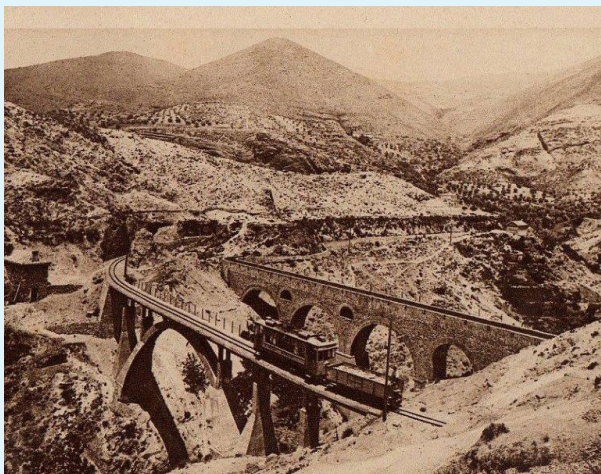


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Economic and legal aspects of social protection during the COVID-19 pandemic: Challenges and strategies

Aspectos económicos y jurídicos de la protección social durante la pandemia de COVID-19: retos y estrategias

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ABSTRACT

The COVID-19 pandemic has created unprecedented legal and socio-economic challenges that require a review of social protection measures on a national and global scale. This study examines the economic and legal aspects of social protection measures in the context of the pandemic, with a particular focus on Ukraine and EU member states. The study uses comparative content analysis to analyze Ukraine's use of international prac-

tices, such as the establishment of the Coronavirus Fund as a dedicated budgetary measure. The research integrates economic and legal methods, including comparative legal analysis, to assess the effectiveness of existing social protection measures in the context of economic instability and assistance to vulnerable groups. The findings emphasize the urgent need for flexible and sustainable social protection policies that include not only traditionally vulnerable groups, but also economically active citizens affected by the recent crisis. The study provides new insights into the ongoing debate on the role of legal and economic systems in ensuring social stability in the face of global uncertainty.

RESUMEN

La pandemia de COVID-19 ha planteado retos jurídicos y socioeconómicos sin precedentes que exigen una revisión de las medidas de protección social a escala nacional y mundial. Este estudio examina los aspectos económicos y jurídicos de las medidas de protección social en el contexto de la pandemia, prestando especial atención a Ucrania y a los Estados miembros de la UE. El estudio utiliza un análisis comparativo de contenidos para examinar la aplicación por parte de Ucrania de prácticas internacionales, como la creación del Fondo contra el Coronavirus como medida presupuestaria específica. La investigación integra métodos económicos y jurídicos, incluido el análisis jurídico comparativo, para evaluar la eficacia de las medidas de protección social existentes en el contexto de la inestabilidad económica y la asistencia a los grupos vulnerables. Las conclusiones ponen de relieve la urgente necesidad de políticas de protección social flexibles y sostenibles que incluyan no solo a los grupos tradicionalmente vulnerables, sino también a los ciudadanos económicamente activos afectados por la crisis reciente. El estudio aporta nuevas perspectivas al debate en curso sobre el papel de los sistemas jurídicos y económicos a la hora de garantizar la estabilidad social ante la incertidumbre global.

1. INTRODUCTION

The COVID-19 pandemic, which began at the end of 2019, rapidly evolved into a global crisis with profound epidemiological, geopolitical, and socioeconomic consequences. By late 2020, the World Health Organization (WHO) reported more than 76 million confirmed cases and over 1.7 million deaths worldwide, signalling an unprecedented disruption of social and economic systems across all regions (Treshtov,

2020). The COVID-19 pandemic posed a challenge unlike anything social protection systems had faced before. It revealed major weaknesses in the structure of these systems. It showed that many of them were not adequately designed (either financially or legally) to handle a crisis of this scale. In Ukraine, as in many countries of the European Union, the pandemic led to a sharp deterioration in socio-economic indicators, a decline in employment, an increase in poverty, and the need for rapid adaptation of legislative mechanisms for social support. Although the range of anti-crisis measures was wide, there has yet to be a comprehensive scientific assessment of how effective and structurally balanced these measures were compared to European practices.

The pandemic's growing scale and its long-term impact forced governments to stabilize the economy, support the labor market, and protect the most vulnerable groups of the population simultaneously (Artemenko et al., 2020; Smirnova et al., 2020). Since the Constitution of Ukraine guarantees the protection of life and health as fundamental rights, the government was required to prioritize public safety during the crisis. This prioritization led to interventions that, although essential, caused serious economic disruptions and considerable financial losses for businesses and households (Bobrova & Lomonosova, 2020). Employers and trade unions faced unprecedented obstacles due to quarantine restrictions, economic contraction, and shifts in organizational structures, while discrimination and social stigmatization at work only exacerbated social tensions.

These pressing issues make the role of the state in providing effective social protection increasingly important. Labor market stabilization through government initiatives, ensuring financial security for vulnerable groups, and creating favorable conditions for economic recovery should be top priorities. The effective support measures can be provided through elaborate programs aimed at restoring normalcy and protecting the welfare of citizens both during and after the COVID-19 crisis (Zhou et al., 2023). Social protection, as the main mechanism of state assistance to socially vulnerable groups of citizens, underwent a significant transformation during the pandemic. Studies by Wagner (2020), Treshchov (2020), and other authors show that the need for

social support extends far beyond vulnerable groups during a crisis, as the working population also suffers financial difficulties. Thus, there is a need to develop more flexible and differentiated mechanisms of state assistance (Stryzhkova, 2020).

The economic crisis caused by the COVID-19 pandemic has demonstrated that social protection should extend beyond the traditionally vulnerable. Economically active citizens, irrespective of their field of activity or business turnover, have faced unprecedented financial difficulties, which has necessitated the application of targeted state support policies (Wagner, 2020).

The scientific gap this study is designed to address is the lack of a systematic assessment of economic and legal mechanisms for social protection in Ukraine during the COVID-19 pandemic in comparison with other EU models of social policy. Most existing works focus on either individual legislative changes or the pandemic's macroeconomic consequences (Treshchov, 2020; Wagner, 2020; Alleman et al., 2024). However, the relationship between legal instruments, budget spending, and the actual impact of measures on the population and businesses remains understudied by academia. There is also limited research on the issue of striking a balance between supporting the working population and vulnerable groups (Bobrova & Lomonosova, 2020).

Particular attention should be paid to comparing the Ukrainian model of social protection with the approaches of countries with different types of European social systems. Poland, Germany, and Finland demonstrate distinct concepts of social policy, scales of financial support, and approaches to organizing crisis interventions, which makes it possible to assess the relevance and effectiveness of Ukrainian mechanisms in the broader European context. Ukraine's financial instruments during the pandemic, including the increase in public borrowing, exchange rate fluctuations, and the creation of a stabilization fund, were recognized as insufficient to ensure long-term macroeconomic equilibrium (Treshchov, 2020; Mäntyneva et al., 2023). According to Treshtov (2020), Ukraine's state budget domestic borrowings are projected to increase by UAH 146.5 billion, with actual domestic borrowings increasing by UAH 92.1 billion in comparison to 2020. The increase was largely

driven by a significant amount of sales of domestic government bonds by non-residents, which amounted to UAH 8 billion in March 2020.

The pandemic's economic consequences were particularly severe for small and medium-sized enterprises worldwide. Wagner (2020) noted a sharp decline in global stock indices, oil prices, and industrial production, as well as significant disruptions in the transport, tourism, retail, and entertainment sectors. In Ukraine, falling household incomes, coupled with rising profits in several digital industries, exacerbated structural imbalances and indicated the urgent need for targeted economic recovery and social support measures.

The relevance of this study lies in the fact that the effectiveness of social protection during a pandemic directly impacts social stability, economic security, and the state's ability to ensure the basic rights of its citizens. In the context of ongoing economic instability and the need to reform the Ukrainian social protection system in accordance with European requirements, a comparative analysis with EU countries is of practical and strategic importance.

The objectives of this study are as follows: to analyze the economic and legal challenges faced by Ukraine's social protection system during the COVID-19 pandemic; to identify the main anti-crisis mechanisms of social support introduced by Ukraine in 2020-2021 and assess their effectiveness in ensuring social and economic stability; to examine the state's budgetary and financial instruments, in particular the COVID-19 Fund, the volume and structure of expenditures, and their actual impact on various population groups and businesses.

The central focus of this study is a comparative analysis of Ukraine's social protection measures with those of Poland, Germany, and Finland. The analysis should identify the structural strengths and weaknesses of the Ukrainian model, establish the degree of compliance of national anti-crisis measures with European standards, and determine factors affecting the effectiveness of crisis interventions. Thus, the article aims to develop substantiated recommendations for improving the legal and economic mechanisms of social protection in Ukraine, increasing their resilience to future crises, and ensuring more balanced support for both vulnerable and working population groups.

2. MATERIALS AND METHODS

The study was based on a comprehensive analysis of the economic and legal aspects of social protection of the population during the COVID-19 pandemic, which required the use of diverse sources and methodological approaches. The materials for the study consisted of the regulatory and legal acts of Ukraine adopted in 2020 and 2021 in response to the pandemic, specifically laws, resolutions of the Cabinet of Ministers, and budget decisions aimed at regulating social protection, supporting businesses, and the operation of the COVID-19 Fund. Official statistical data from the Ministry of Finance of Ukraine, the State Statistics Service of Ukraine, the Pension Fund of Ukraine, the Social Insurance Fund, Eurostat, the European Central Bank, and relevant international organizations (ILO, UNICEF, and EBRD) were used to conduct a quantitative analysis of budget expenditures, social transfers, and macroeconomic indicators. Ukrainian and foreign scholarly papers, expert reports by international institutions, and comparative analytical studies of social policy in EU countries supplemented the study's analytical base. Government public registers and official databases of EU countries, European Commission recommendations, and national budget reports of Poland, Finland, and Germany were also used for comparative analysis.

The process of data collection and analysis was organized in several consecutive stages. First, a search and systematization of regulatory acts of Ukraine adopted in 2020 and 2021 in response to the pandemic was carried out in order to identify key forms of social protection of working and vulnerable groups of the population. Then, statistical data on budget expenditures on social protection and business support were collected, including the amount of funding from the COVID-19 Fund. The data obtained were summarized and structured for further comparison with similar indicators of EU Member States.

Comparative content analysis helped to analyze the regulatory legal acts, budget decisions, and state support programs in different jurisdictions. The analysis involved coding key categories and thematic blocks: types of social assistance, criteria for income support, financing mechanisms, priority groups of recipients, and institutional structure

of resource distribution. Comparative content analysis identified patterns, similarities, and differences in the approaches of different countries to organizing social protection during the pandemic. Furthermore, it helped to determine the extent to which Ukrainian measures correspond to European practice.

The comparative legal method was used to compare the regulation of social protection in Ukraine with the legal mechanisms operating in the EU countries. The comparison was carried out according to the following criteria: the level of regulatory itemization of anti-crisis measures; legal guarantees for employees and entrepreneurs; the presence of specialized funds or a package of emergency measures; legislative restrictions for minimizing socio-economic risks; compliance with European principles of social policy and the requirements of the European Social Charter. This made it possible to assess the scale of state support, the legal logic of its implementation, and the balance of interests of various social groups.

The choice of Poland, Finland, and Germany for comparison was conditioned by several methodological criteria. First, these countries represent different models of European social protection systems; the German model is continental, the Polish one represents a post-socialist model with an active phase of reforms, while the Finnish one belongs to the Scandinavian universalist model. This showed how different institutional approaches responded to the same crisis. Second, all three countries promptly adopted effective anti-crisis assistance packages, which provided for a well-founded comparison of the scale of support and the effectiveness of legal mechanisms. Third, these countries are methodologically relevant for Ukraine. Poland has similar starting conditions and a common post-socialist experience, Finland is an active implementer of innovative social practices, and Germany is a benchmark in European social policy. Thus, the choice of countries was not random but aimed at obtaining a representative range of approaches for comparison with the Ukrainian model.

Based on statistical materials, the intensity of anti-crisis spending in Ukraine and the EU countries was examined, and structural differences in state support mechanisms were determined. A structural-log-

ical method supplemented the economic analysis to systematize the functions of the COVID-19 Fund, determine the logic of the distribution of funds, and outline the relationship between financial and social indicators.

The system analysis method made it possible to consider social protection as a complex multi-level mechanism, involving financial, legal, organizational, and institutional components. Thus, the study established and assessed the interaction between state bodies, social insurance funds, local communities, and international institutions during the pandemic crisis. The analytical-synthetic method was used to generalize the results of previous studies; this helped to single out typical problems inherent in social protection systems and compare the effectiveness of various state support instruments.

A multi-level crisis caused by the COVID-19 pandemic exacerbated the need for integrating the legal and economic dimensions of social protection, which conditioned the choice of a complex methodological approach. The combination of quantitative and qualitative methods provided a holistic picture of the socio-economic consequences of the pandemic and helped to develop well-founded recommendations for reforming the social protection system in Ukraine.

3. RESULTS AND DISCUSSION

3.1. Economic and financial support as a key element of state development during the pandemic

Ensuring the protection of human rights is a fundamental obligation of any democratic state, especially in times of crisis, whether caused by anthropogenic or biological factors. Ukraine's integration of its legal system into international human rights norms is vital on its path to full membership in the European Union (EU). An important part of this process is strengthening national social protection legislation to ensure that all citizens can realize their constitutional rights and freedoms. Modern

democratic states must create comprehensive legal and organizational mechanisms to ensure social protection as a basic function of society.

The right is guaranteed by compulsory state social insurance through insurance contributions from citizens, enterprises, institutions and organizations, as well as social insurance funds, including budgetary ones; and by the creation of a system of state, municipal and private institutions for the care of disabled persons (Constitution of Ukraine, 1996). The use of doctrinal definitions is equally important, as scholars often explain and clarify the definitions provided by the legislator in a more meaningful way (Government Accountability Office, 2023).

The main objective of social protection is to guarantee a standard of living through legal, economic and material support, especially for those at risk. It extends at the same time to economically active citizens, ensuring high living and working conditions by maintaining social norms. Pidlypna (2015) argues that social protection is not just a component of public policy but a fundamental necessity for maintaining a civilized society at a high level enough for all. The foundation of society, individuals should be cared for and treated humanely as a reflection of the state's desire for justice and stability. The priority of social protection, especially for those most vulnerable to state support, reaffirms historical responsibility while contributing to the current security and well-being of citizens.

Barannik (2017) states that the task of the majority of social security systems is to secure the population's financial stability, securing equal access to medical treatment and proper social services. Social security as a structured system is present in the majority of states around the world. In developed economies, social protection is a central pillar of the national economy, with expenditures on it currently surpassing a quarter of GDP. The majority of advanced social protection systems are found in the EU. Social programs initially arose and became established in these countries. The experience of all these countries testifies that "the existence of a well-crafted social protection system covering the entire population does not only render them better off, expands and stabilizes the country's manpower, but also promotes economic development and stabilizes the political and social climate of the nation.

Social protection serves the interests of society, establishes public harmony and provides a general sense of social security to the members.”

The financial situation of 68% of Ukrainian families deteriorated due to the coronavirus crisis, according to an August survey by the European Bank for Reconstruction and Development (EBRD) and the Info Institute research center. Almost 26% of the respondents reported having to reduce the amount of food they spent on. The UNICEF calculates that more than six million women in Ukraine, and 1.4 million children, will be likely to fall below the poverty line because of the socio-economic crisis that has been created by COVID-19. The Ministry of Social Policy places at 20,000 the number of individuals in need of state support added through March's end.

The main resources for the implementation of social protection need to be identified. As Smirnova (2020) notes, social protection in Ukraine is guaranteed by a number of key mechanisms. These mechanisms include financial support for the economically active part of the population through social insurance, pensions, financial assistance to vulnerable groups, family support, compensation payments, income indexation, special allowances, and the provision of social services. Social protection is provided through a combination of social insurance policies and social assistance programs (Clegg et al., 2023).

Social protection systems should also be considered as an investment in the future, since they not only assist individuals and families in coping with crises, but also contribute to the economic stability of a country. The introduction of digital tools and modern technologies in the management of social services can therefore increase accessibility, reduce bureaucracy and make the system more responsive to changing needs.

Ukrainian citizens are challenged by indefinite quarantine restrictions that affect their material and economic security, leading to unjustified redundancies, salary cuts, or even dismissals. Klymenko (2017) states that expenditures on public security are made from various sources, including state and local budgets, public and private social funds, economic entities of all ownership forms, and charitable organizations. This financial support is provided through the redistribution of

gross domestic product on the principles of social solidarity, which ensures equal assistance to all participants in the social protection system. The assistance is provided through the redistribution of financial resources between different socio-economic and socio-demographic groups of the population.

The Budget Code of Ukraine (2010) states in Article 87-91 that in Ukraine the financing of social security and social protection from the state and local budgets is regulated by Articles 87-91. Funds from the state and local budgets are allocated to various areas of social protection, such as assistance to disabled persons, pensioners, war and labor veterans, families, children and young people, the unemployed and other vulnerable groups (Quinn et al., 2022). Social protection budgets are also allocated for housing, research and development in the field of social protection and other activities. Social services also play an important role beyond social protection, although their financing varies significantly depending on the budgetary authority regulating each institution (Artemenko et al., 2020).

The Ukrainian Cabinet of Ministers has prepared the Resolution "On approval of the procedure for the use of the funds for combating the acute respiratory disease COVID-19 caused by the coronavirus SARS-CoV-2 and its consequences" to implement proper and efficient use of money in response to COVID-19. The resolution defines the main process of spending funds from the COVID-19 Fund, created in the state budget, in line with the quarantine adopted by the Cabinet of Ministers of Ukraine during the period of its validity and for an additional 30 days upon its cancellation (Cabinet of Ministers, 2020d).

Ukraine created the Anti-Crisis Fund for Fighting COVID-19 in 2020 at the expense of the state budget to combat the pandemic and its consequences during the quarantine and within 30 days after its lifting. The fund initially amounted to approximately UAH 65 billion, distributed through budget sequestration and amendments. This redistribution introduced spending cuts in the areas of culture, the Ministry of Infrastructure, and the Ministry for Development of Economy, Trade, and Agriculture, and accelerated the development of the state budget

deficit. The total amount of the COVID-19 Fund amounted to UAH 80.9 billion as of the end of 2020.

According to Treshtov (2020), the COVID-19 Fund was intended to finance expenditures for the prevention, localization and elimination of outbreaks, epidemics and pandemics. These included the procurement of essential goods, medical services and treatment under the state guarantee program. Most of the expenditures went to priority expenditures, specifically UAH 15.8 billion for state-guaranteed treatment, such as additional payments to doctors and health care workers directly involved in fighting the disease.

Ukraine also spent UAH 10 billion in additional payments to pensioners and UAH 0.6 billion in unemployment benefits through the Compulsory State Social Insurance Fund of Ukraine. Despite these payments, the assistance provided by Ukraine is relatively low compared to that provided by EU countries. The Italian government, for example, has approved economic aid packages worth EUR 750 billion to businesses, including EUR 340 billion in government-issued loans and EUR 400 billion to provide liquidity to businesses in various sectors, with EUR 200 billion to be directed to the domestic market and the same amount to export support (Consiglio dei Ministri, 2020).

The Government of the Federal Republic of Germany has initiated a large-scale support package worth EUR 750 billion for citizens and businesses during the pandemic. Europe has invested EUR 600 billion in the creation of a loan fund and nationalization of key companies that have been severely affected by the crisis. The remaining EUR 156 billion was allocated to support small businesses and individuals, including a EUR 33.5 billion reduction in tax revenues through tax holidays. Another EUR 50 billion was allocated specifically to support the self-employed and small businesses (Sustainable Development Goals, 2023).

Social protection measures also included tenant protection, which protected tenants from eviction due to rent arrears (Mind, 2020). EU finance ministers approved a EUR 540 billion economic package to stabilize Europe's economy. It includes EUR 100 billion in wage subsidies to persuade corporations to keep workers on their payrolls by reducing working hours, EUR 200 billion to cancel corporate credit initiatives, and

EUR 240 billion in cheap loans under the European Stability Mechanism (Strupczewski & Baczyńska, 2020). Germany's budget expenditures demonstrate the government's focus on reducing the economic impact of COVID-19 by prioritizing fiscal support for large companies and small and medium-sized enterprises (Ezeilo & Green-McKenzie, 2024).

The governments of Poland and Finland have taken significant financial measures to reduce the economic damage caused by the SARS-Cov-2 pandemic. The Polish Economic and Social Crisis Shield program, worth about USD 52 billion, aims to protect workers from dismissal, health care, business viability, and support public spending. This program involves the payment of 40% of workers' wages to protect them from unemployment, with recipients allowed to withhold social benefits (Ukrinform, 2020). Finland provided EUR 15 billion to compensate for the economic impact of the pandemic, ensuring temporary unemployment for three months for all entrepreneurs and self-employed personnel. Also EUR 150 million was allocated to the Business Finland fund to help pay for SMEs, especially those working in tourism, the arts and subcontracting services (Doronina, 2024).

To assess the extent to which Ukrainian measures are structurally coherent, it is useful to compare them with different models of social protection in EU countries, where the interaction of economic and legal policies is more integrated (Table 1).

Comparative analysis showed that Ukrainian anti-crisis measures differed significantly from European ones both in terms of the scale of financing and institutional logic. Unlike Germany and Finland, where the priority was to maintain employment through partial unemployment mechanisms and support business liquidity, Ukraine focused on one-time benefits and targeted compensations, which were rather short-term in nature. The insufficient scale of the COVID-19 Fund, the fragmentation of legislative changes, and the absence of a single institutional center for crisis management led to a less resilient social protection system compared to EU countries. In Poland and Germany, support was integrated, large-scale, and based on clear regulatory mechanisms, which reflected the maturity of their social security mod-

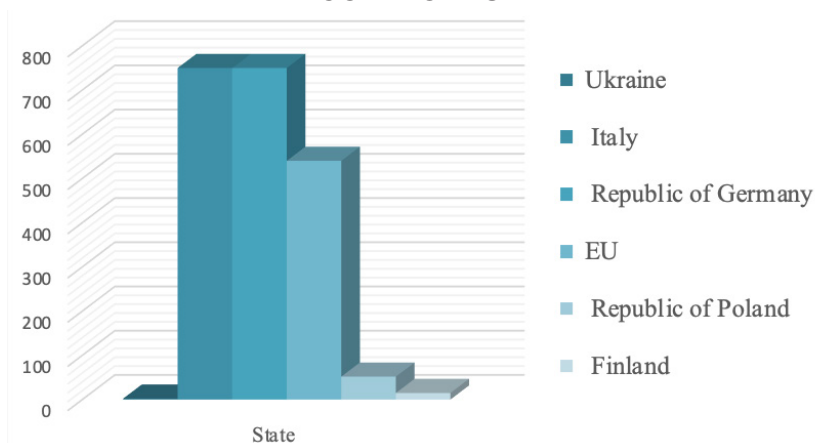
els. Thus, the Ukrainian response to the pandemic was mainly reactive, while European approaches were strategically proactive.

TABLE 1
COMPARISON OF KEY ECONOMIC AND LEGAL SOCIAL PROTECTION MEASURES DURING THE COVID-19 PANDEMIC

Country	Direct social benefits	Business support	Employment protection	Regulatory patterns	Scale of financing
Ukraine	One-time benefit of UAH 8,000, additional benefits to retirees	Limited support for SMEs; tax holidays; reduction of the single social contribution	Partial unemployment, exemption from fines	COVID-19 Fund; numerous Cabinet of Ministers resolutions	UAH 80.9 bln
Poland	Benefits to employees, subsidies to families	"Anti-Crisis Shield", which ensured compensation of salaries up to 40%	Employment retention programs	A separate set of COVID-19 laws	USD 52 bln
Finland	Increased social assistance, support for sole proprietors	Preferential loans; allocation of funds for SMEs	Temporary extension of unemployment benefits	Flexibility of labor legislation	EUR 15 bln
Germany	Social additional benefits, protection of tenants	Large subsidies; state guarantees; nationalization	Kurzarbeit (part-time work payments)	A powerful legislative framework for crisis response	EUR 750 bln

The measures are intended to enable companies to take advantage of extraordinary opportunities. Retirement contributions will be postponed by three months and firms will be able to defer tax payments in March and May to later quarters. The measures will be covered by new loans from the government. There are also government support for struggling airlines, with EUR 600 million going to the national carrier Finnair (Solonyna, 2020).

FIGURE 1
**GLOBAL FINANCIAL IMPACT OF THE CORONAVIRUS
CONTROL FUND**



Source: Treshtov (2020).

Many enterprises, despite the implementation of financial assistance programs, encountered bureaucratic difficulties in obtaining funds for financing. The long process of processing applications, complex eligibility criteria and delays in disbursements reduced the effectiveness of state support. SMEs requiring rapid financial support to continue operating were often unable to meet these criteria, leading to business closures and significant economic decline in several sectors.

The difference between Ukraine and EU member states in the amount of financial assistance indicates structural weaknesses in the national social protection system. EU governments have provided significant funds for business support and employment protection, while Ukraine's limited budgetary space has led to an unequal distribution of aid. European Union countries have also introduced innovative support mechanisms, such as tax breaks and subsidies for businesses, that were virtually absent from Ukraine's aid strategy. These contrasts emphasize the need for long-term reforms of Ukraine's social and economic policies.

As Ukraine continues its path towards EU integration, its social protection system will be essential for development and expansion so that all citizens, regardless of their socio-economic status, can fully realize their constitutional rights and live in dignity. By ensuring that the most vulnerable are prioritized, the system is transparent and optimized, Ukraine can create a stronger society able to face future challenges while preserving the basic principles of justice and equality.

Since the regulatory framework that determines the accessibility, speed, and targeting of state intervention, social support instruments cannot be considered separately from the legal mechanism for their implementation.

3.2. Legal framework for social protection of the population during the COVID-19 pandemic

Since joining the Association Agreement with the European Union, Ukraine attempts to introduce European standards. Measures of social protection, including financial assistance to different segments of the population affected by the pandemic, demonstrate an extremely disregardful attitude towards people who contribute to the country's economic progress. Vulnerable groups received almost a third of the financial aid budget (The Verkhovna Rada of Ukraine, 1996; 2010; 2020c; 2020b).

The Ukrainian government has developed a number of laws and regulations to address the effects of the crisis as part of its social protection legislation during the novel coronavirus pandemic. The most significant legislative acts include laws amending legislative acts on additional social and economic guarantees in the context of the spread of COVID-19, as well as laws aimed at preventing the spread of the disease and providing social assistance to families and individuals. The measures include measures aimed at providing state social assistance, managing restrictive anti-epidemic measures, and providing housing subsidies to low-income groups. These measures remain focused on vulnerable populations at the expense of taxpayers who make the overall economic contribution, and provide relatively less assistance to them (The Cabinet of Ministers, 2020f; 2020c; 2020a; 2020b).

These regulations are intended to promote social protection of the population during the implementation of measures aimed at preventing the occurrence and spread of the acute respiratory disease COVID-19. The government has also taken various steps to support businesses in addition to financial assistance to especially vulnerable groups (The Verkhovna Rada of Ukraine, 2020a; 2020b).

Strizhkova (2020) states that, financially, all of these innovations cannot be possible unless economic entities are functioning in their normal manner. Governments of all nations are attempting to support enterprises under the existing conditions. Ukraine has undertaken several emergency steps in the interest of domestic business, such as reducing the financial load (implementing tax holidays and tax-free treatment of products necessary to impose pandemic restrictions, a moratorium on tax audits, etc.), but since the amount of business and government losses amid the pandemic crisis cannot be determined quantitatively, specialists substantiate the state support for companies for at least several years.

Kiselyova (2020) explains the most significant steps in the field of social protection taken to support companies affected by the crisis. The aim of these steps is to alleviate the financial burden on entrepreneurs and stabilize the operation of small and medium-sized enterprises in difficult economic conditions. A key measure was the introduction of a temporary exemption for individual entrepreneurs from the calculation and payment of the unified social tax (UST). A moratorium on inspections of businesses by regulatory authorities was introduced, reducing the administrative burden on businesses. Fines for tax violations were also abolished, which helped to avoid additional costs.

Protection measures were introduced in the housing sector to prevent evictions for non-payment of utility bills, and a moratorium on penalties and fines for overdue utility bills. Individual entrepreneurs were also exempted from fines for breach of consumer loan agreements, easing the situation of those with cash flow problems. Partial unemployment benefits were introduced for employees of small and medium-sized businesses who retained their jobs, helping both employers and employees to receive financial support. The government also postponed mortgage repayments, which relieved borrowers of their financial

obligations. Legal entities and individual entrepreneurs were exempted from paying land tax, which allowed them to reduce their operating costs. The measures were aimed at protecting businesses, preserving employment and maintaining economic stability during the crisis.

On 7 April 2021, the Ukrainian Cabinet of Ministers adopted a decision to provide material aid in the amount of UAH 8.000 to workers and private entrepreneurs affected by the COVID-19 pandemic. The beneficiary of the assistance is determined in line with the applicant's main activity indicated in the Unified State Register for the previous month of filing. Local authorities also have the right to allocate extra support from local budgets at their discretion. The steps are taken to ease financial hardships and ensure economic stability amid the crisis.

The experts usually argue that the provided incentives were insufficient to compensate for the effects of the economic downturn. Wagner (2020) suggests that additional measures are needed to support SMEs to get back on their feet after the quarantine is lifted. This includes debt and loan write-offs, rent exemptions with the possibility of deferred payments, and the expansion of the scope of simplified taxation to reduce the pressure on businesses. The same program was initiated in the winter of 2020.

The Ministry of Economy of Ukraine reported that more than 480.000 entrepreneurs and employees received a one-time compensation of UAH 8.000, amounting to more than UAH 3.8 billion in total state aid. Additionally, UAH 200 million was allocated to assist entrepreneurs in paying the unified social tax. But only 10% of the more than 1.9 million private entrepreneurs in Ukraine, who could potentially employ more than three million people, received financial assistance.

An important measure is to reduce the workforce to the required number. Companies will have to strike a balance between laying off non-essential employees or placing them on temporary unpaid leave and protecting critical employees. Companies may choose not to dismiss employees but to reassign them to other positions, for example, providing services or producing products that were in high demand during the crisis, or even lending staff to other companies at reduced rates. Restrictions on hiring personnel should also be considered, as

wages in certain professions may decline, making qualified specialists more competitive in the labor market.

The labor market difficulties resulting from the pandemic were not limited to job losses. Workers, especially in the service and informal sectors, faced wage reductions and precarious working conditions, and uncertainty about future employment. Governments have responded by attempting to implement wage subsidy programs, but these initiatives have often been ineffective due to underfunding and administrative inefficiencies. The lack of a coordinated approach to combining public health with economic stability further aggravated the financial situation of workers and entrepreneurs.

Business viability requires establishing methods for assessing the cost of consulting services that would allow companies to engage professionals to develop new technologies without incurring excessive costs. Assistance to enterprises that have moved online is also crucial, whether in the form of direct financial assistance or tax breaks. The government should finally increase public procurement from SMEs, ensuring steady demand and financial stability for businesses in the post-crisis recovery process.

Bobrova and Lomonosov (2020) propose both short-term measures to respond to the external impacts of the pandemic and quarantine and long-term measures to reform social protection policies. The authors emphasize the need to expand staff positions in relevant state institutions of territorial centers and social service centers. The Ministry of Social Policy of Ukraine, in case of insufficient funding from district, city or LSG budgets, should provide proper financial support to such organizations. The provision of safe and comfortable conditions for persons in need of social adaptation, rehabilitation or day care services in social and territorial institutions is also of great importance. The decent wages for social protection workers are also a right with the obligatory provision of improved working conditions.

3.3. Reform priorities during the crisis and research limitations

The COVID-19 pandemic revealed significant economic and legal vulnerabilities in Ukraine's social protection system, which remain rele-

vant for preparing for future crises. The results of the study show it is necessary to strengthen Ukraine's institutional, financial, and regulatory capacity by developing a legal framework for the rapid introduction of temporary emergency measures. One of the key recommendations is to create a legally defined crisis response mechanism that activates simplified procedures for financing, distributing, and monitoring social support during emergencies. Such a mechanism will reduce legal uncertainty and accelerate state intervention. At the economic level, Ukraine should adopt a flexible model of budget reserve accumulation based on multi-source financing, including permanent stabilization funds, international credit instruments, and redistribution mechanisms. It will help maintain fiscal stability without excessive monetary issuance or inflationary pressure.

Another strategic direction concerns strengthening social support targeting and transparency. Integrated eligibility criteria and digital tools for the rapid identification of beneficiaries, including the self-employed, small businesses, and employees in high-risk industries, will increase the efficiency of public spending and ensure fairer access to assistance. To address labor market issues, it is necessary to intensify legal safeguards for employees and employers by introducing clear rules on flexible employment models, wage compensation schemes, and collective bargaining during crises. The social protection system should be fully digitalized, and state registries should be integrated. This will make it possible to distribute benefits faster and more transparently, as well as to monitor policy results in real time. It is also important to ensure public accountability. This can be achieved through regular audits, open data dashboards, and oversight by civil society organizations, which together help strengthen trust in government actions. Additionally, cooperation between institutions needs to be formalized. Clear procedures, mandates, responsibilities, and information-sharing channels should be established between the Ministry of Social Policy, the Ministry of Finance, local authorities, and employment services.

Finally, Ukraine should strengthen international cooperation and adopt the best European practices. This includes regular knowledge exchange, broader access to EU credit and technical resources, and

collaboration with international financial institutions. It also involves aligning national legislation with European social protection standards. Taken together, these measures will significantly improve Ukraine's preparedness for future global crises.

Although the analysis conducted is comprehensive, the study has several limitations that should be considered when interpreting the results obtained. First, the available data on social protection during the COVID-19 pandemic are uneven and limited. Much of the information, especially on the operational distribution of funds within the COVID-19 Fund, was published with a delay, and individual budget indicators were available only in summary or aggregated form. This restricts the accuracy of comparing actual expenditures and assessing the effectiveness of implemented measures, which is especially important for the comparative analysis with Poland, Germany, and Finland. A second limitation concerns the scope and geographic coverage of the comparison with EU countries. The analysis captures Poland, Finland, and Germany, countries that were chosen to represent different models of social protection and levels of economic development. However, many more countries are part of the EU, and they have diverse social systems, budget capacities, and institutional approaches to social support. Limiting the sample to three countries means that the results cannot fully reflect the overall variety of European responses to the pandemic and do not claim to represent the complete picture of the EU's social protection measures during COVID-19.

Third, the study relies mostly on national-level policies and does not sufficiently consider regional differences or the varying capacities of local governments to implement these measures. These disparities may influence how effective crisis interventions are in different regions of the country. Fourth, the study evaluates the impact of social protection measures mainly through macroeconomic indicators and regulatory analysis. As a result, it does not include large-scale sociological research or micro-level behavioral data that would provide a deeper understanding of how different social groups actually experienced the crisis.

Methodological limitations include potential biases inherent in comparative content analysis and comparative legal research. Both

approaches rely on interpreting the texts of regulatory and legal documents, which inevitably introduces a degree of subjectivity. Even though the analysis followed predefined coding criteria, it was not possible to eliminate the influence of the researcher's prior experience or knowledge on the classification and evaluation of specific institutional decisions. In addition, comparing the scale of financial support across countries may lead to distortions caused by differences in budget structures, exchange rates, economic size, and institutional arrangements. These factors can limit the extent to which financial indicators are directly comparable and may affect the accuracy of cross-country comparisons.

Given these limitations, the results should be viewed as an analytical framework that can guide more comprehensive future research. Such research could include a larger set of countries, more reliable and detailed microdata, and a longer time period for analysis. Although the limitations exist, they do not invalidate the study's core results. Instead, they highlight the importance of conducting further studies that incorporate more detailed fiscal data, longitudinal monitoring, and multilevel governance analysis to refine the assessment of the resilience of Ukraine's social protection to future crises.

4. CONCLUSION

The findings of this study demonstrated that the COVID-19 pandemic served as a test of the structural integrity and institutional resilience of national social protection systems. The analysis of economic and legal instruments applied in Ukraine in 2020 and 2021 showed that the governmental response was largely fragmented. This significantly limited its effectiveness. Despite the establishment of a special COVID-19 Fund and several targeted support programs, the Ukrainian model of social protection proved to be insufficiently integrated. Economic resources, legal mechanisms, and social needs were not adequately aligned. This stands in contrast to the approaches of countries such as Germany, Finland, and Poland. Their crisis interventions were systemic and based on structurally integrated policy models.

The principal scientific contribution of this study is the identification of a relationship between the level of institutional coherence in social protection and its actual capacity to mitigate the consequences of the pandemic. The comparative analysis showed that countries with well-established and well-integrated social models ensured faster responses, higher levels of support, and broader coverage of both working and vulnerable population groups. The Ukrainian system was characterized by regulatory fragmentation, limited financial resources, and the absence of unified procedures for the distribution of assistance.

The analysis conducted enables several recommendations for public policy to be suggested. First, crisis response measures in Ukraine require a shift from isolated and reactive programs to long-term instruments that combine legal, financial, and social components within a unified structure. Second, the reform of the social protection system should be grounded in the principles of targeting, transparency, and predictability. This requires institutional consolidation of the bodies responsible for social policy. Third, stronger social resilience is possible only if stable financial reserves and mechanisms are created. These mechanisms should support both vulnerable and working population groups during periods of crisis.

The conclusions of this study should be considered in light of the identified limitations. These include limited availability of statistical data, differences in reporting across countries, and a few EU states included in the comparison. These factors restrict the generalizability of the results to all European models of social protection. Future research could focus on a broader set of countries. It could also examine the long-term effects of crisis interventions and conduct micro-level analyses of how support measures affect specific population groups.

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