
Financial Support to Polish Families Regarding Leisure, Including Those from Rural Areas, during the COVID-19 Pandemic: An Example of a Tourist Voucher

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Abstract:

Purpose: The coronavirus pandemic has significantly affected the Polish economy and the tourism market. Following the quarantine lockdown and the restriction of the activity of many sectors, some people lost their jobs or were forced to remain at home. As part of counteracting the economic crisis, the Polish government launched a support fund program, the so-called "Anti-crisis Shield". When the second wave of the pandemic arose, the "Industry Shields" program was implemented. A separate shield was provided for the tourism industry, which was offered preferential loans, the establishment of an additional stopover and the suspension of all social security contributions for the tourism industry. The aim of the study is to show the essence of the Tourist Voucher Program and to indicate how Polish families who benefit from this form of support rate this Program.

Design/Approach/Methodology: A pilot study was carried out with the use of the diagnostic poll method, using the survey technique and a questionnaire form as a research tool. The study was conducted in September 2021 on a sample of 438 people from all over Poland. Due to the termination of the program in 2022, the topic requires further comparative empirical research.

Findings: The research conducted has shown that the Tourist Voucher Program aroused great interest. The respondents mostly paid with the Voucher for their stays at agritourism farms or guesthouses, thereby fulfilling their children's dreams, which would not have been possible had it not been for the Program. According to the majority of the respondents, the Program was deemed favourable despite the fact that part of the respondents considered the support amount of PLN 500 as insufficient.

Practical Implications: The Tourist Voucher Program is an additional support, both for those Polish families affected by the economic slowdown caused by the COVID-19 pandemic as well as for tourist entrepreneurs and public benefit organizations who have wished to continue accepting Voucher payments for hotel services or tourist events.

Originality/Value: The proposed solutions in the form of the Tourist Voucher are supposed to contribute to the development of the tourism industry in Poland and help Polish families to decide to go on vacation and indicate that there are such and other support instruments.

Keywords: Tourism, tourism industry, agritourism, rural areas, tourist voucher, Poland.

JEL Classification: R51, Z23, Z32, Z33.

Paper Type: Research article.

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1. Introduction

Tourism and rural areas play an important role in the development of the economy and society in the world and exert a particular influence on the economic, social and cultural spheres of human life. Currently, it is becoming more and more common to choose small, quiet towns or villages with typical rural life as holiday destinations (Jędrysiak, 2010). These changes were initiated by the COVID-19 pandemic. Tourism is one of the sectors most affected by the pandemic, which involves an entire value chain (UN, 2021).

In Poland, the COVID-19-related situation began to be properly monitored by the relevant authorities only after the announcement of the state of pandemic by the World Health Organization (WHO). In February 2020, the Chief Sanitary Inspector merely issued a recommendation to refrain from travelling to countries where there was a large number of coronavirus cases at the time (primarily to China and other Far East countries). On February 23, 2020, he recommended refraining from going to Italy, however, it was the last day of winter holidays in Poland and many people were returning from holidays spent in the Italian mountains.

The returning tourists were not examined for the presence of the SARS-CoV-2 virus, whether at the airports or at the borders. On March 4, 2020, the first confirmed case of COVID-19 in Poland was recorded in Zielona Góra (Śleszyński, 2020; Jarynowski et al., 2020), and after the meeting of the National Security Council on March 10, 2020, Prime Minister Mateusz Morawiecki announced the closure of schools and universities for two weeks, effective from the next day.

On March 13, 2020, the government introduced an epidemiological emergency in Poland (turned into an epidemic on March 20, 2020) (Coronavirus, 2021), thus closing the country's borders and significantly limiting the activity of shopping malls, restaurants and entertainment facilities. For those who remained abroad, the Flight Home Campaign was launched, which ensured a quick return home by plane. However, upon arrival in Poland, all those people had to undergo a 14-day quarantine under threat of high financial penalties for non-compliance (Kacprzak and Paszkowska, 2020).

From the night of March 24-25, 2020, the Polish government introduced new safety rules to limit the spread of the SARS-CoV-2 coronavirus that causes Covid 19 disease. It was only possible to move around to and from work or volunteering in the fight against the coronavirus, and to satisfy essential life matters. The restrictions introduced on March 25 were in force until April 11. The Polish borders were closed to foreigners, the international and domestic passenger air connections and international rail connections were suspended. The activity of shopping malls were reduced to a minimum, the activities of clubs, bars, pubs, casinos and restaurants were suspended. All gyms, swimming pools, dance clubs, museums, libraries, cinemas and fitness clubs were closed (State of the epidemic, 2021).

Work has commenced on systemic legal solutions that would help to minimize the effects of the announced bans which affect the functioning of the national economy. Further, subsequent stages of the so-called Shield were passed, which included the provision of financial and organizational aid by the state to all natural and legal persons who were most affected by the coronavirus pandemic (Kacprzak and Paszkowska, 2020). The Anti-crisis Shield was based on 5 foundations: protection of jobs and employee safety, financing of entrepreneurs, health protection, strengthening of the financial system and public investments (Shield, 2021).

The Tourist Voucher Program, which is being discussed in this article, is one of the instruments of supporting Polish families and the tourism industry in the crisis period triggered by the Covid-19 pandemic. The aim of the study was to obtain information on the use of tourist vouchers by Polish families and to indicate whether the Program supports the tourism industry or society. A hypothesis was formulated that the financial support of Polish families, including those from the tourism industry, was sufficient to revive the Polish economy and help Polish families to make a decision about their holiday destination (also in the countryside).

The article is composed of four parts. The first part refers to the decisions of the state authorities regarding the spread of the Covid-19 pandemic. Selected activities of the Polish government were also presented, which included providing financial and organizational aid by the state to natural and legal persons. The second part focuses on programs supporting the tourism industry during the Covid-19 pandemic. The third part presents the Tourist Voucher Program and the framework of its operation and use, and the fourth part of the study is empirical research that was carried by the diagnostic survey method, using the survey technique and a questionnaire as a research tool. The study was conducted in September 2021 on a sample of 438 people from all over Poland.

2. Review of the Literature: Financial Support for the Tourism Industry during the Covid-19 Pandemic

Travel restrictions related to the coronavirus pandemic have decimated the tourism industry, which plays an important role in the EU economy. Half of the world's tourist arrivals are made to Europe, and the situation is particularly difficult for those European countries whose economies rely heavily on tourism, such as Spain, Italy, France and Greece (Coronavirus, 2021).

Certain unfavourable effects of the pandemic can also be observed in Poland, where tourist establishments with 10 or more beds saw a decrease in the number of tourists by 65% in March 2020 compared to March 2019, according to the Central Statistical Office (GUS). It should be noted that the operation of Polish hotels was not officially limited until the following month, i.e., April 2020 (GUS, 2020). During the Covid-19 pandemic, many programs were designed to protect the citizens and the Polish state from the crisis.

One of those was the so-called *voucher for a tourist event*. Tour operators used this option to retain customers with whom they had previously made contracts. The vouchers could be issued by entrepreneurs organizing tourist events, hotel services, guide services, tour guide services, exhibitions and congresses, cultural activities, entertainment, sports and recreation activities, thematic exhibitions or outdoor events (Don't Give Up, 2021). The entrepreneur was able to suggest using the voucher option for a maximum of 180 days from the moment when he terminates the contract himself or when the customer withdraws from it. It should be emphasized that the termination or withdrawal from the contract must have been related to the Covid-19 pandemic (MRPiT, 2021). The traveller may or may not have accepted the voucher at their discretion (Marak, 2020).

Another solution aimed at supporting enterprises from the tourism sector is the Tourist Aid Fund (TFP)³. This is one of the tourism-supporting solutions contained in the Act of 17 September 2020 amending the previous act on special solutions related to the prevention and combating of Covid-19, other infectious diseases and crisis situations which they might cause, and some other acts (Kamińska, 2021). These include such events as, a pandemic, an outbreak of a war, a volcanic eruption preventing flights, an earthquake or a tsunami. Operators must pay contributions to the TFP from January 1, 2021. The obligation to pay the premium comes into force from the date of the contract conclusion or from the payment of money by the traveller to the tour operator, if it is earlier than the date of the contract (Kamińska, 2021).

A very important support, particularly for 202 boroughs located in mountainous areas, is the aid from the governmental Local Investments Fund in the amount of PLN 672 million. It is non-returnable and comes from the Covid-19 Countermeasure Fund. All boroughs that had applied for these funds received support in the full amount requested (672 million, 2021). The program includes 2 support instruments, as presented in Table 1.

Table 1. Support for boroughs located in mountain areas

Instruments	Support Details
Instrument 1	The basis for calculating the amount of support will be the expenditure incurred by a given borough for investments in 2016-2020. Co-financing from the program will amount to 40% of the average annual value of investment expenditure in 2016-2020, but not more than PLN 8 million per one borough.
Instrument 2	Boroughs will also be able to apply for subsidies for lost property tax revenues in the first quarter of 2021. This is about exemptions from this levy: land, buildings and structures related to running a business in the field of hotel services and tourist infrastructure (cable cars,

³The Act of 17 September 2020 amending the Act on special solutions related to the prevention and combating of covid-19, other infectious diseases and the crisis situations caused by them, and some other acts (Journal of Laws of 2020, item 1639).

	lifts). In the case of this instrument, co-financing for one borough will amount to 80% of the income that it lost.
Funding aspects	<ul style="list-style-type: none">▪ hiking, cycling, horse riding, water, ski and winter tourism routes and their markings;▪ squares, promenades, parks, viewpoints;▪ car parks, leisure equipment rentals;▪ heritage parks, museums, objects of regional culture and other tourist attractions;▪ municipal infrastructure necessary for the development of tourism services, e.g. roads, pavements, sewage treatment plants, etc.

Source: Authors' own study based on Municipalities located in mountain areas will receive support.

The state aid in the field of tourism and package events is insufficient; it only postpones the fulfilment of the services provided by the tourist entrepreneur. The aid for the tourism industry actually means some limited help for travel agencies' customers, but for the tour operators themselves, specific financial aid would be expected (Marak, 2020).

The "Relax in Poland" campaign echoed broadly on the tourist market. It was developed by the Polish Tourist Organization (POT). It was addressed to a wide range of tourists – families with children, seniors, couples or singles. The website of the 2020 campaign featured an interactive map that presented the best Polish tourist products awarded with POT Certificates, the winners of the "Polish Tourist Brand" title and the winners of the two contests: "EDEN – European Destination of Excellence" and "It's Best in the Countryside - 12 Good Practices in Rural Tourism" (Just Rest, 2021). Poles had a chance to get to know the tourist offers from all regions of the country.

The "Accessibility Plus" program is also being implemented at the Ministry of Funds and Regional Policy. One of the initiatives of the Program is support for investment activities in public space, where cultural institutions and national parks are also included. In the tourism industry, some initiatives are already underway to improve the offer and tourist facilities, including hostels, and a project is being implemented to develop accessibility models for national and landscape parks. Additionally, funds will be assigned for competitions related to social tourism under the Physical Culture Development Fund in 2022. This is about PLN 10 million (About the Program, 2021). The support, which was allocated to the renovation of tourist routes, infrastructure of landscape and national parks, the implementation of measures in the field of training of personnel or rescue services in terms of ensuring accessibility, is also to be included in the regional programs of the new EU financial perspective 2021-2027.

Funds for expanding the offer and the development of tourism or tourism-related activities can also be obtained from the Enterprising Eastern Poland – Tourism project, which is financed by the Minister of Finance, Funds and Regional Policy.

The instrument is managed by Bank Gospodarstwa Krajowego. The loan is intended for the development of micro, small and medium-sized enterprises which implement investments related to the construction or expansion of accommodation or catering facilities, the development of recreational and sports infrastructure, the improvement of the quality of the services provided, as well as the development and sale of regional, traditional and ecological products. The loan has already been taken by almost 800 companies in Eastern Poland (Podkarpackie, Lubelskie, Świętokrzyskie, Warmińsko-Mazurskie and Podlaskie Provinces (Development Loan, 2021). The loans will be granted as long as 2026 (Loans for the Industry, 2021).

3. Tourist Voucher

A tourist voucher is a new form of support for Polish families in a pandemic situation, where the economy is disrupted by the COVID-19. It amounts to PLN 500 for each child up to the age of 18 years old and one additional benefit in the form of a voucher top-up, in the amount of PLN 500 for children with a disability certificate. With the voucher, payments can be made for hotel services or tourist events carried out by a tourist entrepreneur or public benefit organizations in Poland (Voucher, 2021). It can be therefore used to pay for a stay at a hotel, guesthouse, campsite or agritourism farm.

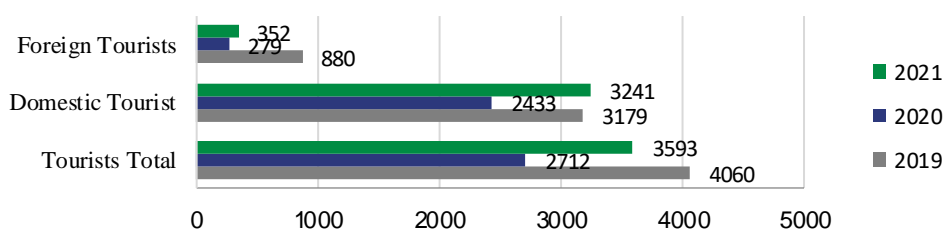
The possibility of accepting payments with a tourist voucher is additionally ensuring the development and advertisement of the agritourism farm by the Polish Tourist Organization. Research in the field of currently binding legal provisions in this area has shown how easy it is for people who provide agritourism services to be included in this program, as potential beneficiaries. Thus, the introduced legal solutions enable the achievement of specific benefits for those who run agritourism businesses. Therefore, it seems sound to take the widest possible measures to promote and make farmers aware of the possibility of using the voucher on their agritourism farm (Borek and Wyrwicz, 2021).

The program was launched on August 1, 2020 and so far 1.1 million benefits have been activated. Due to the restrictions caused by the pandemic and the temporary closure of tourist facilities, the voucher could only be redeemed for a few months of the past year. Despite this, it has already been used to make 325 thousand payments with a total value of approximately PLN 239 million. The program has been designed to present the opportunity to plan and make payments for leisure in the coming months, summer holidays of 2021 and winter of 2022. Nearly PLN 4 billion still remain to be used by beneficiaries (Still Over a Year To Go, 2021). The voucher must be presented when booking a stay or upon checking in, at the latest.

The payment made with the voucher is possible thanks to the ICT system of the Social Insurance Institution. The payment process is completed by providing the voucher number to the business to verify the balance and by using two codes to confirm the purchase at the time of payment for the service (Travel, 2021).

According to GUS data, 3.6 million tourists used accommodation in tourist accommodation facilities in July this year, including 3.2 million domestic tourists and 0.4 million foreign tourists. Compared to July 2020, the total number of tourists was higher by 32.5%, while the number of domestic tourists was higher by 33.2%, and the number of foreign tourists by 26.0% (Figure 1). An increase in the number of domestic tourists in July this year was also recorded, compared to the corresponding month of 2019 – there were more of those by 1.9% (GUS, 2021). It can also be indicated that the Tourist Voucher Program contributed to this growth of tourists in accommodation facilities.

Figure 1. Tourists using accommodation in July 2021 (in thousands)



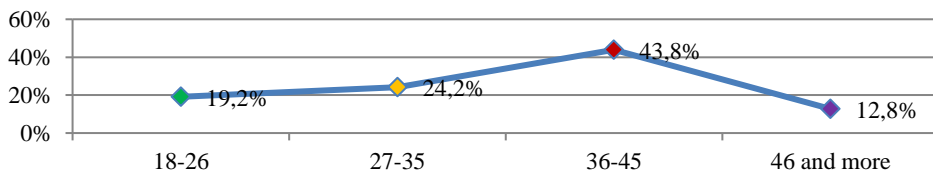
Source: GUS data.

Most people used some accommodation in the following Provinces of Poland: Zachodniopomorskie (542.9 thousand), Pomorskie (501.0 thousand) and Małopolskie (481.8 thousand), and the least in the province of Opolskie (34.7 thousand). The increase in the number of tourists using overnight stays, compared to the corresponding month of 2020, was recorded in all Provinces, including the highest in Mazowieckie (by 71.8%) and the lowest in Warmińsko-Mazurskie (by 10.9%) (GUS, 2021).

4. Research

Interdisciplinary research has identified the choice of methods. The research method used was that of a diagnostic survey (Pilch and Bauman, 2001), which allowed for the collection of facts and opinions of the study participants on the use of a tourist voucher. The research technique employed in the study was the survey, and the research tool was a questionnaire form. The targeted selection of respondents (Oleksiuk and Werenowska, 2021) was presented by age, gender, education, and the number of people in the family. Pilot studies were carried out in 2021, as both entrepreneurs and private persons using the Tourist Voucher were in the process of its implementation.

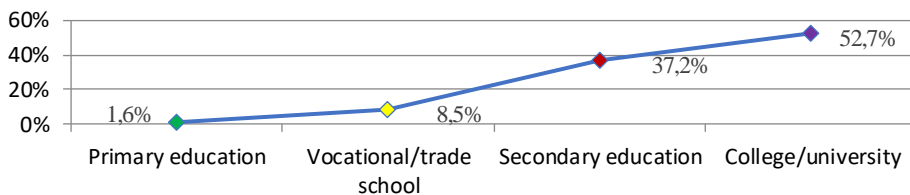
The age range of the respondents indicated that the largest group participating in the study were people aged 36-45 years – 192 people (43.8%), while the least numerous group was those aged 46 and more – 56 people (12.8%) (Figure 2).

Figure 2. *The age of the respondents*

Source: Authors' own research.

The ratio of the study participants was 66.4% of women and 33.6% of men. This may be because it is a natural role for women to look after children (Women's Year, 2021). The need to reconcile many roles by women results in twice as many women as men working part-time. The pandemic was a challenge in terms of flexible working hours and discovered new layers of creativity and professional development of women in business (Deloitte, 2021) and ways to effectively manage working time (Women's Year, 2021). This also applies to tourist trips.

The next feature taken into account in the study was education. Most of the study participants, 231 (52.7%), had higher education. 163 people (37.2%) had secondary education, and 37 people (8.5%) had vocational education. The respondents with primary education constituted only 1.6% (Fig. 3).

Figure 3. *The education level of the respondents*

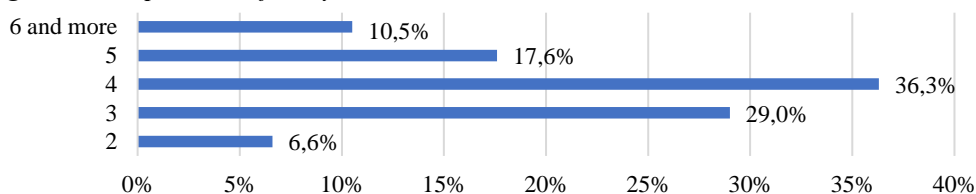
Source: Authors' own research.

The needs satisfied by participation in tourist traffic do not diminish when children appear in the world. On the contrary, modern man sees the necessity of tourist trips with their children (Seweryn, 2015). The research conducted has shown that the largest share of people were 4-person families (two parents and two children) – 159 people (36.3%). The second place was taken by 3-person families, in this case they were families with one child and single parents – 127 (29.0%). There were 77 5-person families, which constituted an additional 17.6% of the respondents, and 46 6-person families constituted 10.5% of the respondents (Figure 4).

As shown in Figure 5, 181 respondents (41.3%) think that the Tourist Voucher Program supports Polish families, and, according to 98 respondents, the Program enables financial support for hotels, guesthouses and agritourism farms – 22.4% of

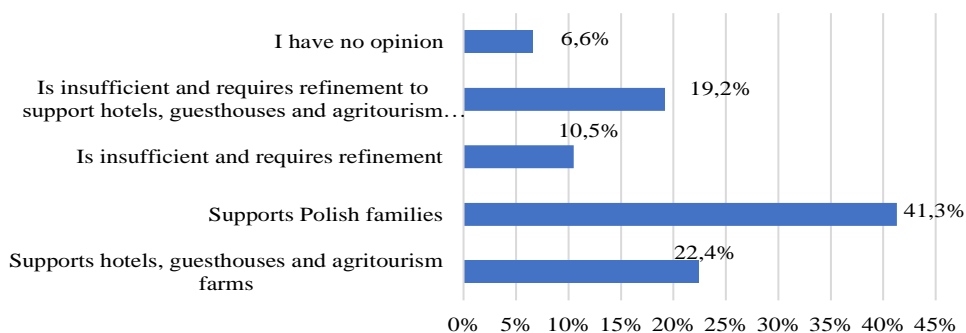
responses. For 29.7% of respondents, the Program requires refinement, because, in their opinion, it is insufficient to provide financial support to families or the tourism industry, and according to 29 people it is difficult to answer the question whether the Program is a sufficient form of support for Polish families in the tourism industry (6.6% of responses).

Figure 4. People in the family



Source: Authors' own research.

Figure 5. The importance of the Tourist Voucher Program for Polish families and the tourism industry



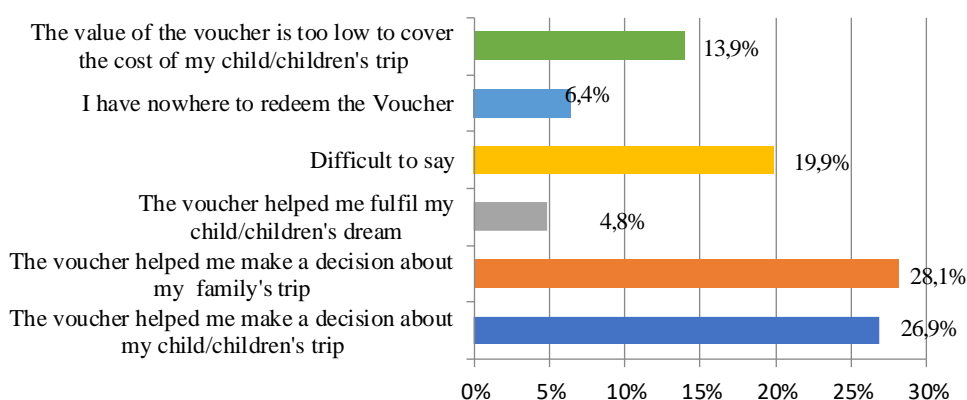
Source: Authors' own research.

The reason for this may be the fact that the respondents either do not know about it or have not yet benefited from the Tourist Voucher Program, although they have the opportunity to do so. It should also be noted that the program does not expire until 2022. Moreover, when there was no such support in the previous years, it was sometimes difficult for Polish families to spare funds to travel with their children. According to the authors of the study, the Tourist Voucher has improved the financial situation of families and single parents, which made family trips much easier (Richardson and Flucker, 2008).

The conducted study also showed that the majority of respondents (59.8%) expressed a positive opinion on the Tourist Voucher. According to 123 respondents (28.1%), the program helped them decide to go on vacation with the whole family, and 118 respondents (26.9%) indicated that it was an incentive to make a decision to send their children on vacation. On the other hand, 21 respondents replied that using the support they could fulfil the dream of their child or children (4.8%), which was

not possible before, as parents could not afford to fulfil their children's dreams. The study also noted a negative approach to the Program. 61 respondents (13.9%) considered that the amount of the Tourist Voucher was too low to cover the costs of a child's holiday trip, and 28 respondents (4.8%) indicated that they encountered problems finding a place in which to redeem the voucher. Among the respondents, there were also those (13.9%) who found it difficult to respond to the question asked. In conclusion, it should be noted that the program received more positive than negative comments. Moreover, customers are more and more mobile and they more and more consciously choose their vacation destination, using various family support instruments.

Figure 6. *The assessment of the Tourist Voucher by Polish families participating in the Project*



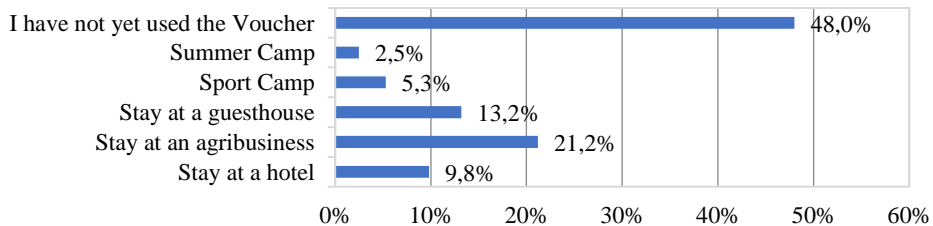
Source: *Authors' own research.*

It should be noted that the Voucher Program in its assumption not only aims to support Polish families, but also to support the Polish economy. Therefore, the persons entitled to take advantage of the Program may use the Tourist Voucher only on the territory of the country. By choosing Poland as a holiday destination, they support catering by eating in restaurants, hotels or agritourism farms, so that their owners can earn, because the largest part of the funds is always spent on accommodation and food (Infor, 2021). For this reason, the respondents were asked about the place where they most often paid with the Tourist Voucher (Figure 7).

Due to the Covid-19 pandemic, the Polish countryside has also been affected by the new situation and new challenges. Contemporary rural areas are becoming more and more attractive for tourists and are used for leisure and recreation. Trips to the countryside for recreation are becoming a way to spend holidays, holidays or long weekends. The country is a very attractive destination due to its natural, clean environment, beautiful landscapes, the opportunity to get to know farms, participation in the daily life of the hosts, healthy, natural food, learning about farm

animals, etc. It is especially popular to spend holidays on farms with a small area (up to 10 hectares), with multidirectional production and breeding (Kacprzak *et al.*, 2019).

Figure 7. The places for the Voucher redemption

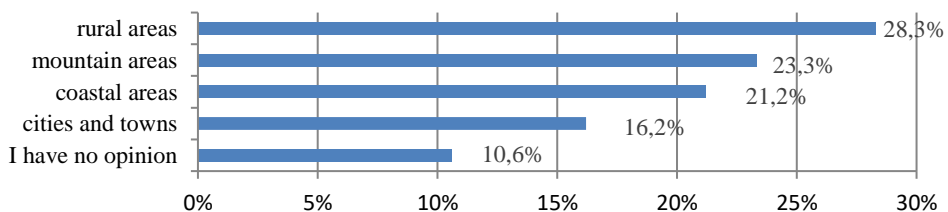


Source: Authors' own research.

Agritourism and services provided for tourists based on creativity, innovation and education also enable economic and social benefits and work for the local community. New conditions and a good offer attract crowds of tourists to the countryside, which was confirmed by the research.

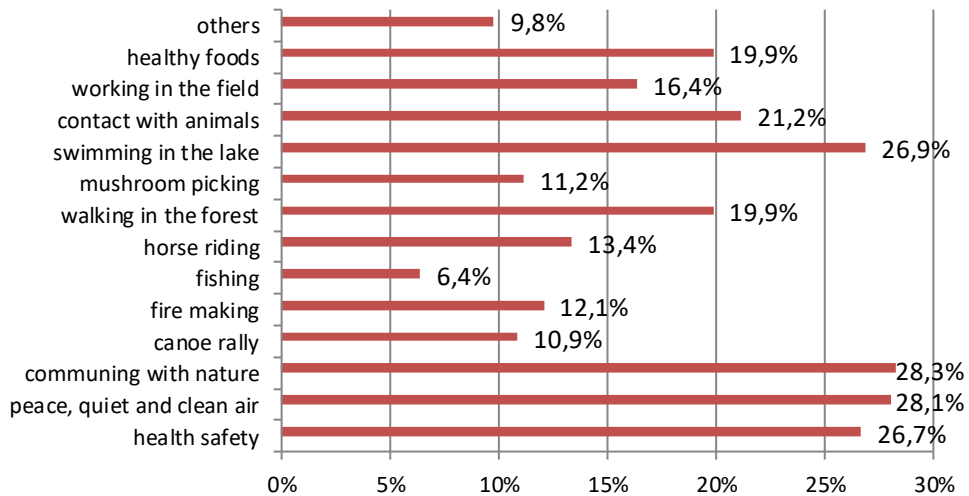
Rural areas are the most popular areas among the respondents. This is the opinion of 28.3% of respondents. They are followed by mountain regions (23.3%), coastal regions (21.2%) and cities and towns (16.2%). There was also a group of 48 people (10.6%) who found it difficult to decide where in Poland they would like to go to rest. The research showed that in 2021 the Polish countryside was the place where most of the respondents and their families spent their holidays (Figure 8).

Figure 8. The most favourite regions for spending free time by the respondents



Source: Authors' own research.

When asked what made them choose a village as a place for family vacation, the respondents indicated a lot of very different answers. Communing with nature was mentioned first. There were 28.3% of such responses. A high percentage was also obtained by indications such as: peace, calm and fresh air (28.1%), swimming in a lake (26.9%) and health safety (26.7%). In this case, the subjects could select more than one answer (Figure 9).

Figure 9. The reason for choosing rural areas as a place of rest

Source: Authors' own research.

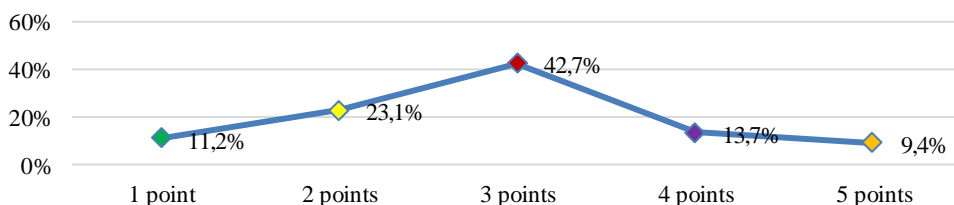
In the opinion of the respondents, rural areas offer more diverse opportunities for recreation compared to other regions, which also include canoeing, fire making, horseback riding, walking in the forest, mushroom picking or fishing, as well as being in contact with animals or working in the field. According to the respondents, seaside resorts mostly offer sea and sun bathing, or walks along the seashore. On the other hand, in the mountains, the most common attractions include mountain climbing, cycling and walking along designated routes.

The respondents who used the Tourist Voucher Program and chose rural areas as their holiday destination value health safety very much. In their opinion, during the Covid-19 pandemic in Poland and the world, it is more difficult to get sick or become infected in rural areas, among fields, forests and meadows, when living in agritourism farms located far from large crowds of people. In addition, healthy and natural food and clean air have a positive effect on the human body, and children have more freedom.

Among the respondents, 93 people (21.2% – the highest share) paid with the tourist voucher for staying in an agritourism farm, 58 people (13.2%) for staying in a guesthouse, and 43 people (9.8%) for staying in a hotel. The voucher was also used to pay for camps – 23 people (5.3%) and summer camps – 11 people (2.5%). 48.0% of the respondents indicated that they had not used their voucher yet. The reason may be the fact that not all enterprises from the industry participate in the Program, or the places of interest of the respondents were already fully booked. In addition, due to the epidemic situation and the high risk of infection with the virus, trips were sometimes completely abandoned, thus depriving the organizers of the summer camps of any income.

The respondents were also asked how they rated the Tourist Voucher Program as an element of support for entities participating in the Program (Figure 10).

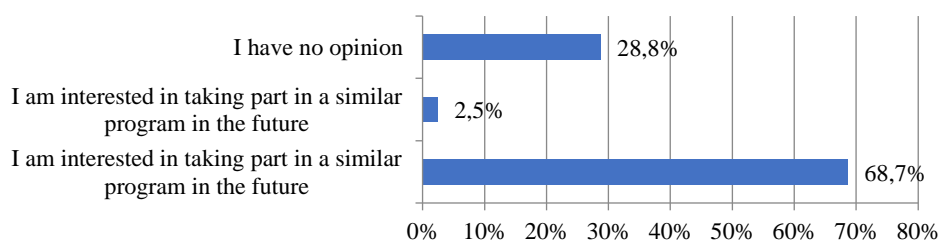
Figure 10. *Assessment of the Tourist Voucher by the respondents as support for the tourism industry of entities participating in the Program*



Source: *Authors' own research.*

The 5-point Likert scale was used for the evaluation of the Tourist Voucher by the respondents, as support for the tourism industry of entities participating in the Program, where 1 means a very weak support instrument, and 5 - a very good support instrument. The research showed that the majority of respondents (42.7%) rated the Program at 3 points, thus recognizing that the Program is needed as support for the tourism industry. Out of 101 people (23.1%), as many as 60 people (13.7%) considered the program good, and 41 (9.4%) found the program very good (Figure 10). Although the Tourist Voucher could only be used in Poland, the study has shown that interest in similar government programs does not diminish in the future (Figure 11).

Figure 11. *The interest of the respondents in participation in similar government programs in the future*



Source: *Authors' own research.*

Out of 438 respondents, as many as 301 (68.7%) indicated that they would be willing to participate in a similar government program supporting Polish families or the tourism industry in the future. Only 11 people were not interested in participating in such programs.

5. Conclusions

The COVID-19 pandemic has had a significant impact on the country's economy. Its effects are and will be visible for a long time to come. In the initial phase of the pandemic, a significant deterioration in the functioning of enterprises in many industries could be observed. Ultimately, many of them are now struggling to survive in the market or have already been suspended or even shut down. As far as the turn of March and April 2020 is concerned, the taxi industry suffered the most, followed by the tourism industry, followed by culture and art. The following areas were also significantly affected: education, sport, catering, and the beauty industry (Polish Industry, 2021).

Also, not all companies benefited equally during the holiday period. Some of the tourism sector enterprises, whose activities were based on international tourism, and who benefited either from organizing trips abroad for Poles or from foreign tourists coming to the country, recorded losses throughout the year (Juszczak, 2020). International tourism will surely feel the effects of the pandemic longer, especially those industries that were most affected (Donthu and Gustaffson, 2020; Bartosik-Purgat *et al.*, 2021).

In order to financially support Polish enterprises, many aid instruments were introduced to improve the bad situation of entrepreneurs and prevent their complete withdrawal from the market. Among those, the following can be distinguished: loan interest subsidies, exemptions from selected taxes, allowances for selected receivables and payments, co-financing, reimbursement of certain costs, subsidies, reduction of fees, stopover benefits, annulments.

The Tourist Voucher Program on the Polish market is also one of the forms of such support, both for Polish families in the wake of the disruption of the economy by the COVID-19 pandemic as well as for tourist entrepreneurs and public benefit organizations who wanted and still want to continue accepting Voucher payments for hotel services or tourist events. To satisfy this requirement, one must enter the list managed by the Polish Tourist Organization (POT) and sign a declaration of joining the Polish Tourist Voucher (PBT) Program.

The prevailing market trends meant that some information was transferred to the virtual world (Bryl *et al.*, 2021). Therefore, in order to take advantage of the Program, the respondents often searched the Internet for information about the possibility of receiving the benefit and its use. The respondents assessed the Program well and indicated that they would also benefit from such support in the future, which is of great importance for Polish families who, could not always go on vacation with the whole family before the implementation of the Program, which was often a dream of their child.

Most of the respondents spent their holidays in the Polish countryside, and the tourist voucher only made it easier for them to go on vacation.

With its help, 325 thousand payments have already been made with a total value of approximately PLN 239 million. The program has been designed to give an opportunity to plan and make payments for leisure in the coming months, summer of 2021 and winter of 2022. There are still nearly PLN 4 billion remaining to be used by the beneficiaries.

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