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Natalia Kharadze¹, Dea Pirskhalaishvili², Davit Dugladze³

^{1,2}*Ivane Javakhishvili Tbilisi State University,*

³*Georgian State Teaching University of Physical Education and Sport
Georgia*

CHALLENGES OF ACADEMIC PERSONNEL OF RETIREMENT AGE IN TERMS OF GENDER

One of the significant issues in employee career management is the dignified life of academic personnel at retirement age. Different countries have different issues with the aforementioned issue. The problem with employees in the education sector in Georgia is particularly noteworthy.

Our research was devoted to this issue. We surveyed the academic personnel working for several universities, and 71.9% of them were women (453). The data processing was done using the SPSS software package.

Women's retirement issues have been researched in a variety of directions. The dread of losing one's employment includes several blocks of factors.

We discussed the extremely significant concerns created by finances in the first block, specifically quality meals, maintaining health, aiding family, and others. Several important hypotheses were developed during the research process:

- *Retirement savings for life insurance (Q9) influence the following variable - fear of job loss at retirement age (Q8);*
- *Retirement savings for life insurance (Q9) influence the following variable - I will be unable to purchase high-quality food (q14 1);*
- *Retirement savings for life insurance (Q9) influence the following variable - I will be unable to retain my health condition (q14_2);*
- *Retirement savings for life insurance (Q9) influence the following variable -I will be unable to travel (q14 3);*
- *Retirement savings for life insurance (Q9) influence the following variable – I will not be able to help my relatives (q14_4);*
- *Retirement savings for life insurance (Q9) influence the following variable –I will find it challenging psychologically to leave my workplace (q14 5);*
- *Retirement savings for life insurance (Q9) influence the following variable - Have you considered how to spend the time you'll have after retiring? (q16).*

Ignoring the problems brought up in the research will lead to serious repercussions. It should be crucial for the country to lessen the stressful environment that educators work in and to consider the issues that are brought on by it.

Key words: *Retirement age, women, career management, work-life balance, leisure time*

¹ნატალია ხარაძე, დეა ფირცხალაიშვილი², დავით დუგლაძე³

^{1,2}ივანე ჯავახიშვილის სახელობის თბილისის სახელმწიფო უნივერსიტეტი
³ საქართველოს ფიზიკური აღზრდისა და სპორტის სახელმწიფო სასწავლო
უნივერსიტეტი
საქართველო

**საპენსიო ასაკის აკადემიური პერსონალის გამოწვევები გენდერული
ნიშნით**

აკადემიური პერსონალის კარიერის მართვის ერთ-ერთი მნიშვნელოვანი საკითხია, საპენსიო ასაკში მათი ღირსეული ცხოვრების უზრუნველყოფა. აღნიშნულ საკითხთან დაკავშირებით, სხვადასხვა ქვეყანა განსხვავებული გამოწვევების წინაშე დგას. შესაბამისად, საქართველოშიც განათლების სექტორში დასაქმებულების პრობლემებიც საყურადღებოა. ჩვენ მიერ ჩატარებული კვლევაც აღნიშნულ საკითხებს მიეძღვნა.

გამოკითხული იქნა წამყვან უნივერსიტეტებში მომუშავე აკადემიური პერსონალი, რომელთაგან 71.9% იყო ქალი (453). მონაცემთა დამუშავება განხორციელდა SPSS პროგრამული პაკეტის გამოყენებით.

ქალთა საპენსიო საკითხები გამოკვლეულია სხვადასხვა მიმართულებით. ერთ-ერთია სამსახურის დაკარგვის შიში, რომელიც მოიცავს ფაქტორების რამდენიმე ბლოკს.

პირველ ბლოკში განვიხილეთ ფინანსებთან დაკავშირებული უკიდურესად მნიშვნელოვანი პრობლემები, კერძოდ, ხარისხიანი კვება, ჯანმრთელობის შენარჩუნება, ოჯახის დახმარება და სხვა. კვლევის პროცესში ჩამოვყალიბეთ რამდენიმე მნიშვნელოვანი ჰიპოთეზა:

- საპენსიო დანაზოგი (Q9) გავლენას ახდენს შემდეგ ცვლადზე - საპენსიო ასაკში სამუშაოს დაკარგვის შიში (Q8);
- საპენსიო დანაზოგი (Q9) გავლენას ახდენს შემდეგ ცვლადზე - ვერ შევძლებ მაღალი ხარისხის საკვების შეძენას (q14_1);
- საპენსიო დანაზოგი (Q9) გავლენას ახდენს შემდეგ ცვლადზე - ვერ შევინარჩუნებ ჯანმრთელობის მდგომარეობას (q14_2);
- საპენსიო დანაზოგი (Q9) გავლენას ახდენს შემდეგ ცვლადზე - ვერ ვიმოგზაურებ (q14_3);
- საპენსიო დანაზოგი (Q9) გავლენას ახდენს შემდეგ ცვლადზე - ვერ დავეხმარები ჩემს ახლობლებს (q14_4);
- საპენსიო დანაზოგი (Q9) გავლენას ახდენს შემდეგ ცვლადზე - ფსიქოლოგიურად რთული იქნება ჩემთვის სამუშაო ადგილის დატოვება (q14_5);
- საპენსიო დანაზოგი (Q9) გავლენას ახდენს შემდეგ ცვლადზე - გიფიქრიათ, როგორ გაანაწილოთ დრო, რომელიც გამოგითავისუფლდებათ პენსიაზე გასვლის შემდეგ? (q16).

კვლევაში წამოჭრილი პრობლემების იგნორირება სერიოზულ გავლენას მოახდენს უმაღლესი განათლების სისტემაში დასაქმებულებზე და შეამცირებს მომავალ თაობაში აღნიშნული დარგის მიმართ მოტივაციას. ქვეყნისთვის გადამწყვეტი უნდა იყოს იმ სტრესული გარემოს შემცირება, რომელშიც პედაგოგებს უწევთ საქმიანობა. მნიშვნელოვანია პრობლემების გამომწვევი მიზეზების კვლევა და მათი გადაჭრის გზების ძიება.

საკვანძო სიტყვები: საპენსიო ასაკი, ქალები, კარიერის მენეჯმენტი, სამუშაო-ცხოვრების ბალანსი, თავისუფალი დრო

Introduction

Academic staff career management faces numerous challenges [1], particularly in Georgia. European education specialists discuss the flaws, whose eradication should improve the profession's attractiveness [2, 3].

Both in Georgia and Europe, there are two aspects of difficulties related to professors:

1. A lack of professors in certain subjects;
2. A shortage of professors in the regions;

Georgia has a considerable number of private universities. They are primarily concerned with preparing market-demanded professionals, specifically in economics and business, law, and psychology. They are less interested in mathematicians, biologists, chemists, and other related fields.

Several countries (for example, Bulgaria) pay teachers of the aforementioned disciplines twice as much as regions. Issues related to the problems of the academic staff of retirement age should not be solely in the hope of regulating the market. Negligence might put the country in jeopardy. Soon, we might find ourselves without professors in "less prestigious" disciplines.

We might use England as an illustration, which has begun to address educational issues. England focuses on attracting youthful employees. Simultaneously, there was a rise in compensation and a decrease in excessive workload [4]. Ivane Javakhishvili Tbilisi State University faces numerous challenges in the aforementioned area. In numerous instances, professors put in a lot of time and effort working with master's and doctorate students yet are not compensated for it. Professors who are motivated to assist young scientists face discrimination because their remuneration is the same as professors who avoid cooperating with young scientists (masters, Ph.D. students).

Teachers and professors have a significant deal of responsibility in terms of raising the next generation, and their work is accompanied by emotional stress [5]. Many countries implement the following types of policies:

1. Preferential credit for purchasing an apartment;
2. Preferential business loans for teachers' families;
3. Remuneration based on years of service.

Research methodology

The research was conducted in the leading universities of Georgia. During the research process, 630 respondents were interviewed. Emphasis was placed on gender issues. The collected data were analyzed using the SPSS software package. The following hypotheses were developed during the research process:

Several important hypotheses were developed during the research process:

- Retirement savings for life insurance (Q9) influence the following variable - fear of job loss at retirement age (Q8);
- Retirement savings for life insurance (Q9) influence the following variable - I will be unable to purchase high-quality food (q14_1);
- Retirement savings for life insurance (Q9) influence the following variable - I will be unable to retain my health condition (q14_2);
- Retirement savings for life insurance (Q9) influence the following variable -I will be unable to travel (q14_3);
- Retirement savings for life insurance (Q9) influence the following variable – I will not be able to help my relatives (q14_4);
- Retirement savings for life insurance (Q9) influence the following variable –I will find it challenging psychologically to leave my workplace (q14_5);
- Retirement savings for life insurance (Q9) influence the following variable - Have you considered how to spend the time you'll have after retiring? (q16).

Literature review

There are numerous publications on the issues confronting retired professors [6, 7]. Among them are studied gender-related difficulties. Unfortunately, attempts to increase the quality of education in our country are often unsystematic and fragmented. It is crucial to take into account the characteristics of professors' activities before the state takes action toward them. Pedagogical activity is related to constant communication. Fatigue has a negative impact on teachers' professional activities and worsens mental and physical well-being, which is affecting their emotional state [8,9]. Many professors frequently experience intense emotions, which can be brought on by a variety of circumstances. Among them may be the distribution of time resources [10,11] and conflict situations involving both the administration and students [12, 13].

As a result, as their experience grows, many teachers begin to feel "pedagogical crises," "exhaustion," and "burnout" [14]. Furthermore, it typically has a detrimental effect on their health. One of the primary challenges for retiring professors is the balance between their job and personal lives [15,16,17].

Many countries have applied various methods to address this issue. For example, retired German professors volunteer to teach and share their knowledge with people from all over the world. This initiative is called "Idealists with experience."

Support funds have been established for German professors who have attained retirement age. Similar funds should be formed in Georgia, which will ensure the inclusion of retired

professors in beneficial activities. For instance, it is well known that the number of doctorate and master's candidates has increased substantially not just at Ivane Javakhishvili Tbilisi State University but also at other universities. Unfortunately, according to the current regulations, the professor's work with doctoral/master's students is not considered an hourly workload, nor is he financially compensated.

Abandoning a retired colleague is morally wrong and irresponsible. We ought to value the job they have done throughout the years. Numerous students in whom the professor invested time and effort to educate and develop professionally, today hold the highest positions, including in the legislature [18,19]. It is crucial that the legislature take an interest in the mentioned issue and take steps to ease the old age of meritorious professors.

Professors in retirement experience a variety of health issues, the most serious of which is a loss of social contact [20]. The cessation of social and physical activity contributes to the deterioration of professors' health conditions. Individuals' emotional and mental health worsens as a result of loneliness, and self-care is no longer given much consideration [21]. According to the expert, a person making less money can start using cheaper products, visit the doctor less frequently, and cancel their gym membership. Psychiatrists have found that the healthiest retirees are those who are still working and take better care of themselves.

Research analysis

We were curious about the gender of the respondents throughout the research process. We can conclude from the findings that women outnumber men among those who took part in the study. Their share is 71.9 percent. Male representatives account for 28.1 percent of the total.

A substantial proportion of respondents, 88.6 percent, work in state-run educational institutions, while 11.4 percent work in the private sector. Additionally, 89.4% of women work in the public sector. In the private sector, 10.6%. For men, the rate is roughly the same.

Among the surveyed respondents, the share of married people is 65.9%. 21.4% of people are single. 5.4 percent of individuals are widows, while 7.3 percent of people are divorced. In terms of gender, the rate of women among marriageable respondents is around 8% greater than men. The percentage of married women is 23.1% less.

Respondents who have children make up 72.7%, while those who do not are 27.3%.

The involvement of universities in problem solutions is critical. They must design a variety of programs to assist retirees by providing employment alternatives to make the disturbance to their work-life balance less painful and gradual. Only 14.8% of the respondents responded positively to the aforementioned question. A negative response was given by 43.5 percent. It's also intriguing that 41.7% of respondents do not have an answer to this question. A similar outcome could be attributed to respondents' lack of knowledge about the programs (if any). If the company offers programs of this nature, all employees must be aware of them and have easier access to them. The results were virtually equally distributed among men and women.

Each person should choose a career decision in life that is in line with their inclinations and hobbies. It is important to consider the sort of activity we do while choosing a career so that later in

life the activity does not become a routine, monotonous procedure, and we have much more motivation. The organization must participate in the aforementioned process and provide them with relevant activities based on employee evaluations. Only 38.1% of the respondents noted that the organization helps them to choose activities according to their inclinations and hobbies. 61.9% responded negatively. At retirement age, a pensioner's hobby can become a means of realization.

Due to the modest amount of pension in Georgia, an individual must have a supplementary income to provide for himself financially. While 56.8% of respondents said they relied solely on the revenue of the educational institution, 43.2% of respondents stated that they had other sources of income in addition to that. An intriguing question is what a person should do who is solely dependent on salary and must drastically cut their spending after retirement. It's interesting to note that 9% fewer women than men report having an additional source of income.

At a certain stage of life, each individual needs to plan what activities will engage in after retirement age. However, in developed companies, the human resources management department frequently assists employees to identify their inclinations and hobbies, so that in the future they might replace their job with the kind of activity that will be enjoyable for them. It should be mentioned that workers in developed countries have pensions and savings that are so substantial that they can spend the remainder of their lives engaging in delightful activities, which is not conceivable in our country without additional income. 64.3% of the respondents thought about the sources of filling the time freed at retirement age. Furthermore, 35.7% of the respondents said they had not given the mentioned problem any thought.

As previously stated, the firm must psychologically prepare employees of retirement age so that they can adapt to the environment and the stress produced by job loss is not unpleasant. It's unfortunate, yet 63% of respondents working in educational institutions say their organization doesn't care about their psychological training. 34% of respondents did not know the answer to this question, which is also a negative indicator. These respondents either lacked the information or did not wish to respond. Only 2.9% of those polled responded positively. The situation is substantially worse. The existing, non-transparent system of staff selection not even at the retirement age, but despite 15-20 years of work, often leaves the staff outside the university even before the retirement age. A meritorious professor has to go through a competition with an interval of 4-6-7 years, where he is not objectively evaluated.

During the research process, we were interested in how many doctoral students have defended their dissertations under the guidance of the respondents. Many professors end their careers without supervising any Ph.D. students. The interest in the mentioned issue stems from the fact that often in Western countries, employees of retirement age after ceasing lecture/seminar activities are supervising doctoral/master's students, which preserves their active lifestyle. At the same time, the educational institution is not losing the great talent, knowledge, and experience that individuals of retirement age possess. 56.% of the respondents noted that none of the doctoral students under their guidance defended their thesis. The answer "1 doctoral student" was recorded by 13.7%, "2-5 doctoral students" by 21%, "6-10 doctoral students" by 4.1%, and more than "10 doctoral students" by 4.6%. The percentage of women under whose supervision no doctoral

candidate has defended a thesis is 18.3% higher than that of men. In addition, the answer - "more than 10 doctoral students" was recorded by 2.2% of women and 10.7% of men. The disproportion is evident in this instance as well.

It's interesting to see what respondents associate retirement age with. We have allotted one block for this, which includes essential factors such as psychological state, personal interest realization, and financial state. As previously said, the retirement age is fraught with complications. Psychological stress is one of them. It is difficult to accept drastic changes at retirement age for someone who has been immersed in the teaching process for years and has always maintained a busy social life. As a result, 31.6% of respondents agree or strongly agree that the retirement age is/will be a significant psychological hardship for them. 26.5% gave a neutral answer. 15.9% disagree with this viewpoint, and 26% disagree completely. This opinion is fully shared by 14.1% of men and 21.9% of women. It seems that retirement age is more associated with a psychological burden for women than men.

Naturally, an individual must balance work and personal life at any age. Organizations play an important part in the aforementioned process; however, it is also important to note that, despite tremendous efforts, in some cases, employees have to put their interests aside and devote more time to work. As a result, retirement age is the age at which you can devote all of your spare time to hobbies and interests that you enjoy and make you happy. The results of the respondents to this question were distributed as follows. 41% of the surveyed respondents share or fully share the opinion that the retirement age will give them more free time to pursue their interests. 28.7% expressed a neutral position, while 30.4% do not share or do not fully share this opinion. According to the findings, a sizable proportion of respondents are either neutral or do not share the offered opinion. It is interesting what this attitude is related to. Perhaps such an opinion is influenced by the financial condition. Naturally, if you don't have enough money when you retire, you won't be able to spend your leisure time pursuing your particular hobbies. 21% of women and 16.4% of men gave the answer "I completely agree".

Numerous studies in the scientific community have shown that a person's level of socialization significantly affects their condition of health. The life expectancy of a socially active individual who has experienced multiple severe traumas during a year is much longer than that of a person who lives isolated from society. Furthermore, according to a clinical study, patients' health conditions are significantly more stable when another patient is in their ward. That is why we were curious about the respondents' level of socialization. It is critical to assess how much they socialize outside the university. Identifying the described issue will allow us to determine how easily the responders will deal with the stress generated by leaving the service. 49.8% of respondents said they frequently socialize apart from university. 40.5% of the respondents answered "rarely - which is a sizable percentage. The answers "almost never" and "never" were given by 9.6% of the respondents.

It is understandable if we say that university employees don't want to completely stop participating in university activities due to financial or psychological concerns. In many European educational institutions, it is customary for employees who have reached retirement age to stop

giving lectures and instead assist the university in expanding and disseminating knowledge in other ways. Due to this, we were curious about our respondents' opinions on the aforementioned subject. For 73.5% of respondents, having some other form of relationship with the institution, whether it be the supervision of master's students, doctoral students, or any other type of work, would be acceptable. We were interested in these activities since they depend on the professors' goodwill since a significant portion of today's universities does not compensate professors for supervising masters and doctoral students. Based on an examination of foreign practice and research findings, we believe it is appropriate for educational institutions to consider employee desires and, to the greatest extent possible, offer them another type of connection with the university when they reach retirement age, rather than lecture/seminar activities. Such an approach will alleviate the level of psychological stress of employees and, at the same time, will contribute to their financial stability.

Sport is one of the most efficient and relevant stress-reduction methods. Physical activities are beneficial for a person who is preoccupied with mental tasks. If a professor has no additional income, she will be unable to perform the mentioned activities in sports halls after she reaches retirement age. Of course, this will alter their usual way of living and have an impact on both their physical and psychological health. 13% of the respondents are frequently engaged in sports activities in sports halls, whereas 50.2% rarely do so. And never—36.8% of respondents. Educational institutions should provide all employees, including retirees, with a free membership to a sports facility or locate such facility within the building itself. Such an approach will considerably minimize the number of conflicts and lessen the amount of stress and tension that is so prevalent in today's reality. The answer "never" was recorded by 44.4% of women, which is 27% more than the percentage of men. We can assume that women constantly have to combine family affairs with work, as a result of which they have less time for sports and other activities.

Along with sports, an individual must attend cultural events to efficiently balance work and personal life. Cinema, theater, opera, and other forms of culture all aid in our personal growth. Additionally, it increases our social engagement and the number of people we interact with daily, which, as already noted, enhances our quality of life. Only 25.1% of those who responded to the study frequently go to cultural activities (theater, opera, movies). 4.1% of respondents said they never attended them, compared to 70.8% who said they rarely went to similar events. We might presume that after one reaches retirement age, these activities also become inaccessible.

In the process of research analysis, we were interested in how frequently the questioned respondents traveled. The financial issue sparked interest in the mentioned topic. Naturally, travel necessitates substantial financial resources. According to the findings, we can conclude that more than half of the respondents, 56.4%, travel once or twice a year. 14% - every 2 years, 10.6% - every five years. And 19% do not travel. After retirement, the reduction of financial resources will no longer allow the surveyed respondents to travel with the same intensity as they did during their work period, which will undoubtedly influence their psychological well-being. 31.3% of women and 36.2% of men respondents claim they travel once a year. 20.5% of women and 15.3% of men do not travel at all.

In this block, we will divide the income into several significant components such as food, medicine, and personal well-being. We'll find out which kind of needs receive the highest share of income. According to the diagrams, 34.1% of respondents spend 41-60% of their income on food. 26.3% of respondents - 61% and more. 24% of employees spend 21-40% of their income on food, 13.2% - 11-20%, and for 2.4%, expenditure on food is up to 10%.

35.6% of the surveyed respondents spend up to 10% of their income on medicines. 28.1% spend between 11% and 20% of their income. 22.2% of respondents spend from 21% to 40%, 10.5% of respondents spend 41-60%, and 61% and more are spent by 3.7% of respondents.

42.7% of respondents spend up to 10% of their income on personal welfare. 32.5% spend 11-20% of their income on personal well-being. 17% of respondents - 21-40%, 5.4% - 41-60%. However, only 2.4% use 61% or more of their income for personal welfare alone.

Based on the obtained results, we can conclude that priority is given to food, personal well-being, and then medicines in the distribution of income. It is inevitable that at the retirement age when the income will decrease significantly, those respondents who will not have additional income will be forced to purchase lower-quality, less expensive food, which will have an impact on their health. Resources for personal well-being will also be considerably reduced. However, under low-wage conditions, even before retirement, the employee is unable to spend her money on personal well-being. Furthermore, we can anticipate that the need to purchase medicines will increase with age, resulting in an increase in financial expenses in this direction in the future.

The following section covers topics that will make it simpler for retirees to be financially secure and help them cope with stress. Land ownership, financial savings, and having a plan/goal for future activities are a few examples.

57.1% of the respondents gave a positive answer to the question - "Do you have a village/plot of land" while 42.9% rejected this question. The information provided will greatly assist us in determining whether the respondents will have any other options for activities following retirement. Be it agriculture or any other activity that will help them generate another revenue in addition to their pension. The results were more or less evenly distributed, which is not the case for the next question.

People need to have financial savings because Georgia has low pensions, making it difficult to support themselves independently in the future. To the question "Do you have financial savings?", 72.9% of the respondents gave a negative answer. We received a positive response from only 27.1% of the respondents. Based on the obtained results, the question arises, how should the respondents ensure their future (retirement age) while they have no financial savings and have a poor pension? We see this problem not only in universities but throughout the country, when elderly, retired, or otherwise vulnerable people lack funds for food, medicine, or other necessities.

Forecasting and modeling the future helps us to look at it more realistically and avoid future uncertainties. Simultaneously, the existence of a plan and goals inculcates motivation in individuals, which enhances their psychological state. 44.6% of respondents stated that they have a plan or goal for their retirement activities. The aforementioned question was answered negatively by 55.4% of those polled.

The developed hypotheses are presented in the form of a table.

As we can see, with the exception of variable Q16, gender (both female and male) and having/not having savings at retirement age affect variables Q8, Q14_1 - Q14_5, and have a statistically significant relationship with them. For both female and male respondents, there are different trends regarding having/not having savings at retirement age in relation to variables Q8, Q14_1 - Q14_5 (See Table 1).

Table 1

			Q1 Gender			
			1 female		2 male	
			Q9 Do you have the savings to provide for life in retirement?		Q9 Do you have the savings to provide for life in retirement?	
			Yes	No	Yes	No
Q8 Are you afraid of losing your job in retirement?	1 Yes	Count	21	145	3	54
		Column N %	29%	68%	10%	62%
	2. No	Count	52	67	28	33
		Column N %	71%	32%	90%	38%
Q14_1 I will not be able to buy quality food	1 I agree with the mentioned opinion	Count	22	128	2	49
		Column N %	40%	65%	5%	58%
	2 I do not agree with the mentioned opinion	Count	33	68	39	36
		Column N %	60%	35%	95%	42%
Q14_2 I will not be able to maintain my health	1 I agree with the mentioned opinion	Count	23	163	6	49
		Column N %	42%	78%	15%	63%
	2 I do not agree with the mentioned opinion	Count	32	45	35	29
		Column N %	58%	22%	85%	37%
Q14_3 I will not be able to travel	1 I agree with the mentioned opinion	Count	29	148	2	54
		Column N %	49%	69%	7%	59%
	2 I do not agree with the mentioned opinion	Count	30	67	28	37
		Column N %				

		Column N %	51%	31%	93%	41%
Q14_4 I will not be able to help my relatives	1 I agree with the mentioned opinion	Count	35	174	8	60
		Column N %				
	2 I do not agree with the mentioned opinion	Count	24	48	24	28
		Column N %	41%	22%	75%	32%
Q14_5 Fear of retirement - I'll find it challenging psychologically to leave my workplace	1 I agree with the mentioned opinion	Count	38	165	8	53
		Column N %				
	2 I do not agree with the mentioned opinion	Count	22	38	24	17
		Column N %	37%	19%	75%	24%
Q16 Have you considered how to spend the time you'll have after retiring?	1 Yes	Count	57	170	33	58
		Column N %	72%	65%	80%	59%
	2 No	Count	22	90	8	41
		Column N %	28%	35%	20%	41%

Source: author's findings

Table 2			
Pearson Chi-Square Tests			
		Q1 Gender	
		1 female	2 male
		Q9 Do you have the savings to provide for life in retirement?	Q9 Do you have the savings to provide for life in retirement?
Q8 Are you afraid of losing your job in retirement?	Chi-square	35.065	25.124
	Df	1	1
	Sig.	.000*	.000*
Q14_1 I will not be able to buy quality food	Chi-square	11.437	31.967
	Df	1	1
	Sig.	.001*	.000*
Q14_2 I will not be able to maintain my health	Chi-square	28.060	25.103
	df	1	1

	Sig.	.000*	.000*
Q14_3 I will not be able to travel	Chi-square	7.844	25.179
	df	1	1
	Sig.	.005*	.000*
Q14_4 I will not be able to help my relatives	Chi-square	8.882	17.820
	df	1	1
	Sig.	.003*	.000*
Q14_5 Fear of retirement - I'll find it challenging psychologically to leave my workplace	Chi-square	8.472	23.496
	df	1	1
	Sig.	.004*	.000*
Q16 Have you considered how to spend the time you'll have after retiring?	Chi-square	1.254	6.113
	df	1	1
	Sig.	.263	.013*
Results are based on nonempty rows and columns in each innermost subtable.			
*. The Chi-square statistic is significant at the .05 level.			
Source: author's findings			

As for the Q16 variable, there is the same trend for female respondents in terms of having or not having savings at retirement age (the female gender does not affect the mentioned variable in terms of having or not having savings), which cannot be said for male respondents, they have a statistically significant relationship with the mentioned variable (See Table 2).

Conclusions and recommendations

1. In Georgia, the issues surrounding the retirement age are felt by both men and women to a similar extent.
2. It is inevitable that at the retirement age when the income will decrease significantly, those respondents who will not have additional income will be forced to purchase lower-quality, less expensive food, which will have an impact on their health.
3. Due to the modest amount of pension in Georgia, an individual must have a supplementary income to provide for himself financially.
4. At retirement age, a pensioner's hobby can become a means of realization. Universities must design a variety of programs to assist retirees by providing employment alternatives to make the disturbance to their work-life balance less painful and gradual.

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