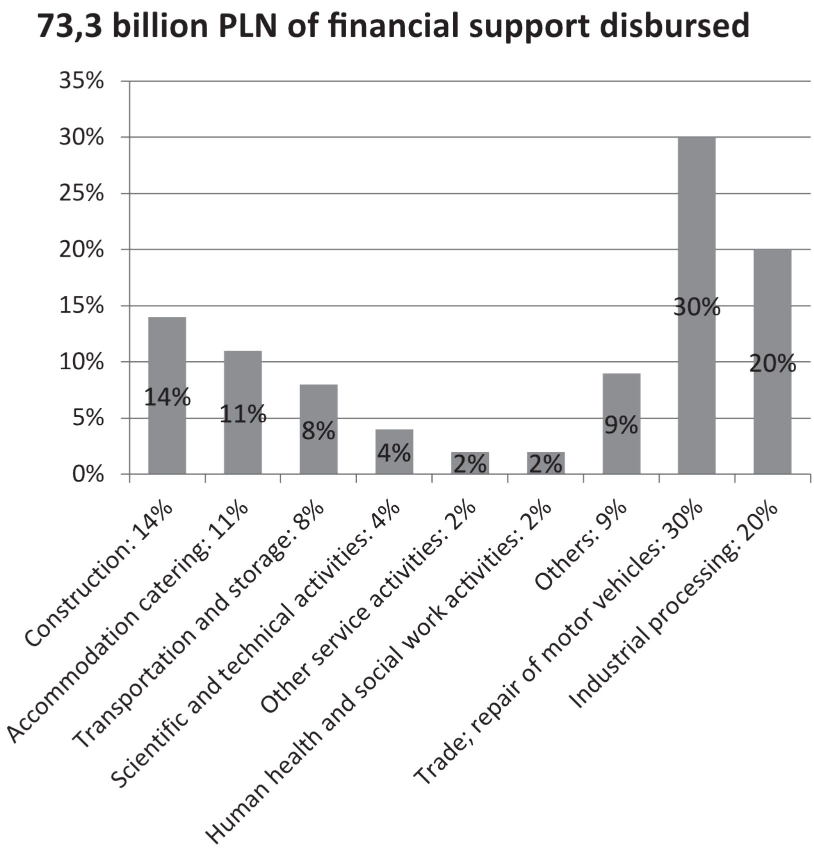
An important step in providing European Union funds to fight the pandemic was the reallocation of funds from the Regional Operational Programmes to COVID-19 countermeasures. As a result, unused grants could be reallocated to activities such as supporting the operation of health services, subsidising companies to maintain jobs, and providing soft loans. This solution allowed additional resources to be raised very quickly and to support key interventions in the fight against the pandemic (*Unijne Dotacje na Walkę z COVID-19. Przesunięcia Środków w Regionalnych Programach Operacyjnych w Związku z Pandemią Koronawirusa, Grant Thornton 2020*, 2020).

Costs in Terms of Aid to Enterprises

The fight against the pandemic worldwide has incurred high financial, social, economic, and many other costs. It is estimated that the total cost of pandemic control and mitigation incurred by 2024 will be more than US$12.5 trillion (Reuters, 2022).

Pandemic-related activities in Poland were also associated with high costs. A high cost was the aid measures for economic entities. The largest cost incurred by the state in providing assistance to entrepreneurs was certainly the anti-crisis shield programme, budgeted at PLN 100 billion. Thanks to it, it was possible to provide support to more than 400,000 companies, protect more than 3 million jobs, and improve the financial stability of enterprises.

Graph 1 shows the classification of the industries targeted by the programme presented.



Graph 1. Volume of support disbursed under the anti-crisis shield scheme by industry

Source: own elaboration based on Polski Fundusz Rozwoju (2022).

In addition, as of October 16, 2020, the following amounts have also been paid out in support of the anti-crisis shield programme (*Już ponad 145 mld zł trafiło do przedsiębiorców dzięki tarczy antykryzysowej - Ministerstwo Rozwoju i Technologii*, 2020):

- more than 22 billion in exemptions from Social Security contributions for the period from March to May 2020 and standstill benefits,

- approximately PLN 26.5 billion from the Guaranteed Employee Benefits Fund for the protection of jobs and from the European Social Fund for the co-financing of employees' salaries in the micro, small and medium-sized enterprises sector and micro-loans,
- approximately PLN 35.5 billion to secure Bank of the National Economy loans,
- nearly PLN 80 million from the Enterprise Development Agency.

In subsequent years, these amounts increased, reaching a total of up to PLN 212 billion in total aid under the anti-crisis shield programme.

The previous part of the article also touched on the European Recovery Plan and other EU funds earmarked to deal with the effects of COVID-19. The total funds that the European Union has earmarked for the implementation of the aforementioned plan amount to more than EUR 2 trillion. An amount of PLN 770 billion has been earmarked for Poland as part of the 2021–2027 budget(European Commission, Directorate-General for Budget, 2021).

It is also important to remember the funds that have been reallocated from the Regional Operational Programmes to fight the pandemic. Selected redeployments from the Infrastructure and Environment Operational Programme are shown in Table 2.

Estimating the total costs in the fight against the pandemic is an extremely difficult task, as firstly, it is an event which has a long-term impact on the Polish economy, and secondly, the events which occurred in the final stage of the pandemic, i.e. the outbreak of the war and a significant increase in inflation, do not allow the costs of these phenomena to be clearly separated. However, it should be pointed out that the Polish and European authorities allocated significant amounts of money to protect enterprises, with the purpose of stimulating activity and reducing barriers related to economic downtime.

An important factor in the introduction of the anti-crisis shield and other forms of aid was their impact on state indebtedness. Indeed, it is also necessary to take a long-term horizon and to take measures that will not overburden the economy in the future – although the absence of any impact cannot be avoided. It is worth emphasising that, according to estimates, the measures under the anti-crisis shield, relative to GDP, were less burdensome than the expenditure of many other countries.

Table 2. COVID-19 pandemic funding allocated from the Operational Programme Infrastructure and Environment

Programme	Title	Project description	Project value in PLN	Value of EU funding in PLN	Date of funding award
Operational Programme Infrastructure and Environment	Purchase of personal protective equipment as a necessary action to prevent, counter and combat COVID-19 – Phase I.	The aim of the project is to support actors in connection with the implementation of activities related to the prevention, prevention and eradication of COVID-19 and other infectious diseases.	215 000 000	182 078 125	08.05.2020
	Purchase of personal protective equipment as a necessary action to prevent, counter and combat COVID-19 – Phase II.	The aim of the project is to support actors in connection with the implementation of activities related to the prevention, prevention and eradication of COVID-19 and other infectious diseases.	42 700 000	36 161 562,50	08.05.2020
	Purchase of personal protective equipment and disinfectants as a necessary action to prevent, counteract and eradicate COVID-19 in Mazovia.	The aim of the project is to support actors in connection with the implementation of activities related to the prevention, prevention and eradication of COVID-19 and other infectious diseases.	23 000 000	18 400 000	08.05.2020
	Purchase of disinfectants as a necessary action to prevent, counteract and eliminate COVID-19.	The aim of the project is to support actors in connection with the implementation of activities related to the prevention, prevention and eradication of COVID-19 and other infectious diseases.	215 000 000	182 078 125	08.05.2020
	Purchase of medical equipment as a necessary action to prevent, counteract and eliminate COVID-19.	The aim of the project is to support actors in connection with the implementation of activities related to the prevention, prevention and eradication of COVID-19 and other infectious diseases.	55 000 000	46 578 125	08.05.2020
	Implementation by the Material Reserve Agency of activities to prevent, counteract and eliminate COVID-19.	The aim of the project is to support actors in connection with the implementation of activities related to the prevention, prevention and eradication of COVID-19 and other infectious diseases.	100 000 000	84 687 500	22.05.2020

Source: own elaboration based on Ministerstwo Zdrowia (2021).

At the same time, when analysing the level of indebtedness, it should be pointed out that spending on corporate aid was significantly lower than in selected European countries such as Germany or France. This is due to three factors: the real costs of doing business and employing workers in the countries mentioned, the maturity of the economies, and the financial policies of the countries in the years preceding the pandemic.

Social Evaluation of Institutional Actions in COVID-19 Impact Reduction among Enterprises

According to the data presented in the Polish Business Council's report, in June 2021, up to 41% of Polish entrepreneurs did not apply for subsidies, while almost 20% of those who applied did not receive support. In turn, in the group of enterprises that were forced to introduce significant budget cuts, 63% received a refusal decision – support was particularly often not granted to entities from the hotel and catering sectors (Polska Rada Biznesu, 2021).

The aid expected by entrepreneurs in 2021 was mainly non-repayable financial support, rather than the loans on which government aid was largely based in the early days of the pandemic. It should be emphasised that, until a few months ago, it was not possible to foresee the end of restrictions and limitations. Hence, there was a certain reluctance among entrepreneurs to accept assistance such as loans. Respondents stated that the solutions they needed included the following (Polska Rada Biznesu, 2021):

- temporary exemption or reduction of social security contributions,
- subsidies for economic activities,
- tax reduction,
- employee salary subsidies,
- extension of repayment periods for loans granted in 2020,
- loan guarantees.

Workers pointed out that financial assistance is necessary to maintain companies' liquidity, enable the repayment of liabilities, and pay salaries to employees.

In June 2020, the opinion regarding the support of entrepreneurs by state bodies was rather negative, with as many as 57% of companies expressing this opinion. Among the disadvantages of anti-crisis programmes, considerable bureaucracy and complicated programme procedures were indicated. The long waiting time for decisions and the transfer of funds was also highlighted as a minus. Also complained about the lack of instruments such as the release of VAT as part of split-payment, the suspension of payments to PPK[3] and the reduction of tax and other contributions (Centrum Monitoringu Sytuacji Gospodarczej, 2020).

[3] Employee Capital Plan (Pol. Pracowniczy Plan Kapitałowy) – is a universal savings scheme for employees carried out in cooperation with employers and the state.

Among the instruments that were most popular and rated as most effective are (in order from highest to lowest rated) (Kubiczek & Derej, 2022):

- Social Security contribution exemptions – about 73% of the entrepreneurs benefited,
- financial shields – 65% of entrepreneurs benefited,
- subsidies for salaries and other employment costs – 65% of entrepreneurs benefited,
- possibility to organise remote work or limit the working time – 66% of entrepreneurs benefited,
- protection against company takeovers by investors from outside the European Union – benefited 54% of entrepreneurs
- temporary deferral of real estate tax payment – 55% of entrepreneurs – 54% of entrepreneurs have benefited,
- microloans – 59% of entrepreneurs benefited,
- standstill benefits – 66% of entrepreneurs have benefited.

It was shown that the highest percentage of aid was directed to micro enterprises, while the lowest was directed to large ones. The most common instrument used by small enterprises was deferral of contributions and a micro-loan, while medium and large companies were more likely to use stop-gap subsidy solutions and funds for job protection from the Guaranteed Employee Benefits Fund. In contrast, instruments such as assistance from the BGK or funds from local government units did not provide significant assistance to entrepreneurs (Męcina, 2021).

Despite some negative opinions, it should be pointed out that the anti-crisis shield programme has had a significant impact on maintaining the stability of many enterprises and has prevented mass redundancies or business closures. In total, almost 86% of Polish enterprises benefited from the support instruments, and in the overall assessment, 92% of the enterprises benefiting from the support rated it at 3.5 on a scale from 1 to 5. Moreover, more than half of the enterprises benefited from 10 or more support instruments (Polski Instytut Ekonomiczny, 2021).

According to our own studies, in which 100 enterprises were selected (considering the density of enterprises in Podkarpackie Province) through purposive sampling. The survey was conducted in April 2022 and was anonymous. The most common effect of the COVID-19 pandemic observed in the surveyed companies was a reduction in the number of customers. It affected as many as 69% of the enterprises. Nearly half of the entities experienced effects in the form of a decrease in sales, loss of liquidity, an increase in wholesale prices or difficulties in supplying products or materials. Two enterprises, in the box allowing them to enter their own answer, posted that the pandemic forced the closure of premises, and two posted that the pandemic did not affect the operation of the enterprise. As many as 38% of enterprises considered their condition in 2019 to be very good, while in 2022 there were only 11%. 53% of enterprises said their condition in 2019 was good, while in 2022 only 31% stated that. However, the number of entities assessing their condition as average increased – from 9% in 2019 to 41% in 2022. Among the most frequent forms of the government's expected policy were: subsidising business costs (49%) and subsidising employment costs (48%). The least frequent requests were for property tax deferment (13%) and loan security (14%). Of the surveyed enterprises, more than one-fifth did not apply for any type of governmental assistance.

Respondents rarely evaluated governmental policy negatively, but the prevailing opinion was that it had average effectiveness – such an answer was given by almost half of the respondents. It was rated good by 31%, while very good by only 8% of those taking part in the survey. More than half of the respondents did not express an opinion on the effectiveness of the forms of institutional assistance offered. The remainder of the companies indicated that subsidising business costs (14%), exemption from Social Security contributions (14%) and subsidising employment costs (11%) were the most effective. More than 40% of respondents expressed the opinion that the forms of institutional assistance they requested were only partially available to them, while as many as 21% of respondents indicated that they were not available. Full availability of forms of assistance was encountered by 23% of enterprises.

The last survey question was open-ended and asked what respondents thought should be done to increase the effectiveness of institutional assistance in dealing with the effects of the COVID-19 pandemic. The respondents' suggestions were as follows:

- a more detailed analysis of the losses incurred by enterprises,
- a more individualised approach to enterprises,
- a reduction in the amount of social security contributions or complete exemption from their payment,
- greater consideration of the needs of entrepreneurs,
- individual evaluation of the criteria for granting aid,
- higher scope of support, more aid solutions,

- tailoring the scope of support to the nature of industries,
- improvement of the application acceptance process,
- compensation for business closures as a result of restrictions,
- reduction of income tax,
- reduction of bureaucracy,
- speeding up the time for granting aid,
- reducing the threshold of requirements for applying for assistance,
- less complicated procedures or reducing them,
- greater availability of assistance to any enterprise,
- increased availability of non-refundable benefits.

Conclusion

Entrepreneurs have had to contend with many economic changes in recent years, most of which have been negative. The COVID-19 pandemic and its aftermath caused many to go out of business. Those companies that chose to continue operating have had to contend with many problems, such as the need to put in place preventive measures and finance them, declining revenues and customer numbers, difficulties in the supply of goods, or financial problems due to loss of liquidity.

An important element of support was the Anti-crisis Shields, i.e. packages of solutions prepared by the government to protect the Polish state and citizens from the crisis caused by the COVID-19 pandemic. They were based on five pillars:

- protection of jobs and security of employees,
- financing of entrepreneurs,
- health care,
- strengthening the financial system,
- public investment.

From a theoretical point of view, launching government financial support for enterprises in the form of a financial shield should change the understanding of crisis management in Poland. Legal acts regulating crisis management equate it with the physical protection of people, property, and the environment (Wilk-Jakubowski, 2022). Financial support is reserved for another activity of the public administration, namely social assistance. The above-described ways of counteracting the effects of pandemics clearly indicate the necessity of broadening the understanding of crisis management in Poland.

In conclusion, although the solutions of the Anti-Crisis Shield could have been preceded by a more in-depth analysis of entrepreneurs' needs during the crisis, the instruments proposed by the Polish and European authorities provided important, necessary assistance for the functioning of enterprises. Particularly in those industries most severely affected by the pandemic austerity measures, the absence or lesser extent of assistance could have led to numerous negative effects in the form of redundancies, closure of a significant number of activities, and loss of liquidity. It is worth bearing in mind. However, the recovery of the economy and the business sector is a long-term process, and continued government support policy in this regard is essential.

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SPOŁECZNA OCENA POLITYKI POLSKIEGO RZĄDU W ZAKRESIE WSPARCIA PRZEDSIĘBIORSTW W CZASIE PANDEMII COVID-19 – ANALIZA TARCZ FINANSOWYCH

Streszczenie
Artykuł koncentruje się na analizie przyjętej polityki polskiego rządu w zakresie wdrażania tarcz antykryzysowych podejmowanych w celu wsparcia gospodarki, przedsiębiorstw i społeczeństwa w czasie pandemii. Autorzy starali się odpowiedzieć na następujące pytanie badawcze: jak właściciele przedsiębiorstw oceniają rządową politykę wsparcia przedsiębiorstw w Polsce w okresie pandemii COVID-19 w kontekście jej wkładu w ograniczenie gospodarczych skutków kryzysu? Aby odpowiedzieć na to pytanie, sformułowano szczegółowe problemy badawcze i postawiono hipotezę, że wsparcie rządowe jest dobrze odbierane przez przedsiębiorstwa, pomimo częściowo nieefektywnej alokacji środków pomocowych. W artykule omówiono również cele i zakres wsparcia, koszty wsparcia oraz ocenę wsparcia przez przedsiębiorców. Zastosowane metody badawcze to ankieta i desk research, które polegają na zbieraniu, analizowaniu i przetwarzaniu danych z istniejących źródeł w celu sformułowania wniosków dotyczących bada-

nego problemu. Przeprowadzona analiza wykazała, że tarcze antykryzysowe stanowiły istotną formę wsparcia dla całej gospodarki w okresie pandemii. Pomimo kosztów poniesionych przez polski rząd, tarcze przyczyniły się do zmniejszenia bezrobocia i utrzymania płynności finansowej w przedsiębiorstwach.

Słowa kluczowe: polityka gospodarcza, polityka antykryzysowa, pandemia COVID-19, tarcza antykryzysowa, wsparcie rządowe

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