

An Assessment of the Current Situation of Retirees in Nangarhar Province: Challenges and Opportunities

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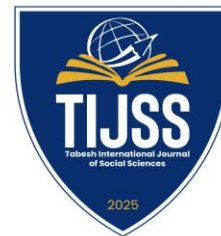
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ABSTRACT

At present, this study reflects the status of retired people in Nangarhar Province in Afghanistan, focusing on their economic, social, health and psychological problems and the opportunities available to enhance their quality of life. A quantitative descriptive-analytical research design was used to examine the experiences and conditions faced by retired government employees. The data were gathered using a structured questionnaire on 80 government employees who were randomly selected and analyzed with the aid of the Statistical Package for the Social Sciences (SPSS). The results found that a significant number of retirees face financial problems because they don't receive adequate pension payments, the delay in pension distributions, low employment opportunities after retirement, poor healthcare services and low levels of governmental support. The results also showed that retirement is linked with a decrease in social status, higher psychological stress, less social participation, and less quality of life in general. Yet, the majority of respondents acknowledged that retirees had knowledge, professional abilities and experience which could benefit community development if employment, consultancy and social support opportunities were made available. The study suggests that the welfare of elderly citizens could be enhanced by strengthening pension systems, making pension payments timely and adequate, ensuring access to affordable health services, transparency in administration, and designing complete social protection mechanisms. Furthermore, establishing appropriate employment and consultancy positions could allow retired persons to stay socially and economically involved while employing their knowledge and experience to the full. The study gives policymakers and relevant institutions some evidence-based recommendations in order to design sustainable retirement and healthcare policies, employment and social welfare policies that take care of the multidimensional needs of retired people in Afghanistan.

KEYWORDS: Retirees, Pension System, Quality of Life, Social Protection, Nangarhar Province



1. INTRODUCTION

Retirees are a major part of the Public Service population who have contributed most of their productive years of life to the State, Public Administration and national service. They have contributed significantly to the development of administrative governance, continuity of institutions and socio-economic development in society through their extended professional commitment and institutional contributions. Retirement as a formal change from active to post-active life brings the state and society into a reciprocal relationship for socio-economic protection, healthcare security and social welfare of the retired personnel. So, in the current context of social protection, pension security and improvements to the quality of life of pensioners are generally regarded as key aspects of social justice, human rights and sustainable public welfare policy. Retirees in Afghanistan are facing multidimensional socio-economic and psychological pressures, which have a significant impact on their living standards and their well-being after retirement (Lloyd-Sherlock, 2020; Liu et al., 2024; Teixeira et al., 2024).

Further complicating the situation of pensioners and retired civil servants is the political and economic changes in Afghanistan over the last few years. Retirees have been exposed to high levels of financial insecurity and social marginalization due to delays and irregularities in pension payments, limited opportunities for income generation, inflationary pressures, lack of decent health care infrastructure and limited access to social services. Many retired people suffer from poverty, psychological stress, social exclusion and deteriorating living standards as a result of disruptions in their pension entitlement and low levels of social protection, as shown by empirical observation and reports. These issues affect households and have an impact on family and community well-being as well as household stability, in addition to the individual retiree. The socio-economic challenges faced by retired individuals in Nangarhar Province have been exacerbated by a high cost of living, widespread joblessness, and insufficient government services and other institutional barriers (Sabawoon, 2024; Siddiqi et al., 2023; Mansour et al., 2024).

Although it has its limitations, retirees are an important source of human capital, institutional memory and expertise. They have built up administrative experience and technical expertise that can make a significant contribution to community development, intergenerational knowledge transfer, consultative services, and civic activity (Suttapong & Watcharasereekul, 2024; He et al., 2025; Igoa-Iraola & Díez, 2024).

Participation. In today's retirement and social security systems, this positive use of aging and productive contributions of older people is becoming seen as a strategic means of reinforcing social cohesion and institutional sustainability. As a result, with effective policies in place from governments and relevant stakeholder institutions, retirees can be socially engaged and economically contributing citizens. This is therefore a relevant area of research in academic writing, with studying the socio-economic condition of retired people and identifying its challenges and opportunities being of paramount importance. Such research can offer policymakers evidence-based policy recommendations and help inform the development of effective retirement governance strategies that help enhance the welfare and quality of life of retirees (Midgley, 2012; Nyqvist et al., 2024; Teixeira et al., 2024).

1.1 Research Problem

The irregular payment of pension, economic difficulties, lack of healthcare and social support services are some of the challenges for retired people in Nangarhar Province which has put a negative impact on their life, psychological health and economic stability.

1.2 Main Objective

- To have a look at the present situation, problems and opportunities of the retired people in Nangarhar Province.

1.2.1 Sub- Objectives

- To understand the economic, social and healthcare-related issues that affect retired persons.
- To investigate current opportunities and potential actions which could enhance the quality of life and welfare of retirees.

1.3 Research Question

- What are the problems and potentials of the older people in Nangarhar Province?

1.3.1 Sub-Research Questions

1. What are the economic, social and healthcare related problems which the retired people are facing in Nangarhar Province?
2. What options and suitable strategies are there to enhance the quality of life and welfare for the elderly?

1.4 Research Hypothesis

H1: Retirees of Nangarhar province have poor economic, social, and health status which significantly influence the quality of their lives; and lack of retirement benefit is identified as one of the major problems faced during their lives.

H0_i: The condition of the economy, social and health of the retirees in Nangarhar Province does not have any significant relationship to their quality of life and the shortcoming of their retirement benefits have no significant relation to the major problems of the retirees' lives.

1.5 Significance of the Research

The importance of this study is a two-fold: scientific assessment of the economic, social, and healthcare-related problem of Nangarhar Province's retirees and suggesting possible solutions to enhance their quality of life and their overall well-being. The results of this study will be useful for government institutions and policy makers in the conception and implementation of effective measures for strengthening pension support systems, proper management of pension benefits and development of social welfare services for retired people.

2. LITERATURE REVIEW

2.1 Pension System and Quality of Life of Retirees in Rural China

The authors Liu, He and Gao (2024) studied the effect of social pensions in China on the quality of life among rural pensioners. The data used in this study were provided by the China Health and Retirement Longitudinal Study (CHARLS). The total sample number was 17,780, but there were 19,817 respondents. The researchers used comparative and analytical research approaches to analyze the correlation between pension benefits and retirees' welfare.

The results showed that the pension benefits were positively correlated with both the physical and psychological health of the retirees. Those with regular pension payments felt they enjoyed a higher standard of living, were more psychologically good, and were more economically stable than those without stable pension payments. In conclusion, the study found that a well-functioning and reliable pension system has an important basis to enhance the welfare of elderly people. It thus suggested boosting social safeguards

and pensions for the elderly (Liu, He, & Gao, 2024). This study is significant for the present research as it shows the linkage between lack of adequacy, economic security, health and quality of life of retired people.

2.2 Retirement and Healthcare Service Utilization in Rural China

Qin, Zhang, and Li (2020) examined how pension payments relate to use of health care services by rural pensioners in China. The study relied on 2020 data from a large-scale survey of older adults, and included only rural retirees with respect to their healthcare status and service utilization. The researchers used an analytical approach to evaluate whether pension income had an effect on the utilization and availability of healthcare services among the retirees. The results showed that pensioners with regular pension payments were more likely to utilize the healthcare centers and medical services. Moreover, the relatively good health of retirees who received stable pension support was observed compared to retirees who did not receive pension support. The research found that economic security and pension benefits help to enhance access to health care and health status for retired people. The researchers suggested that governments give older adults better pension systems, which are more prevalent and reliable (Qin, Zhang & Li, 2020).

The results of this study corroborate the current study by revealing the connection between pension security and the health status of pensioners.

2.3 Post-Retirement Health in European and American Countries

In 2022, Baumann, Froidevaux and Cabib compared twelve European (and American) countries to analyze how retirees' work and social situations are related to their health status during retirement. The study comprised 3,699 retired persons and considered especially the physical and psychological status of retired persons. It was found that there were significant differences between the well-being of retirees by country. Generally, pensioners in countries with more developed pension systems and robust social protection measures were better physically and psychologically. Retirees in those countries with less developed pension systems, on the other hand, suffered higher psychological stress and economic difficulties. The study found that a supportive political framework, social protection and good pension systems are critical for the wellbeing of the elderly (Baumann, Froidevaux, & Cabib, 2022).

The present study offers comparative evidence of the relevance of institutional and social protection mechanisms for improving the living conditions of retirees.

2.4 Economic and Social Conditions of Older Adults in Kosovo

A study was carried out in the Republic of Kosovo by Gashi, Buja and Burazeri (2012) in the context of the economic and social situation of the elderly and retired persons. The research was carried out during 2011, and 2,400 older and retired people participated in the study. The researchers analyzed the economic conditions, access to health care services and social support systems of the individuals involved in the study. The results revealed that there were high rates of economic problems among the retirees related to low income, poor access to health services, and poor social support. In addition, the study indicated that retirees in rural areas experienced greater socioeconomic problems compared to those in urban areas. The researchers have drawn up a number of conclusions which they have presented, namely that the economic support, health services and social support systems should be expanded to improve the quality of life and social welfare of elderly people (Gashi, Buja, & Burazeri, 2012).

This study is relevant to the present study as it shows the combined impact of economic, social and healthcare conditions on the well-being of retirees in relatively vulnerable socioeconomic environments.

2.5 Pension and Health Outcomes in Rural South Africa

To investigate the impact of pension benefits on nutrition, economic security and health outcomes of older adults, Lloyd-Sherlock, Agrawal, and Gómez-Olivé (2020) performed a study in rural regions of South Africa. A total of 2,701 subjects were drawn for the study and the study was targeted at the relation between pension income and the socioeconomic and health situation of pensioners. The results showed that pensioners receiving pension payments had lower levels of food insecurity and health outcomes compared to those who were not receiving pension payments. In addition, pension receipts played a key role in the economic security of households. The study found that enhancing pension systems can play a significant role in improving the socioeconomic and health situation and, as a result, the quality of life of the older population (Lloyd-Sherlock, Agrawal, & Gómez-Olivé, 2020). The study offers valuable empirical evidence for the investigation of pension adequacy as an important determinant of the economic and health situation of the elderly.

2.6 Quality of Life of Retirees in Ghana

Agyemang, Kodom, and Mensah (2019) conducted a study that focused on the quality of life of retirees in Ghana and the effect of the social support systems on the well-being of the retirees. 980 retirees participated

in the study and the relationship between family support, social support, access to healthcare and the psychological and economic status of the retirees were examined.

The results revealed that psychological and economic conditions were generally better for retirees who were provided more positive family and social support. The research was also able to show that retirees' access to health services had a beneficial effect on their quality of life. The researchers reached the conclusion that social support and health services are some of the important factors that influence the well-being and life satisfaction of retirees (Agyemang, Kodom, & Mensah, 2019). The findings are significant for the current study since they highlight the role of social and health conditions in relation to retirees' quality of life.

2.7 Psychological Stress among Retirees in India

Sharma and Kumar (2018) did a study in India to examine psychological stress and social problems of people after retirement. The study was conducted with 1200 retired people and looked at the connection between income losses, social isolation, changes in social roles and mental health following retirement. The results showed that many retirees were psychologically stressed due to a decline in income, social isolation and the loss of their social role after retirement. Based on this study, it is found that psychological counseling, social engagement activities and sufficient economic support are needed to protect the mental health of retirees and emotional well-being. (Sharma & Kumar, 2018).

This study is relevant to the current study because psychological well-being is considered an important aspect of the overall quality of life for retirees and can be impacted by economic and social challenges after retirement.

2.8 Synthesis of Previous Empirical Studies

The empirical studies examined in this report show a moderate degree of consistency across studies regarding pension security, socioeconomic conditions, health care, social support, and quality of life for older adults and their retirees. Research in China, South Africa, Kosovo, Ghana, India and in European and American countries has shown that sufficient and regular pension payments promote greater economic stability, better use of health services, better physical and mental health, and higher life satisfaction. The literature also shows that retirement has no effect on retirees' well-being if pension income is considered

the sole factor. Social support, healthcare access, family dynamics, social involvement, psychological health and the institutional context also contribute to the quality of life of the elderly. Retirees in rural or poor socio-economic communities are particularly affected in accessing financial, health and social services.

Not all the reviewed studies were, however, conducted in Afghanistan and were done in socioeconomic and institutional settings significantly different to those in Afghanistan. Very little empirical evidence is available specifically related to the economics, social, healthcare and administrative situation of retired citizens in Nangarhar Province. For this reason, the current situation of retirees in Nangarhar Province, their major challenges and the opportunities available for the improvement of their life have been assessed in the present study. The literature reviewed thus serves as an empirical basis to explore the relationship between the economic, social, and health status (independent variables) and quality of life of retirees (dependent variable), and also the pension benefits and their adequacy as an important variable affecting retirees' welfare.

3. RESEARCH METHODOLOGY

3.1 Research Design

For data collection on the current conditions, challenges and opportunities of the retired people of Nangarhar Province, a quantitative research approach was used where a structured questionnaire was used to collect the data and statistical method were used to analyze it. The quantitative approach allowed the researcher to gather measurable data and effectively evaluate the economic, social and health status of the retired, and their quality of life, systematically.

3.2 Research Method

This study adopts a research method of descriptive – analytical research that is used systematically to collect data, describe and analyze the current status, problems and potentials of retirees of Nangarhar Province. The descriptive part of the study gives a detailed picture of the economic, social and health situation of the retired people, while the analytical part of the study analyzes the collected data to find the major challenges, patterns and factors that affect the quality of life of retirees. This study is predominantly quantitative in nature as it focuses on collecting numerical data from a structured questionnaire and subsequently applying

suitable statistical methods to analyze the data. Through the use of quantitative data, the researcher can present the findings systematically and objectively and can identify the prevalence and relative importance of different challenges and opportunities that are faced by retirees.

The purpose of the study is to gauge the economic, social and health status of Nangarhar Province's retired people, focusing on pension benefits, quality of their life, and primary challenges and opportunities. This is suitable because it enables the researcher to report on the current state of people who are retired, and to analyze the links between the key dimensions of the retirees' well-being.

Moreover, the descriptive–analytical approach offers a systematic framework to analyze the evidence gathered, as well as a basis for deriving conclusions from the true experiences and conditions of retired people. The results of the study will give more clarity about the most significant issues of retirement, and help identify the practical opportunities and steps for improving the quality of life and welfare of the retired people in Nangarhar Province.

3.3 Population

This study involved the target population as retired people from Nangarhar Province from governmental institutions.

3.4 Sample

This study adopted a quantitative research approach and employed a descriptive–analytical research method to assess the current condition, challenges, and opportunities of retirees in Nangarhar Province, Afghanistan. The quantitative approach was considered appropriate because the study collected measurable numerical data through a structured questionnaire and analyzed the collected information using statistical techniques. The descriptive component of the research was used to provide a clear picture of the economic, social, healthcare, and living conditions of retirees, while the analytical component was used to examine the collected data and identify the major challenges and opportunities affecting their quality of life. The target population of the study consisted of retired individuals in Nangarhar Province. The study focused on currently retired individuals who had direct experience of retirement and were able to provide relevant information concerning their economic, social, healthcare, and living conditions. A simple random sampling technique, as a probability sampling method, was employed to select the respondents. This

technique provided each eligible retiree with an equal opportunity to participate in the study and helped minimize selection bias while ensuring a fair representation of the target population. A total of 80 retirees participated in the study.

A structured questionnaire was used as the primary data collection instrument. The questionnaire was designed to collect quantitative information regarding the current situation of retirees and included questions related to their economic conditions, social conditions, healthcare conditions, pension benefits, quality of life, major challenges, and available opportunities. The questionnaire was administered to the selected respondents, and the collected responses were systematically recorded and prepared for statistical analysis. Both primary and secondary sources of data were utilized in the study. Primary data were obtained directly from retirees through the structured questionnaire. Secondary data were collected from relevant books, academic articles, research studies, journals, reports, official publications, and reliable internet sources related to retirement, pension systems, social security, healthcare, and the quality of life of retirees. The use of both primary and secondary sources enabled the researcher to develop a broader understanding of the research problem and to support the empirical findings with relevant academic literature.

The collected quantitative data were analyzed using the Statistical Package for the Social Sciences (SPSS). Descriptive statistical techniques, including frequencies, percentages, means, and standard deviations, were used to summarize the demographic characteristics and responses of the participants and to describe the economic, social, healthcare, and other conditions of retirees. The findings were presented through tables and figures to facilitate clear interpretation and systematic presentation of the results. Where appropriate, inferential statistical techniques, particularly correlation analysis, were used to examine the relationships between the major study variables and to test the research hypotheses.

The study was conducted during the year 1405 Hijri Solar and focused on the current conditions, challenges, and opportunities of retirees in Nangarhar Province during the specified research period. Through this methodological approach, the study sought to provide an objective and systematic assessment of retirees' living conditions and to identify the major factors affecting their welfare and quality of life.

4. RESULTS AND DISCUSSION

The results of this study show that many Hangar Province's retired people are facing many aspects of economic, social, health and psychological problems. The study participants were all male and most of them were 71 to 80 years old. The majority of the participants had obtained the bachelor's level of education and most of them were ex-government officials. Additionally, the majority of respondents had been retired for 6–10 years.

The results of the study indicate that the biggest problem that retired people encounter is their economic status. The majority of respondents said that their pension income is too low to cover essential living costs and that this is a significant financial strain on retirees. Moreover, after retirement, having an alternative source of income was viewed as challenging and had a negative impact on their daily lives and well-being.

The participants also had negative attitudes, with the main ones being negative about the retirement process itself. The simplicity and transparency of the retirement system are not what many retirees would like.

One of the key concerns of retirees identified was delays in payment of retirement pension. Furthermore, the participants said that the government does not pay attention to the issues and needs of retirees.

Other important challenges identified were related to healthcare services. Most retired people feel that the services provided in the healthcare sector are not fulfilling their needs and that the quality and availability of healthcare services is still not good enough. Retirees also reported a high level of psychological stress and anxiety, mainly due to economic and social problems.

Socially, the results indicate that the retired are seen by them as having lost their former status and respect in society and that there have been shifts in society's attitudes toward the retired. However, for many participants, opportunities for work and consultation would be available for the retired, and they can still play a useful role in social development. Moreover, a number of retired people said that their families were helping them with retirement, and they felt that special social programs should be instituted to improve the living conditions of the retired people.

In general, the results show that although retirees have many difficulties, they still form a significant segment of society. To improve the quality of their lives, however, they need more financial support, better health care, a clear administrative procedure, and the creation of special social support programs.

In the end, participants were positive about the development of new avenues for enhancing the quality of life of the retired. The results showed that 69% of the respondents strongly agreed and 21% agreed that something new could be found and steps taken to enhance the lives of retired persons. This discovery provides a ray of hope for reform and future improvement, even in the face of current obstacles.

Table 1: Gender Distribution of Respondents

No.	Category	Frequency	Percentage
1	Male	80	100%
2	Female	0	0%

From the above table and chart, the number of the retired population who participated in this research is 80. The respondents included only males (100%) of the total population. Since no female retired respondents participated in the research, the findings of this study are limited to male respondents and no attention was given to female retired respondents in this study.

Table 2: Age Distribution of Respondents

No.	Category	Frequency	Percentage
1	50–60 Years	12	15%
2	61–70 Years	25	31%
3	71–80 Years	39	49%
4	Above 80 Years	4	5%

The level of the respondents for the above mentioned study is shown in the following table, where it has been found that 15% of the respondents were aged 50-60 years, 31% were aged 61-70 years, 49% were aged 71-80 years while 5% of the respondents were above 80 years of age. The results showed that most of the respondents were aged between 71 and 80 years representing a 49% of the total respondents and constituting the biggest proportion in this research.

Table 3: Educational Level of Respondents

No.	Category	Frequency	Percentage
1	High School Graduate (12th Grade)	35	44%
2	Bachelor's Degree	45	56%
3	Master's Degree	0	0%
4	Doctorate Degree	0	0%

Table 3 indicates that educational attainment of the respondents was assessed, with 44 % of respondents having completed high school (after 12 grades) and the majority (56 %) having a bachelor's degree. Master's and doctorate degree holders were not sampled. The results show that most of the respondents of this study are those who have bachelor's degree education while those who have secondary level education are the remaining respondents.

Table 4: Previous Employment Status of Respondents

No.	Category	Frequency	Percentage
1	Government Sector	80	100%
2	Private Sector	0	0%
4	Others	0	0%

The results show that 100% (80 respondents) of the respondents had been employed in the government sector in the past. None of the respondents had retired from the private sector or other employment sectors. Of those who retired from the government sector, 64 (80%) retired from civilian jobs, and 16 (20%) retired from military service. This distribution indicates that only those who had previously been government employees were in the study sample, and that the majority of these employees had been in government jobs outside of the military. The relatively lower percentage of military personnel suggests that the civilian employees were the majority of the respondents. The employment status is essential to understanding the socio-economic status of the retirees as their retirement benefits, employment experiences and post-employment issues might vary depending on the type of their previous government service.

Table 5: Duration of Retirement of Respondents

No.	Category	Frequency	Percentage
1	1–5 Years	7	9%
2	6–10 Years	60	75%
3	11–15 Years	13	16%
4	Above 15 Years	0	0%

The duration of respondents' retirement was measured in this study by the various categories. The table shows that 75% of the participants were in retirement for 6–10 years, and 9% for 1–5 years. In addition, 16% of the respondents had retired for 11-15 years. Sample did not include any participants who retired for 16 years or longer. The findings indicated that most of the respondents were those who had been retired for 6-10 years, while smaller percentages were those who had been retired for less than a year, or for 11-15 years. Hence, the analysis allows to clearly identify the distribution of the respondents by retirement duration.

Table 6: The Pension Salary is Sufficient to Meet Living Need

No.	Category	Frequency	Percentage
1	Disagree	28	35%
2	Strongly Disagree	47	59%
3	Neutral	1	1%
4	Agree	3	4%
5	Strongly Agree	1	1%

This study asked respondents their opinions across the various categories on whether the pension salary is adequate to support living needs. The results show that 59% strongly disagreed and 35% disagreed that pension payments are sufficient to meet the basic needs or living costs of the day, implying that the majority of respondents felt pension payments are insufficient to meet the basic needs or living costs of the day. A small number (4% agreed and 1% strongly agreed) found the pension salary adequate, while only 1% of the respondents were neutral. The overall results show that by the perceptions of the majority of the participants, the pension salary is not enough to meet essential living requirements, since the percentage of the negative responses is very high.

Table 7: Retirees Face Economic Problems

No.	Category	Frequency	Percentage
1	Disagree	5	6%
2	Strongly Disagree	6	8%
3	Neutral	1	1%
4	Agree	23	29%
5	Strongly Agree	45	56%

According to the findings presented in the table, respondents' opinions clearly confirm the existence of economic problems among retirees. The results show that 29% of the participants agreed, while the largest proportion, representing 56%, strongly agreed that retirees are facing economic difficulties. In contrast, only 6% disagreed and 8% strongly disagreed, whereas a very small proportion, 1%, remained neutral. Overall, these findings indicate that the majority of respondents believe that retirees are confronted with serious economic challenges, while the percentage of respondents with opposing views remains considerably low.

Table 8: The Retirement Process is Conducted in an Easy and Transparent Manner

No.	Category	Frequency	Percentage
1	Disagree	39	49%
2	Strongly Disagree	12	15%
3	Neutral	16	20%
4	Agree	12	15%
5	Strongly Agree	1	1%

According to the above table, respondents' opinions regarding the ease and transparency of the retirement process vary considerably. The findings indicate that 49% of the participants disagreed and 15% strongly disagreed, suggesting that the majority of respondents believe that the retirement process is neither easy nor transparent. In contrast, only 15% agreed and a very small proportion, representing 1%, strongly agreed that the process is conducted in a simple and transparent manner. Furthermore, 20% of the respondents remained neutral. Overall, these findings demonstrate that, from the perspective of most participants, the retirement process faces several challenges and contains significant shortcomings in terms of transparency

and administrative convenience. The high percentage of negative responses indicates that the existing retirement system does not adequately meet the expectations and needs of most retirees, while only a limited number of participants expressed satisfaction with the transparency and accessibility of the process.

Table 9: Healthcare Services Are Properly Provided to Retirees

No.	Category	Frequency	Percentage
1	Disagree	8	10%
2	Strongly Disagree	51	64%
3	Neutral	8	10%
4	Agree	11	14%
5	Strongly Agree	2	2%

According to the table, the opinions of most respondents regarding healthcare services for retirees are predominantly negative. The findings indicate that 64% of the participants strongly disagreed and 10% disagreed, demonstrating that the majority of respondents believe healthcare services are not provided in an adequate and appropriate manner. In contrast, only 14% agreed and a very small proportion, representing 2%, strongly agreed that the healthcare services offered to retirees are satisfactory. Furthermore, 10% of the respondents remained neutral. Overall, these findings suggest that the provision of healthcare services does not adequately meet the needs and expectations of retirees, as reflected by the high percentage of negative responses. This indicates that both the quality and accessibility of healthcare services remain significant challenges for retirees, while only a limited number of participants expressed satisfaction with the available healthcare support.

Table 10: Retirees Still Receive Social Respect

No.	Category	Frequency	Percentage
1	Disagree	23	29%
2	Strongly Disagree	38	47%
3	Neutral	9	11%
4	Agree	8	10%
5	Strongly Agree	2	3%

According to the above table, the majority of respondents believe that retirees no longer receive the same level of respect as in the past. Nearly half of the participants, representing 29%, disagreed and 47% strongly disagreed with the statement that retirees still maintain social respect and recognition. In addition, 11% of the respondents remained neutral, while only a small proportion, consisting of 10% who agreed and 3% who strongly agreed, believed that retirees continue to receive proper respect within society. These findings indicate that the social status and respect traditionally associated with retirees have declined over time. Only a limited number of participants perceived that retirees still receive adequate social appreciation and recognition. This suggests that societal attitudes toward retirees have changed, and the level of respect and value once accorded to them during their period of service is no longer maintained to the same extent

Table 11: Finding Other Sources of Income after Retirement is Difficult

No.	Category	Frequency	Percentage
1	Disagree	4	5%
2	Strongly Disagree	7	9%
3	Neutral	5	6%
4	Agree	22	28%
5	Strongly Agree	41	52%

The findings presented in this table indicate that the majority of respondents believe that finding alternative sources of income after retirement is difficult. Among all participants, 52% strongly agreed and 28% agreed, meaning that nearly three-quarters of the respondents considered the search for additional income opportunities after retirement to be a challenging issue. In contrast, only 5% disagreed and 9% strongly disagreed, while a small proportion, representing 6%, remained neutral. These findings demonstrate that most retirees encounter considerable difficulties in securing alternative income sources after retirement, whereas only a limited number of respondents believe that obtaining additional sources of income is not a major challenge.

Table 12: The Government Pays Adequate Attention to the Problems of Retirees

No.	Category	Frequency	Percentage
1	Disagree	37	46%
2	Strongly Disagree	13	16%
3	Neutral	25	31%
4	Agree	3	4%
5	Strongly Agree	2	3%

According to the opinions of the respondents, the level of dissatisfaction regarding governmental attention toward retirees' problems is considerably high. The findings reveal that 46% of the participants disagreed and 16% strongly disagreed, indicating that the majority of respondents believe that the government does not provide sufficient attention to the challenges and needs of retirees. In contrast, 31% of the respondents remained neutral, reflecting uncertainty or reluctance to express either a positive or negative opinion on the matter. Only a small proportion, consisting of 4% who agreed and 3% who strongly agreed, believed that the government adequately addresses retirees' concerns. Overall, these findings suggest that most retirees perceive governmental support and institutional attention toward their problems as insufficient.

Table 13: Retirees Face Psychological Stress and Anxiety

No.	Category	Frequency	Percentage
1	Disagree	1	1%
2	Strongly Disagree	3	4%
3	Neutral	3	3%
4	Agree	22	27%
5	Strongly Agree	51	64%

The findings presented in this table indicate that the majority of respondents believe retirees are facing psychological stress and anxiety. The results show that 64% of the participants strongly agreed and 27% agreed with the statement, demonstrating that most respondents perceive psychological pressure and emotional concerns as common problems among retirees. In contrast, only 1% disagreed and 4% strongly disagreed, while 3% of the respondents remained neutral on this issue. Overall, these findings suggest that

psychological stress and anxiety are significant challenges affecting retirees, as reflected by the high percentage of positive responses.

Table 14: Opportunities for Work and Consultancy Are Available for Retirees

No.	Category	Frequency	Percentage
1	Disagree	12	15%
2	Strongly Disagree	14	17%
3	Neutral	8	10%
4	Agree	19	24%
5	Strongly Agree	27	34%

According to the findings presented in this figure, respondents expressed different opinions regarding the availability of work and consultancy opportunities for retirees. The results indicate that 24% of the participants agreed and 34% strongly agreed, showing that a considerable proportion of respondents believe that retirees still have access to employment and advisory opportunities after retirement. In contrast, 15% disagreed and 17% strongly disagreed, suggesting that some participants believe such opportunities are limited or unavailable. Furthermore, 10% of the respondents remained neutral. Overall, these findings demonstrate that although a significant number of respondents believe work and consultancy opportunities exist for retirees, there are still concerns regarding the accessibility and availability of such opportunities for all retired individuals.

Table 15: The Quality of Life Has Declined after Retirement

No.	Category	Frequency	Percentage
1	Disagree	2	2%
2	Strongly Disagree	0	0%
3	Neutral	5	6%
4	Agree	26	33%
5	Strongly Agree	47	59%

According to the above table, the majority of respondents stated that their quality of life had declined after retirement. The findings reveal that 59% of the participants strongly agreed and 33% agreed with the statement, indicating that most retirees believe their living conditions and overall quality of life have

deteriorated following retirement. In contrast, only 2% of the respondents disagreed, while no participant strongly disagreed with the statement. Furthermore, 6% of the participants remained neutral regarding this issue. Overall, these findings demonstrate that a substantial proportion of retirees perceive retirement as having a negative impact on their quality of life.

Table 16: Retirees Benefit from Family Support

No.	Category	Frequency	Percentage
1	Disagree	10	13%
2	Strongly Disagree	12	15%
3	Neutral	13	16%
4	Agree	33	41%
5	Strongly Agree	12	15%

According to the above table, the majority of respondents stated that retirees benefit from family support. The findings show that 41% of the participants agreed and 15% strongly agreed with the statement, indicating that most respondents held a positive perception regarding the role of family support in the lives of retirees. In contrast, 13% disagreed and 15% strongly disagreed, suggesting that some participants believed family support was insufficient. Furthermore, 16% of the respondents remained neutral, meaning they did not express either a positive or negative opinion on the issue. Overall, these findings suggest that family support plays an important role in the well-being of many retirees, although a notable proportion of respondents still perceive limitations in the level of support provided by families.

Table 17: There is a Need for Special Social Programs for Retirees

No.	Category	Frequency	Percentage
1	Disagree	1	1%
2	Strongly Disagree	2	2%
3	Neutral	6	8%
4	Agree	25	31%
5	Strongly Agree	46	58%

According to the opinions of the respondents, the majority of retirees believe that there is a strong need for special social programs designed specifically for retirees. The findings presented in the table indicate that 58% of the participants strongly agreed and 31% agreed with the statement, demonstrating that most respondents consider such programs necessary and beneficial for retirees. In contrast, only 1% disagreed and 2% strongly disagreed, while a small proportion, representing 8%, remained neutral on the issue. Overall, these findings suggest that the vast majority of participants support the establishment of dedicated social programs aimed at improving the welfare and social well-being of retirees.

Table 18: Retirees Can Still Play an Effective Role in the Development of Society

No.	Category	Frequency	Percentage
1	Disagree	2	2%
2	Strongly Disagree	2	3%
3	Neutral	4	5%
4	Agree	19	24%
5	Strongly Agree	53	66%

According to the above table, the majority of respondents believe that retirees can still play an effective role in the development and progress of society. The findings show that 24% of the participants agreed and 66% strongly agreed with the statement, indicating that most respondents consider retirees capable of making valuable contributions to social development through their experience, knowledge, and professional skills. In contrast, only 2% disagreed and 3% strongly disagreed, while 5% of the respondents remained neutral regarding this issue. Overall, these findings demonstrate that a substantial majority of participant's view retirees as an active and influential social group that can continue to contribute positively to societal progress and community development.

Table19: Retirees Can Still Play an Effective Role in the Development of Society

No.	Category	Frequency	Percentage
1	Disagree	2	2%
2	Strongly Disagree	2	3%
3	Neutral	4	5%
4	Agree	19	24%
5	Strongly Agree	53	66%

According to the above table, the majority of respondents believe that retirees can still play an effective role in the development and progress of society. The findings show that 24% of the participants agreed and 66% strongly agreed with the statement, indicating that most respondents consider retirees capable of making valuable contributions to social development through their experience, knowledge, and professional skills. In contrast, only 2% disagreed and 3% strongly disagreed, while 5% of the respondents remained neutral regarding this issue. Overall, these findings demonstrate that a substantial majority of participants' view retirees as an active and influential social group that can continue to contribute positively to societal progress and community development.

Table 20: New Opportunities Can Be Created to Improve the Lives of Retirees

No.	Category	Frequency	Percentage
1	Disagree	1	1%
2	Strongly Disagree	5	6%
3	Neutral	2	3%
4	Agree	17	21%
5	Strongly Agree	55	69%

According to the findings presented in the table, the majority of respondents believe that new opportunities can be created to improve the quality of life of retirees. The results indicate that 69% of the participants strongly agreed and 21% agreed with the statement, demonstrating that most respondents hold a positive perception regarding the possibility of enhancing retirees' living conditions through new initiatives and supportive programs. In contrast, only 1% disagreed and 6% strongly disagreed, while 3% of the respondents remained neutral on the issue. Overall, these findings suggest that the vast majority of

participants believe there is strong potential for developing new opportunities aimed at improving the welfare, living standards, and social well-being of retirees.

4.1 DISCUSSION

The findings of the present study demonstrate both similarities and differences when compared with recent international studies published between 2024 and 2026. Liu, He, and Gao (2024), in their study of rural older people in China, found that social pensions had a positive effect on health-related quality of life. Their findings suggest that pension provision can improve important dimensions of retirees' well-being. Similarly, the present study confirms that economic stability is highly important for retirees. However, a major difference is that retirees in Nangarhar Province experience financial difficulties because of inadequate pension income and insufficient financial support. While an established pension system in China contributes to improving the quality of life of older people, participants in the present study reported that their retirement income is insufficient to meet their basic needs.

Similarly, Yang et al. (2024) examined the impact of basic pension insurance on the subjective well-being of older adults in rural China using CHARLS data. Their findings indicate that pension protection can contribute to improved subjective well-being among older people. The findings of the present study are consistent with this evidence in demonstrating that financial security is an important determinant of retirees' living conditions. However, the current findings indicate that inadequate pension benefits continue to limit the ability of retirees in Nangarhar to achieve satisfactory living standards.

An and Ahn (2024), in their study of rural older people in South Korea, found that the expansion of social pensions improved cognitive functioning and reduced depressive symptoms among rural older adults. This finding supports the present study's observation that economic security and pension protection are closely related to retirees' psychological and health conditions. Nevertheless, unlike the Korean context, participants in Nangarhar reported insufficient financial and institutional support, which may contribute to continuing psychological and socio-economic difficulties.

Teixeira et al. (2024), through a systematic review of studies from different countries, found a significant relationship between retirement, social security policies, and the physical and psychological health of older people. Their findings emphasize that social security and retirement policies can have important

consequences for post-retirement well-being. The present study similarly demonstrates that inadequate institutional and financial support can negatively influence the living conditions and welfare of retirees.

Wang et al. (2024) found that post-retirement employment was associated with improved health-related quality of life among retirees in China. This finding suggests that continued economic participation may provide retirees with additional financial and social resources. In contrast, retirees in Nangarhar face limited opportunities for income generation after retirement, making them more dependent on pension income and family support.

Kwabia, Adeniji, and Awojobi (2025), in a systematic review of non-contributory social pension schemes in Asia and Latin America, concluded that social pensions can have positive effects on the mental health and overall well-being of older people. This finding is consistent with the present study because participants emphasized the importance of regular and adequate pension payments in improving their living conditions and reducing psychological and economic pressures.

Huang et al. (2026) found that pension income and financial literacy were associated with financial well-being and life satisfaction among retired older adults in China. Their findings provide strong evidence that the financial position of retirees is an important factor in determining life satisfaction. The present study similarly indicates that insufficient pension income is one of the major challenges affecting the welfare and quality of life of retirees in Nangarhar Province.

Masuku, Nkala, and Benhura (2025), in their study of pensioners in Zimbabwe, reported that shrinking pensions and inadequate social security were associated with poverty and reduced well-being among older people. This finding is particularly comparable with the present study because both contexts involve financial hardship and inadequate social protection. The findings therefore suggest that pension adequacy is an important factor in protecting retirees from poverty and maintaining their welfare.

Palomäki et al. (2025) examined retirement and changes in quality of life in Finland and highlighted the relationship between retirement timing and quality of life. Similarly, Lewin and Stier (2025) found that post-retirement employment is associated with life satisfaction and emotional well-being among older adults. These findings indicate that retirement should not be understood solely as withdrawal from

employment; rather, economic security, social participation, and opportunities for continued engagement can influence the quality of post-retirement life.

Overall, the findings of the present study are broadly consistent with recent international evidence. Across different countries, pension adequacy, social security, healthcare access, financial stability, social support, and opportunities for continued economic or social participation appear to be important determinants of retirees' quality of life. However, the situation identified in Nangarhar Province differs from countries with more established pension and social protection systems because participants reported inadequate pension income, limited healthcare access, economic hardship, and insufficient institutional support. These findings highlight the need for evidence-based retirement policies that improve pension adequacy, ensure timely pension payments, strengthen healthcare access, and expand social protection mechanisms for retired people.

5. CONCLUSION

The findings of this study reveal that retirees in Nangarhar Province face numerous economic, social, health-related, and psychological challenges that have negatively affected their quality of life. The results demonstrated that retirement pensions are insufficient to meet the daily needs of most retirees; consequently, many retirees experience financial hardship and economic pressure. Furthermore, finding alternative sources of income after retirement was considered difficult for the majority of participants.

The study also indicates that the administrative retirement process lacks sufficient efficiency and transparency, while delays in pension payments remain one of the major concerns among retirees. In addition, participants viewed the lack of adequate governmental attention toward retirees' problems as a significant weakness within the existing system.

Regarding healthcare services, the findings show that retirees face limited access to appropriate medical services, and the quality and availability of healthcare facilities are insufficient to satisfy their needs. Moreover, the existence of psychological stress and anxiety suggests that retirement has created not only economic difficulties but also important psychological and social consequences.

From a social perspective, the decline in retirees' previous social status and respect was identified as a significant issue. Nevertheless, many participants believed that retirees can still play an effective role in the

development of society and that their knowledge, skills, and experiences can continue to be utilized. The presence of relative family support, along with the need for specialized social programs, further demonstrates that retirees remain in need of continued support and attention.

Overall, this study concludes that in order to improve retirees' quality of life, the government and relevant institutions should take serious and practical measures in areas such as increasing pension payments, ensuring transparency in the retirement system, expanding healthcare services, strengthening psychological and social support, and creating employment and advisory opportunities for retirees. Such measures would enable retirees to live with greater economic security, social dignity, and overall well-being.

5.1 Recommendations

1. A clear, stable, and fair legal framework for pension distribution should be effectively implemented so that every retiree receives his rightful pension according to his years of service, rank, and retirement period.
2. Special healthcare and social support programs should be established for retirees, including free or subsidized healthcare services, psychological support, and social participation programs, in order to reduce their health-related, psychological, and social problems.
3. The government and private sector should create employment, consultation, and training opportunities to benefit from the experiences and skills of retirees. This would enable retirees to actively contribute to social development while also obtaining additional sources of income.
4. Specialized pension courts and related institutions should function as facilitation centers rather than places of hardship and confusion, because elderly, sick, and financially vulnerable retirees are unable to endure long waiting lines and complicated administrative procedures.
5. Retirees should be treated with humanity, Islamic values, and ethical respect in courts and government institutions, as they are individuals who devoted a significant part of their lives to serving their country.
6. The government should establish a transparent and effective mechanism for hearing and addressing retirees' concerns, so that retirees are not forced to repeatedly visit different offices and authorities in search of solutions to their problems.
7. Pension payments should be distributed regularly and continuously rather than after years of delay, because many retirees suffer from illness, debt, and poverty while waiting for their pensions. Delayed

pension payments affect not only retirees themselves but also expose their families to poverty, dependency, and psychological stress.

5.2 Limitations and Future Research

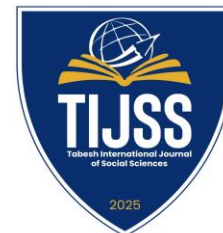
This study has several limitations that should be considered when interpreting its findings. First, the study was conducted with a relatively small sample of 80 retirees, which may limit the generalizability of the findings to the broader population of retirees in Afghanistan. Second, the study was geographically limited to Nangarhar Province; therefore, the findings may not fully represent the socioeconomic, healthcare, and social conditions of retirees in other provinces of the country. Third, the study relied primarily on self-reported information collected through a structured questionnaire. Some respondents may have been reluctant to provide detailed information about their financial conditions, retirement benefits, health status, or other personal circumstances, which may have affected the accuracy of some responses. Fourth, the study was conducted during the 1405 Hijri Solar year, meaning that the findings reflect the conditions of retirees during a specific period and may change as economic, administrative, and social conditions evolve. Finally, the study focused mainly on economic, social, healthcare, and retirement-related conditions and did not examine all possible factors that may influence retirees' quality of life. Future studies should consider expanding the scope of research to include retirees from different provinces of Afghanistan and should use larger and more diverse samples to improve the generalizability of findings. Comparative studies between retirees from different provinces, occupational backgrounds, and types of government service, particularly civilian and military retirees, could provide a deeper understanding of differences in retirement conditions. Future researchers should also examine more extensively the relationship between pension adequacy and retirees' quality of life, as well as the effects of healthcare access, social support, employment opportunities, and economic conditions on retirees' well-being. In addition, future studies could employ mixed-methods approaches by combining quantitative questionnaires with qualitative interviews to obtain a more comprehensive understanding of retirees' experiences, challenges, and needs. Longitudinal studies may also be useful for examining how the socioeconomic, health, and social conditions of retirees change over time. Such research could provide policymakers and relevant institutions with stronger evidence for developing effective retirement policies and improving the living conditions of retirees in Afghanistan

5.3 Conflict of Interest

All authors express no conflict of interest in any part of the research.

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