

## FUNDING FOR SMES IN THE FRAMEWORK OF THE CRISIS SHIELD: SUPPORT FROM DISTRICT LABOUR OFFICES

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**Purpose:** The purpose of this article is to analyze the effectiveness of financial support for small and medium-sized enterprises (SMEs) provided by the Poviats Labour Offices (PUPs) in the Silesian Voivodeship under the Polish government's Anti-Crisis Shield during the COVID-19 pandemic.

**Design/methodology/approach:** The study employs secondary data analysis, collecting and processing existing data from all 32 Poviats Labour Offices in the Silesian Voivodeship. The research involved statistical analysis of the types, amounts, and success rates of the financial support measures to evaluate their effectiveness.

**Findings:** The findings indicate that the Anti-Crisis Shield significantly helped SMEs in the Silesian Voivodeship to sustain their operations and retain jobs. The majority of applications for support were processed efficiently, with a high percentage of approvals. The most common type of aid was one-off loans for covering ongoing business costs, reflecting the immediate need for liquidity among businesses.

**Research limitations/implications:** The study is limited to the Silesian Voivodeship and may not fully represent the effectiveness of the Anti-Crisis Shield in other regions. Future research could expand to other voivodeships to provide a more comprehensive evaluation of the program.

**Practical implications:** The results of this study can inform policymakers and public administrators on the critical factors that contribute to the successful distribution of emergency financial aid. It underscores the importance of efficient administrative processes and the need for clear communication channels between public institutions and SMEs. These insights can help improve the design and implementation of similar support programs in future economic crises.

**Social implications:** The research highlights the critical role of government intervention in mitigating the economic impact of the COVID-19 pandemic on SMEs. Effective distribution of financial aid helped stabilize the local economy and protected jobs, contributing to social and economic resilience during the crisis.

**Originality/value:** This article provides valuable insights into the practical implementation and outcomes of the Anti-Crisis Shield, emphasizing the collaboration between public institutions and SMEs. It serves as a case study for policymakers and business support organizations to develop strategies for future economic crises.

**Keywords:** financial support, Anti-Crisis Shield, SMEs, COVID-19 pandemic, economic impact, Poviats Labour Offices (PUPs), Silesian Voivodeship.

**Category of the paper:** Research paper.

## 1. Introduction

In the era of the COVID-19 pandemic, many small and medium-sized enterprises (SMEs) faced unexpected challenges that threatened their survival in the market (Brożek, 2022; Ligaj, Pawlos, 2021). To counteract the negative effects of the crisis, a crisis shield was created, offering various forms of financial support (Kucharski, Lekka-Porębska, 2023). One of the key elements of this shield are subsidies granted by the Poviats Labour Offices (PUP). Using the example of the Silesian Voivodeship, where PUPs actively support local companies, we will see how effectively they use the available funds to help SMEs maintain their businesses and jobs. In the article, we will present specific cases of companies that, thanks to the funding, have been able to survive a difficult period and continue to grow (Gródek-Szostak et al., 2022; Ziobrowska, 2021).

The anti-crisis shield is a set of tools and support programmes introduced by the Polish government in March 2020 in response to the COVID-19 pandemic (Powilan et al., 2020). Its aim was to protect the economy, businesses and jobs from the negative effects of the crisis (Stasiak, 2022). The main elements of the shield included the protection of jobs through subsidies and wage subsidies, financial support for enterprises, assistance to the health sector, support to local governments and the development of innovation and digitalization (Sokół, 2022; Wiśniewski, 2022). Using the example of the Silesian Voivodeship, where District Labour Offices actively supported local companies, it was shown how effectively the available resources were used to help small and medium-sized enterprises maintain their businesses and jobs.

The article potentially adds to the literature on the subject by providing information on how District Labour Offices (PUPs) in the Silesian Voivodeship effectively used funding from the anti-crisis shield to support small and medium-sized enterprises (SMEs) during the COVID-19 pandemic.

The article is intended to serve as a case study to illustrate how effective cooperation between public institutions and the private sector may have contributed to the stabilisation and development of the economy during the crisis. The article aims to familiarise readers with the mechanisms of the crisis shield and to illustrate the real impact of this support on the local economy.

## 2. Materials, research methodology

### 2.1. Research background

The COVID-19 pandemic posed a serious challenge to small and medium-sized enterprises (SMEs) in Poland, prompting the government to implement anti-crisis measures. These included financial support through various programmes and instruments aimed at maintaining employment and business liquidity (Kubiczek, Derej, 2022). Although diverse, some of these measures were complex, potentially hindering their effective use (Kubiczek, Derej, 2022).

The anti-crisis shield was a set of economic support measures implemented by the Polish government in response to the COVID-19 pandemic (Stańczyk, 2020). Its aim was to protect jobs and mitigate the negative economic effects of the crisis (Domanska, 2022). The shield included various instruments such as loans and subsidies for employers to maintain employment levels (Stańczyk, 2020; Domańska, 2022). Although it helped to reduce unemployment in some regions, such as Warmia and Mazury (Domanska, 2022; Sokół, 2022), some sectors, such as the transport industry, felt largely excluded from the benefits of the scheme (Ambrożewicz, 2021). These measures allowed many employers to survive the first six months of the epidemic and helped to limit the rise in unemployment (Latos-Milkowska, 2021). Overall, the Crisis Shield represented a significant state intervention in the economy during an unprecedented global crisis (Stańczyk, 2020).

Crisis shields were effective in mitigating the socio-economic crisis in regions such as Warmia and Mazury, as evidenced by unemployment trends (Domanska, 2022). District labour offices played a key role in supporting business start-ups, although the number of beneficiaries dropped significantly in 2020 (Buczak, 2023; Pancer-Cybulska, 2022). European funds, managed by institutions such as the Małopolskie Centrum Przedsiębiorczości, also contributed to supporting SMEs during the pandemic (Nyklewicz, 2020). In Małopolska, more than 8000 companies received support worth more than PLN 280 million in total, which helped maintain more than 30,000 jobs (Solecki, Kobis, 2023).

Within the framework of the crisis shield, the District Labour Offices offered 4 forms of financial support to SMEs (funding abbreviations adopted by the authorities):

1. Funding under 'ztc'. The addressees of the support were entrepreneurs who are natural persons without employees. In order to obtain support, an entrepreneur had to demonstrate a decrease in business turnover, which meant a decrease in sales of goods or services, both in terms of quantity and value. The decline in turnover was the basis for applying for a grant to cover part of the costs of doing business.

2. Funding under 'zzb' was intended for employees employed under various forms of contracts, including employment contracts, contracts to perform a specific task, contracts of mandate and other contracts for the provision of services. The subsidy was intended to cover part of the costs of employees' salaries, which was intended to help entrepreneurs maintain jobs and prevent redundancies.
3. Funding under 'zze' covered non-governmental organisations. This was a co-financing of part of the salary costs of staff employed by NGOs. The aim was to support the NGO sector in maintaining operations and jobs during the crisis.
4. The low-interest loan under the 'zzd' was targeted at micro-entrepreneurs. The purpose of the loan was to cover ongoing business costs to help the smallest companies survive the difficult pandemic period.

Each form of support was designed to help different groups of entrepreneurs and organisations, adapting to their specific needs and situations. Thanks to the variety of grants and loans offered, it has been possible to support a wide range of business and non-governmental actors, contributing to their stability and survival in the face of the challenges posed by the COVID-19 pandemic (Żyła, 2023).

## **2.2. Research method**

Secondary data analysis, also known as secondary data analysis, was used as the main research method. This method involves collecting and processing already existing data, which have been collected by various institutions or organisations, in order to draw conclusions and gain new information (Łobocki, 2000). In the context of the article on subsidies from the anti-crisis shield by Poviats Labour Offices (PUP) in the Silesian Voivodeship, data collected from all 31 Poviats Labour Offices in the Silesian Voivodeship were analysed. District Labour Offices in Śląskie Voivodeship are located in Będzin, Bielsko-Biała, Bytom, Chorzów, Cieszyn, Częstochowa, Dąbrowa Górnicza, Gliwice, Jastrzębie Zdrój, Jaworzno, Katowice, Kłobuck, Lubliniec, Mikołów, Mysłowice, Myszków, Piekary Śląskie, Pszczyna, Racibórz, Ruda Śląskie, Rybnik, Siemianowice Śląskie, Sosnowiec, Świętochłowice, Tarnowskie Góry, Tychy, Wodzisław Śląski, Zabrze, Zawiercie, Żory, Żywiec.

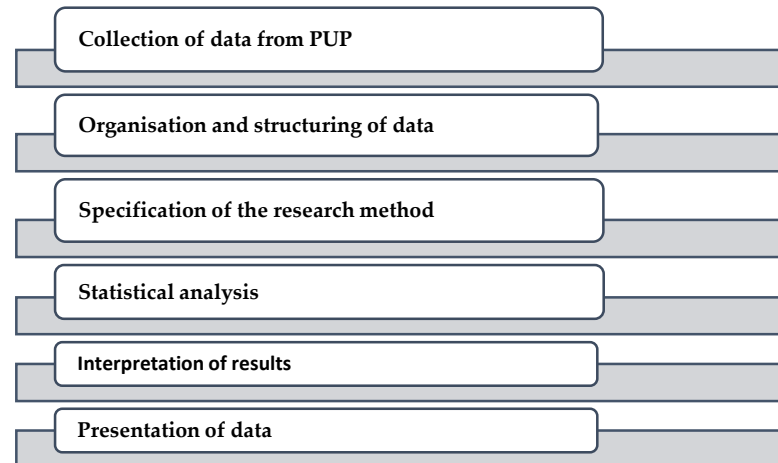
District Labour Offices collected data on the forms of support offered to entrepreneurs under the Anti-Crisis Shield for the duration of the programme, i.e. from March 2020 to June 2021.

The main objective of the study is to analyse the effectiveness of support for small and medium-sized enterprises (SMEs) by Poviats Labour Offices (PUP) in the Silesian Voivodeship in the context of the anti-crisis shield during the COVID-19 pandemic. The main objective adopted in this way influenced the separation of specific objectives:

An analysis of the various forms of financial support available under the crisis shield:

- evaluation of the effectiveness of measures taken by the PUPs in the Silesian Voivodship;
- provide practical information for entrepreneurs and local business development support institutions to prepare for a repeat of the pandemic.

In order to achieve the intended purpose of the work, the research process followed several steps (Figure 1):



**Figure 1.** The research process.

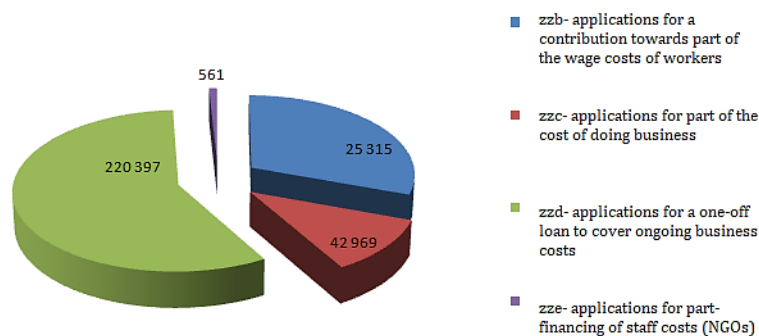
Source: own elaboration.

The first step in the research process was to collect data on financial support granted to small and medium-sized enterprises (SMEs) by PUPs in the Silesian Voivodship. The data included information on types of subsidies, amounts of funds granted and the number of beneficiaries. Data was obtained from 32 Poviats Labour Offices (PUPs) in the Silesian Voivodship, i.e. all offices located in the voivodship in question.

The collected data was then organised and structured to enable further analysis. This included the preparation of appropriate databases, tables and structures that allowed the information to be processed efficiently. In the next stage, the research method was defined. This was followed by the statistical analysis of the collected data. This analysis included data processing, statistical calculations and interpretation of the results in the context of the effectiveness of SME support. The results of the statistical analysis were then interpreted to understand the impact of financial support on SMEs. A case study analysis was conducted to identify specific benefits and challenges associated with the support received. The final step was the preparation and presentation of the research results. The data were presented in the form of graphs and tables to make them understandable and transparent to the readers. Conclusions and recommendations were formulated in a way that aims to provide practical information for entrepreneurs and local business development support institutions to be prepared in the event of a recurrence of a pandemic.

### 3. Findings and discussion

The number of applications received by the District Labour Offices within the framework of the Anti-Crisis Shield amounted to 289,242 (Fig. 2).



**Figure 2.** Number of applications received at District Labour Offices.

Source: own elaboration.

The largest number of applications (220,397) were for one-off loans to cover ongoing business costs, indicating a high demand for immediate financial support among businesses. The second most common type of application was for co-financing part of the costs of doing business (42,969), followed by co-financing part of the costs of employees' salaries (25,315). The smallest number of applications were submitted for co-financing part of the costs of employees' salaries in organisations such as associations or foundations.

Table 1 presents data on the number of applications submitted to PUPs in the Silesian Voivodeship and their processing.

**Table 1.**

*Number of applications submitted to the authority under the Crisis Shield*

District Employment Office in	Number of applications received by the office	% of applications processed in number of applications submitted	Number of successful applications	% of successful applications in number of applications submitted
<b>Będzin</b>	8907	99,73%	8002	89,84%
<b>Bielsko-Biała</b>	27412	100,00%	24537	89,51%
<b>Bytom</b>	8074	100,00%	7277	90,13%
<b>Chorzów</b>	6952	100,00%	6020	86,59%
<b>Cieszyn</b>	13268	98,33%	11724	88,36%
<b>Częstochowa</b>	24996	100,00%	23105	92,43%
<b>Dąbrowa Górnicza</b>	7522	100,00%	6831	90,81%
<b>Gliwice</b>	19108	100,00%	17391	91,01%
<b>Jastrzębie Zdrój</b>	4078	100,00%	3563	87,37%
<b>Jaworzno</b>	5479	100,00%	4920	89,80%
<b>Katowice</b>	27099	100,00%	22643	83,56%
<b>Kłobuck</b>	5931	100,00%	5688	95,90%
<b>Lubliniec</b>	4673	99,76%	4447	95,16%
<b>Mikołów</b>	6839	100,00%	6154	89,98%
<b>Mysłowice</b>	4388	100,00%	3784	86,24%

Cont. table 1.

<b>Myshkos</b>	4789	99,85%	4129	86,22%
<b>Piekary Śląskie</b>	2862	100,00%	2584	90,29%
<b>Pszczyna</b>	6878	100,00%	6272	91,19%
<b>Racibórz</b>	5202	99,75%	4921	94,60%
<b>Ruda Śląska</b>	6524	99,94%	5796	88,84%
<b>Rybnik</b>	11613	99,92%	10851	93,44%
<b>Siemianowice Śląskie</b>	3666	100,00%	3283	89,55%
<b>Sosnowiec</b>	11183	99,80%	10211	91,31%
<b>Świętochłowice</b>	2310	99,87%	2119	91,73%
<b>Tarnowskie Góry</b>	9824	99,56%	8825	89,83%
<b>Tychy</b>	12156	100,00%	10911	89,76%
<b>Wodzisław Śląski</b>	8347	99,92%	7354	88,10%
<b>Zabrze</b>	8889	100,00%	7869	88,53%
<b>Zawiercie</b>	6491	100,00%	5907	91,00%
<b>Zory</b>	3923	100,00%	3495	89,09%
<b>Żywiec</b>	9859	100,00%	8722	88,47%
<b>Province</b>	<b>289242</b>	<b>99,87%</b>	<b>259335</b>	<b>89,66%</b>

Source: own elaboration.

The table presents data on the number of submitted and examined applications in various Poviats Labour Offices in the Śląskie Voivodeship. The total number of applications submitted to all offices is 289242, of which 288877 (99.87%) have been considered.

A total of 259335 applications were positively processed, representing 89.66% of all applications submitted. In all 32 districts, the number of applications processed was similar to the number submitted. In most districts, the success rate was above 90%. This means that the offices were largely granting benefits to people who met the required criteria and that the offices were efficiently keeping up with the processing of cases. The largest number of applications were received in large provincial cities (Katowice, Sosnowiec, Częstochowa), which may be related to the higher population and unemployment levels.

In smaller districts (Kłobuck, Lubliniec, Racibórz), a relatively high number of applications in relation to the number of inhabitants was recorded, which may suggest local labour market problems.

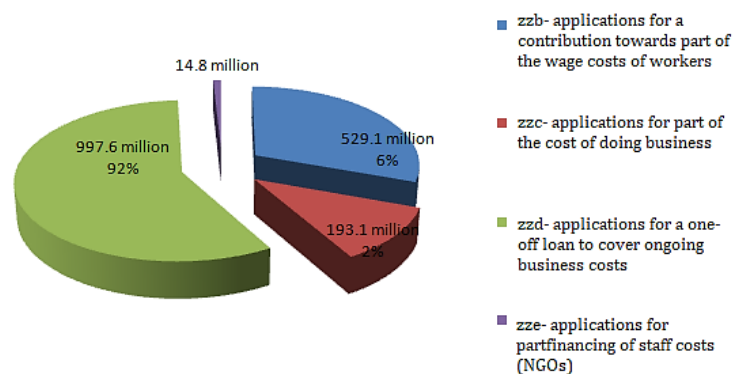
The highest percentages of successful applications were recorded in the districts of Kłobuck, Lubliniec and Racibórz. This may be due to less stringent criteria for applying for benefits or to the better labour market situation in these regions. The lowest percentages of favourable decisions were recorded in Katowice, Zabrze and Jaworzno. This may be due to the high competition for benefits in these large agglomerations or the specific structure of unemployment (e.g. high proportion of long-term unemployed).

An analysis of additional data showed that for subsidising part of the wage costs of employees (zsb) the total number of applications submitted was 25315, of which 99.79% were granted and 85.11% were successful. Of the applications for funding for part of the costs of doing business (zsc) 42969 applications were received, of which 99.54% were granted and 86.23% were successful. In contrast, 220397 applications were made for a one-off loan to cover ongoing business costs (zsd), of which 99.95% were approved and 90.89% were successful.

The number of applications for subsidising part of the wage costs of employees from NGOs (zze) amounted to 561, of which 99.47% were granted and 75.04% were granted.

It can therefore be concluded that most offices grant applications in around 85-90% of cases, indicating a high acceptability. The highest number of applications was received by the offices in Katowice (27,099), Sosnowiec (11,183) and Częstochowa (24,996). The highest percentage of positive responses was recorded in Kłobuck (95.90%), Lubliniec (95.16%) and Racibórz (94.60%). The lowest pass rates were recorded in Katowice (83.56%), Zabrze (88.53%) and Jaworzno (89.80%).

Typically have a lower percentage of successful applications (85.11%) compared to other categories. Applications zzd: Have the lowest percentage of successful consideration compared to other categories (75.04%), which may be due to the more restrictive criteria.



**Figure 3.** Amount of funding.

Source: own elaboration.

The figure shows the amount of subsidies paid out in PLN by Poviats Labour Offices, which totalled PLN 1 734 502 629.00. The largest part of the funds, PLN 997.6 million (92%), was earmarked for one-off loans to cover the current costs of economic activity. Subsequently, PLN 529.1 million (6%) was earmarked for co-financing part of the costs of employee salaries, and PLN 193.1 million (2%) for co-financing part of the costs of conducting business activity. The smallest amount, PLN 14.8 million, was earmarked for another programme to co-finance employee salary costs.

Table 2 presents financial data on subsidy payments by Poviats Labour Offices in different regions of Poland. The data is divided into several categories that represent different types of financial assistance.



**Tabela 2.**  
Amount of funding by district and form of funding

District Employment Office in	Amount disbursed in PLN	zzb Requests for funding of part of the wage costs of employees	zzc Applications for funding of part of the cost of doing business	zzd - Applications for a one-off loan to cover ongoing business costs	zze Requests for funding of part of the wage costs of employees
Będzin	51466241,22	13393149,7	6291640	31569015,76	212435,76
Bielsko-Biała	157098483,9	40876932,43	20184580	95429130,05	607841,39
Bytom	46613437,06	12799583,14	5246040	28282257,91	285556,01
Chorzów	41385783,75	12997916,47	4335160	23200904,51	851802,77
Cieszyn	80790747,25	25652659,12	9845820	43002587,11	2289681,02
Częstochowa	155833301,2	45148218,87	16378270,77	90683910,42	3622901,14
Dąbrowa Górnicza	45007089,83	13183012,01	4862140	26961937,82	0
Gliwice	120619937,5	39302198,95	12777140	67807094,32	733504,26
Jastrzębie Zdrój	23475781,39	7790254,94	2975838,66	12702665,06	7022,73
Jaworzno	34711933,13	12626139,53	3888540	18016939	180314,6
Katowice	154026305,6	46161832,36	15339276,89	90380909,76	2144286,6
Kłobuck	35708481,46	9949839,78	4298700	21423336,32	36605,36
Lubliniec	32025533,82	10899730,74	3811660	16731086,62	583056,46
Mikolów	40687187,5	12274687,52	4527140	23787871,17	97488,81
Mysłowice	23028421,4	5495056,27	2519465	14987000	26900,13
Myszkow	31470103,05	12638023,87	2833520	15923003,06	75556,12
Piekary Śląskie	17756583,79	6070513,44	1892220	9673337,76	120512,59
Pszczyna	43129659,7	15009952,02	4044320	23852314	223073,68
Racibórz	37091061,51	15277696,43	3922560	17860655,13	30149,95
Ruda Śląska	35940608,66	9439487,36	4311326,67	22164610,5	25184,13
Rybnik	72445914,54	22606594,01	7843960	41674222,75	321137,78
Siemianowice Śląskie	21924568,42	6723880,26	2970560	12156306,2	73821,96
Sosnowiec	63417014,43	15890805,56	7155348	39917574,6	453286,27
Świętochłowice	12317344,9	2417207,19	1628820	8250165,56	21152,15
Tarnowskie Góry	59498059,51	18195601,26	6257240	34472588,54	572629,71
Tychy	71094278,16	22014911,09	7060320	41919845,96	99201,11
Wodzisław Śląski	51942807,36	19383110,55	5702644,52	26565942,05	291110,24
Zabrze	55060457	18795880,4	6144760	29750367,19	369449,41
Zawiercie	37962325,35	11294956,89	4063280	22514334,67	89753,79
Zory	24368177,51	8654522,92	2803760	12904382,21	5512,38
Żywiec	56604999,08	16093419,46	7142600	33001170,86	367808,76
<b>Province</b>	<b>1734502629</b>	<b>529057774,5</b>	<b>193058650,5</b>	<b>997567466,9</b>	<b>14818737,07</b>

Source: own elaboration.

The total amount of co-financing paid out in all the regions mentioned amounted to PLN 1 734 502 629.

The highest amounts of subsidy paid out were observed in regions such as Bielsko-Biała, Katowice and Częstochowa. Applications for funding vary considerably from region to region and category to category, indicating the differing needs and economic activity in these areas. The total amount for co-financing part of the costs of employee remuneration (15zzb) was 529 057 774.5 PLN, co-financing part of the costs of business activity (15zcc): PLN 193 058 650.5. One-off loans were also disbursed to cover current costs of conducting business activity (15zdd) in the amount of PLN 997,567,466.9 and co-financing of employees' salary costs (15zde) in the amount of PLN 14,818,737.07.

The highest amounts of subsidies paid were in:

- Katowice: 154,026,305.60 PLN
- Bielsko-Biała: 157,098,483.90 PLN
- Częstochowa: PLN 155,833,301.20

In contrast, the lowest amounts of subsidies paid were recorded in:

- Świętochłowice: PLN 12,317,344.90
- Piekary Śląskie: PLN 17,756,583.79
- Jastrzębie-Zdrój: 23,475,781.39 PLN

Taking into account the categories of applications, the analysis showed that the highest amount of zzb funding was awarded to Katowice (46,161,832.36 PLN) and the lowest to Świętochłowice (2,417,207.19 PLN).

The situation was the same in obtaining subsidies for part of the costs of economic activity (zyc): the highest amount fell on Katowice (15,339,276.89 PLN) and the lowest on Świętochłowice (1,628,820 PLN) and in the allocation of funds from the zyc (One-off loan to cover current costs of economic activity). Katowice received PLN 90,380,909.76 and Świętochłowice PLN 8,250,165.56, which was also the lowest amount. Within the framework of subsidising a part of costs of salaries of employees from non-governmental organisations, the highest amount fell on Częstochowa (PLN 3,622,901.14) and the lowest on Jastrzębie-Zdrój (PLN 7,022.73).

The data shows that the largest financial support was granted in larger cities such as Katowice, Bielsko-Biała and Częstochowa, which is understandable given the number of businesses and employees in these regions. The least support was granted in Świętochłowice, Piekary Śląskie and Jastrzębie-Zdrój. Subsidising part of the costs of employees' salaries (category zyb) and one-off loans to cover ongoing costs (category zyd) accounted for the largest share of support granted. In contrast, subsidising part of the costs of doing business (category zyc) and additional support for wages (category zze) accounted for a smaller share, but were still a significant element of assistance to entrepreneurs in the region (Flaszyńska, 2021).

#### 4. Summary

The research carried out, which analyses the amounts of subsidies paid out under various support programmes for entrepreneurs in individual Poviats Labour Offices in the Silesian Voivodeship, provides valuable information, but is not free of certain limitations and weaknesses. Firstly, the research does not take into account the local context and the specific needs of individual poviats, which may lead to incomplete interpretation of the results. For example, higher subsidy amounts in larger cities may be due not only to a higher number of businesses, but also to a higher number of applications and more complex economic

structures, which has not been fully explored. In addition, the lack of detailed data on the efficiency of the use of the allocated funds makes it difficult to assess the real impact of these subsidies on local economies.

The research found that the largest financial support was granted in larger cities such as Katowice, Bielsko-Biała and Częstochowa. This finding confirms that larger urban centres, with more developed economic infrastructure, receive proportionally more support, which may suggest a concentration of resources in more developed regions. On the other hand, smaller cities and counties, such as Świętochłowice and Piekary Śląskie, receive relatively smaller amounts, which may indicate the need for a more balanced distribution of resources.

The analyses are of significant theoretical as well as practical interest. From a theoretical point of view, they provide evidence of an uneven distribution of financial resources between larger and smaller urban centres, which should lead to further research into the effectiveness of business support policies. From a practical point of view, the results can serve as a basis for policy makers to develop more balanced resource allocation strategies that take into account the specific needs of smaller regions.

The research results clearly show that larger cities receive more financial support, which may lead to further centralisation of resources. Theoretically, this implies the need for further research into resource allocation mechanisms that can take into account not only the number of businesses, but also the specific needs of local economies. Practically, these findings can be used to develop more equitable support policies that ensure that smaller districts can also compete effectively for access to financial resources.

In future, it is planned to investigate the reasons for rejections, particularly in the zzd category as well as to find out what the differences in the percentage of successful applications in the various offices are due to.

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