

# The Causes of Low Female Literacy Rates in Developing African and Asian Countries: The Role of Government in Driving Change

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## Abstract

The challenge of low female literacy rates is a matter of concern in the developing countries of Africa and Asia, which limits women's empowerment and affects social and economic development. The article investigates the main reasons behind poor literacy levels, which are caused by social-economic challenges together with cultural or religious obstacles, insufficient educational facilities, and unsafe school conditions. Relevant education statistics such as levels and school attendance dropout rates and expenditure information were obtained from respected organizations such as United Nations Educational, Scientific and Cultural Organization (UNESCO) and the World Bank. Lowering gender discrepancies in literacy needs coordinated support between state authorities, and community organizations, and international institutions. The proposed recommendations support free education through law enforcement as well as financial rewards to female students and better educational facilities and teacher training for gender-responsive practices. Such actions play a critical role in reaching the United Nations Sustainable Development Goals as well as supporting social growth involving everyone.

**Keywords:** educational barriers, female literacy, government policies, sustainable development goals

## Introduction

The worldwide community recognizes literacy as an essential human right and an essential catalyst for social and economic growth. Bano (2014) emphasized that education equips us with important knowledge on how to think, work properly, and make informed decisions. This will help people to do their day-to-day duties as they will be capable of making good decisions using the knowledge that they have. Educating women is crucial as it contributes to the social development of a country as they will be able to nurture their children in a good way and they will be able to participate in politics or any community activities which help a girl child (Zhu, 2022). Global education achievements have not led to sufficient improvements in female literacy rates across numerous underdeveloped regions of Asia and Africa.

United Nations Educational, Scientific and Cultural Organization [UNESCO] (2023) asserted that women's literacy was 62% in 2022, which is lower than that of males, which was 75%. Women remain deprived of fundamental reading and writing abilities despite improved primary school girl enrollment because of international initiatives and policy establishment, although this denial reduces their potential for financial autonomy and political empowerment and life quality. The development of effective change strategies depends on understanding why the literacy gap lasts indefinitely. These

regions demonstrate low female literacy rates because their societies retain embedded gender inequality within their cultural and societal norms. Many communities only grant educational access to boys so that girls can begin serving their domestic duties when they become old enough. Early marriage stands as a major obstacle to female education because it makes numerous girls stop attending school before developing even basic reading abilities. The marriage of girls under 18 before turning 18 in sub-Saharan Africa causes nearly 40% of girls to quit school education (UNICEF, 2021). Social beliefs in South Asian communities about women's societal roles lead families to avoid spending on girls' education, thus continuing the spread of illiteracy through time.

The economic situation within a nation significantly impacts the literacy rates among female population members. The financial troubles faced by many families living in developing African and Asian nations compel them to select which children from their household will receive school education. Furthermore, families focus on sending sons to school instead of providing education for daughters because they expect their daughters to depend financially on their future husbands. Schooling expenses that families must cover, in addition to tuition fees, include transportation costs together with the expense of supplies and uniforms, which disproportionately discourage enrollment by girls who live in poverty-ridden rural

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locations. The issue becomes worse because present educational policies lack gender sensitivity, and school facilities are insufficient for girls. Women avoid school attendance because they lack proper sanitation areas at educational facilities and fear for their safety when traveling between home and school. When it comes to urban areas, it has been noted that girls get better access to education as compared to those in rural areas (Shabaya & Konadu-Agyemang, 2004).

National governments maintain the ultimate obligation to address equality in education and literacy access despite significant help from non-governmental organizations and international bodies. National authorities possess the authority to create gender-sensitive educational policies through scholarships and required attendance measures while also executing community outreach initiatives and education initiatives. Engeli et al. (2018) asserted that quite a number of regions have adopted policies that ensure equality in education among all genders and these policies are allowing regions to get ideas from successfully implemented practices. Nations have achieved significant progress with their specific intervention programs, yet their results show large differences between each other. The lack of adequate funding, together with corruption and political instability, creates major obstacles to policy implementation, leading people to question whether governments adequately work on closing the gender literacy gap.

**Causes of Low Female Literacy Rates**

**Socio- Economic Barriers**

Most of the developing countries often face poverty, which results in them facing financial challenges. This means that they will not be able to pay the required money for tuition or for resources that are required to educate a girl child. There is a lack of incentives to support families financially so that they can help their kids attain education.

Ara and Aziz (2013) asserted that poverty is a significant barrier to the education of a girl child and their enrollment in schools. In some societies, women are regarded as people who only have to focus on household responsibilities rather than education. Men are considered as future breadwinners of families resulting in them getting education more than women. Societies have a belief that boys bring more economic benefits than girls. In Pakistan, society has an expectation that women will get married and leave their parents' homes. Hence, educating women is seen as a financial loss to families (Bakar et al., 2014; Fatima et al., 2018). Rehman and Khan (2021) found out that in a society where the Gross Domestic Product/Capita is high, the number of school dropouts will be less.

**Cultural and Religious Influence**

The influence of culture and religion can limit the access of girls and women to education. Some societies have high rates of child marriages, which affects the dreams and educational goals of women. Hamidi (2024) asserted that more Afghanistan families have the fear of breaking societal norms if they send their girl children to attend schools in a public setting rather than following the traditional norms. The families will be having an ethical dilemma on whether to send their girl child to school or to uphold the family honor by following the cultural norms. The Taliban Government of Afghanistan limited girls' access to education, citing some religious beliefs that were against the school curriculum that was used in Afghanistan (Hamidi, 2024). In Zimbabwe, some religious beliefs such as the Johane Marange do not value educating the girl child and it promotes low female literacy as some of the girls are getting into marriages before getting to high school or tertiary education.

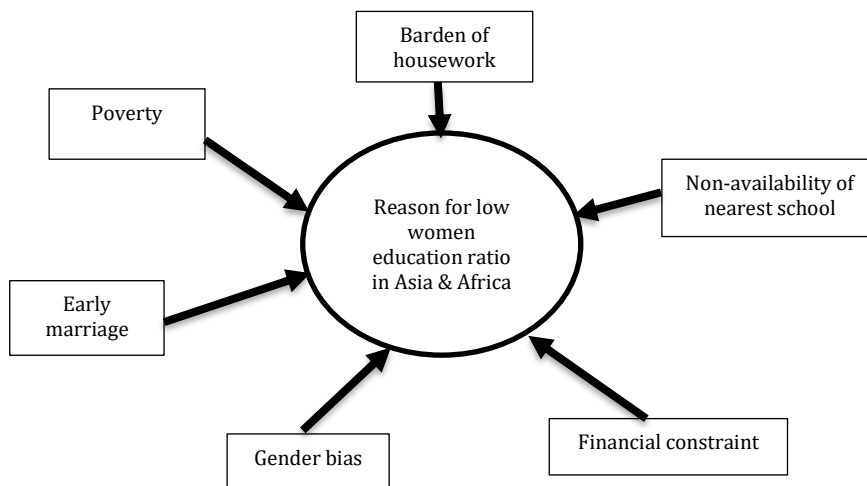
**Lack of Educational Infrastructure**

Educational infrastructure helps to ensure that women get enough education hence lowering their illiteracy levels. Jacob (2022) mentioned that the shortage of nearby schools' forces girls to travel long distances to attain education in Nigeria. These long distances tend to demotivate girls as they will be exposed to various risks such as kidnapping and raping hence a decreased rate of attendance. In rural schools, there is a shortage of gender-sensitive facilities such as female toilets, which is another barrier that is being faced by females in schools, which results in school dropouts as they need privacy. Research proves that gender sanitation materials are a crucial factor in improving girls' academic performance in Bangladesh (Ahsan & Ahsan, 2023; Khan, 2024a).

**Security Concerns**

In countries that were affected by terrorist attacks and conflicts where attacks targeted schools having low female literacy, parents and guardians stopped sending their children to schools due to security reasons. Women's education was targeted in areas like Swat Valley, where disruption to education took place as terrorists destroyed these zones. Khattak (2018) mentioned that women's education was affected by terrorist attacks in Pakistan as military operations blocked the access of women to education after they destroyed women institutions. These obstacles reduce enrollment numbers and disrupt educational access in these regions where female students need specific protective interventions to advance their educational rights. Some other causes of low women's education are shown in Figure 1.

**Figure 1**  
*Causes in Brief of Women's Low Education*



## **The Role of Governments in Addressing Female Literacy Gaps**

### ***Implementing Free and Compulsory Education***

Governments can help to fight low female literacy through the implementation of free and compulsory education. This can be done through sponsorship by the government, for example, the Basic Assistance Module (BEAM) that was introduced by the Zimbabwean government to assist the students who are facing financial difficulties. This leads to an increase in school enrollment for female students as education will be free and compulsory for all. Ara and Aziz (2013) mentioned that more females are not accessing education due to financial challenges so provision of financial aid by the government will help to fight this challenge. Investments in educational subsidies from governments lead families to place greater importance on their daughters' education therefore raising the female workforce while improving reading ability. Educational incentives including free textbooks along with uniforms and meals provided at no cost to students help families decrease their educational expenses while promoting them to maintain their daughters' school enrollment. The study of Kumar (2021) asserted that the schemes by the Indian government helped to remove the economic challenges that were faced by women and it increased the enrollment of the female students in schools although the quality of education was not assessed. School enrollment increases as the government increases its expenditure but if there is political unrest in Pakistan, the school enrollment will be low (Azam et al., 2019; Idrees et al., 2021; Khan et al., 2024).

### ***Addressing Societal and Cultural Barriers***

The cultural values that are in societies serve as major barriers limiting women from getting enough education. Governments need to respond actively to these difficulties through nationwide campaigns that explain the significance of educating women. An inclusive awareness initiative uses multiple platforms such as television along with radio broadcast and social media and in-person community meetings for dissemination. Community leaders together with religious figures who exert influence within their societies should prove effective at transforming traditional beliefs against female education because of their powerful standing in their communities. Legal enforcement against child marriage as well as gender-based discrimination serves to eliminate obstacles that stop young girls from finishing their education. Legal protections and dedicated support services ensure that girl education continues despite discrimination during school or forced marriages. Policies that are against social norms on girl education can be effective in addressing cultural barriers as well as improving women's participation hence increased opportunities for female literacy (Begum et al., 2024; Jayachandran, 2020).

### ***Improving School Infrastructure***

The literacy gap requires improvement of school infrastructure throughout rural and underdeveloped regions of the country. Moving long distances to school causes many female students to face barriers in accessing education. Governments should invest in developing rural schools by building new educational facilities in distant locations to create shorter distances between students and their educational resources. Through school bus or bicycle distribution programs the government helps girls who must travel long distances to school by furnishing them with safe transportation systems. Fiala et al. (2022) mentioned that the provision of bicycles to a girl child in Zambia has led to an improvement in attendance levels, increase in performance and reduced absenteeism. Educational institutions need to have facilities designed for gender sensitivity which includes spaces fitted for girls whether through single-use restrooms or through sufficient lighting and safety protocols. Regular school attendance depends on learning environments that accommodate female needs by providing sanitary supplies and private restroom facilities thus preventing students from

leaving school. Through the Kasturba Gandhi Balika Vidyalaya (KGBV) scheme of India, the government established residential schools for underserved female students who accessed secure housing and first-class academic programs. Through its Girls' Education Enhancement Project (GEEP) Bangladesh built dedicated toilets while improving school infrastructure which consequently led to increased enrollment and retention of female students (Khan et al., 2021).

### ***Enhancing Teacher Training and Curriculum Development***

Improved training of teachers and revision of educational programs can be efficient in improving literacy in females. Governments need to train teachers in delivering gender-responsive high-quality education that creates two equally valuable classrooms for all students regardless of their gender. LaChausse (2014) asserted that fidelity in sexual health education can be done through the implementation of a comprehensive teacher training. The training programs need to address gender bias issues while promoting female student engagement through development strategies that support girls in building confidence together with leadership capabilities. The revision of educational materials with gender stereotype challenges and women empowerment initiatives leads to changing public perspectives concerning female educational opportunities. Educational materials need to showcase inspirational female figures across historical events along with scientific fields and political leadership as well as organizational leadership to motivate young girls toward their future careers. Schools must teach life skills training programs comprising financial literacy combined with health education and leadership development that prepares girls for their professional future. The intervention of life skills helps to improve the mental health of adolescents but the programs are only targeting boys and less girls in developing countries (Jehan et al., 2021; Shah et al., 2023).

### ***Leveraging Technology for Education***

As technological advancements keep on taking place, the integration of technology and education can be used to address low female literacy. Technology implementation for educational purposes represents a powerful solution for eliminating literacy inequalities in today's modern world. Governments should spend funds to create digital learning software and internet programs which will unlock distance education throughout underserved communities (Khan, 2024b). The combination of digital literacy education and mobile educational tools enables female students to stay educated through remote learning. The digital economy becomes accessible to girls through three key programs that include free school internet access together with tablet and laptop distribution and digital literacy program instruction. The combination of tech company alliances and academic institutions allows the development of gender-responsive e-learning materials which address female student requirements. The implementation of policies by governments should focus on delivering inexpensive internet accessibility throughout all regions to maximize the impact of online education. The educational sector in Uganda benefits from the National ICT Policy for Education because it uses technology to transform both genders through digital learning initiatives. By implementing Digital India, the Indian government has attempted to reduce digital inequality which now permits girls to study utilizing Internet platforms (Fiala et al., 2022).

### ***Review of the Related Literature***

The dropping out of girls from school to get into early child marriages affects their literacy rate as they will have to leave school early to be married (Saurabh et al., 2013). Educational institutions worsen the problem of low female literacy in the country. A lack of public education spending leads to unsatisfactory school facilities as well as unqualified teachers and education content which fails to respect male and female students equally (Samudra, 2014). The literacy rate for women serves as a

key determinant for economic development and promoting gender equality throughout African and Asian developing nations (Gupta & Rao, 2006; Singh, 2016). Education plays an important role in the transformation of the economies as economies will be having educated people who will be rational when it comes to thinking. Khan (2022) mentioned that there will be a massive production in an economy when people are educated.

However, the education of females is being disrupted by the challenges such as economic challenges in developing countries. Rural schools are mostly affected by the shortage of educational resources such as textbooks, computers and other necessary resources required to educate a girl child for example in Mberengwa District, Zimbabwe. Throughout various societies the traditional gender expectations force women to limit their attention to household work instead of obtaining education (Chattopadhyay, 2018). Legal reforms which work to eliminate child marriage as well as gender discrimination proved vital to raising female literacy levels (Shoukat et al., 2025). Public authorities across different countries apply scholarships together with financial rewards and conditional cash support measures to boost female educational enrollment (Dinesha, 2017). The enrollment of additional female teachers proves successful for building inclusive learning spaces which elevate girl student attendance rates as documented by Cappelli and Quiroga (2021). There is a wide gap between female literacy and male literacy due to cultural challenges, economic difficulties and institutional hurdles that limit women from getting education to improve their literacy standards. Female enrollment is lower by 16% compared to male literacy in Sudan (Maper, 2024). This wide gap shows that girls' enrollment in schools in developing countries is actually lower than those of boys.

Some female students are discouraged from attending school as a reason that these schools will not be having female teachers which goes against their cultural beliefs in certain religions that does not allow girls to be taught by the opposite gender (Cappelli & Quiroga, 2021). The recruitment and training programs for female teachers operating throughout rural Pakistan have succeeded in elevating female student enrollment figures while producing enhanced literacy results (Fatima et al., 2018). Teacher capacity-building programs in India have developed instructor abilities to effectively counteract gender biases through specific initiatives. The educational systems between urban and rural areas have established unequal access to quality education because rural communities face higher rates of girls dropping out of school as compared to urban schools (Singh, 2025). Policy implementation inefficiencies along with corruption function as barriers to progress which makes it hard for literacy programs to successfully deliver services to their target audience (Ullah et al., 2025). Public interventions serve as a fundamental tool for dealing with the educational inequality experienced by women.

The integration of technology in educational curricula helps to create prospects to overcome literacy gaps between females and male. Digital learning platforms combined with accessible online courses and mobile educational applications deliver

substitute educational options for female students who cannot attend conventional schools (Akpuokwe et al., 2024). Coalitions should grow between governments and non-government organizations and international entities that will provide digital educational equipment to girls in isolated populations for classroom access. The low level of literacy among women in developing African and Asian countries results from three primary factors: economics, culture, and institutional systems. According to Hussain et al. (2024) the disruptive force of ICTs fails to alleviate Afghanistan's declining female education levels because the Taliban's education restrictions and regional gender biases alongside insufficient school facilities keep female literacy rates dangerously low. Researchers should investigate the lasting effect of current interventions on female literacy attainment so they can establish persistent improvements in educational outcomes in developing countries of Asia and Africa.

### Objectives

The main objectives of this are to identify the factors behind low female literacy rate in developing African and Asian countries, to analyze the role that can be played by the government in addressing low female literacy rate in developing countries of Africa and Asia, and to suggest policy measures that can be implemented to end low female literacy rate.

### Methodology

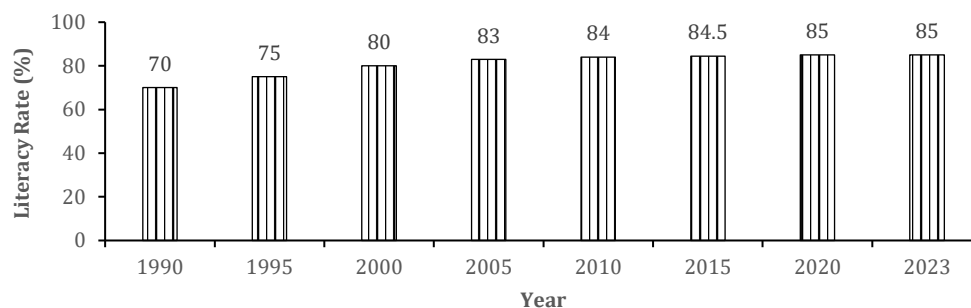
The study made use of both qualitative and quantitative research approaches to investigate the main factors behind the low female literacy rate in the developing countries of Asia and Africa and to see if there are any attempts being made by the governments in overcoming this challenge. One of the authors is from Mberengwa, Zimbabwe where he saw the challenges that are being faced by rural schools and the limitations to girl's education. The selection of developing country was based on those countries that have cultural or religious beliefs that discourage girl education. The research methodology includes the following:

An explanatory design was used to explain the purpose of examining how socio-economic factors together with cultural backgrounds and institutional elements affect the literacy of women. The study performs data analysis and literature review to identify fundamental factors in women's low literacy levels and evaluate government implemented policies and interventions in bridging the gap between male and female literacy.

Statistics about education levels for women and their school attendance rates alongside abandonment rates and funding patterns for education from both governments and UNESCO records will be obtained from various trusted organizations. We also collected data from the World Bank.

### Results

**Figure 2**  
Global Female Literacy Rate (1990-2023)



Note. The data for female literacy are from *The World Bank*, by World Development Indicators, 2025, (<https://databank.worldbank.org/source/world-development-indicators>) Copyright 2025 by The World Bank Group.

The presented study examines multiple indicators which include literacy statistics alongside education gender discrepancies with financial records of female school expenditures and measurements of policy success throughout different developing African countries and Asian countries. The research uses trend analysis to judge how well current literacy program's function and their areas of disadvantage. The research evaluation examines the operational connection between state policy changes and the enhancement of female literacy statistics during specific periods.

The Figure 2 depicts the trend of female literacy rates worldwide over a span of 33 years from 1990 to 2023. Steady Increase: Over time female literacy rates experienced continuous upward growth as shown by the presented graph. Starting point (1990): During 1990, the literacy level among women worldwide reached 70% so seven women out of ten were literate. Significant

Growth (1990 - 2010): The literacy level experienced rapid growth between 1990 and 2010 so that it reached approximately 80% in 2010. International initiatives for increasing educational opportunities primarily aimed at women contribute to the observed increased literacy rates. Stabilization (2010 - 2023): Between 2010 and 2023 the growth rate decreases to maintain a rate of 84.1%.

The stabilization occurs because of difficulties in connecting with marginalized populations along with socio-cultural challenges in certain parts of the nation. Minor Fluctuations: Variations in progress between different regions and countries create slight fluctuations while an otherwise upward trend remains mostly smooth. Positive Outlook: Female literacy continues to make ongoing advances based on the upward trend in the graph yet complete worldwide literacy remains a challenge.

**Table 1**

*Female Literacy Rate According to DHS and UNESCO*

| Country                      | Continent | Literacy rate (DHLS) | Literacy rate (UNESCO) |
|------------------------------|-----------|----------------------|------------------------|
| Afghanistan                  | Asia      | 13.35                | 17.09                  |
| Niger                        | Africa    | 18.97                | 23.0                   |
| Chad                         | Africa    | 19.46                | 13.93                  |
| Mali                         | Africa    | 23.21                | 22.0                   |
| Guinea                       | Africa    | 23.62                | 23.94                  |
| Burkina Faso                 | Africa    | 24.62                | 26.0                   |
| Benin                        | Africa    | 32.22                | 28.55                  |
| Côte D'ivoire                | Africa    | 34.69                | 40.75                  |
| Sierra Leone                 | Africa    | 35.16                | 36.24                  |
| Gambia                       | Africa    | 41.58                | 42.0                   |
| Pakistan                     | Asia      | 44.17                | 44.0                   |
| Liberia                      | Africa    | 46.37                | 34.09                  |
| Mozambique                   | Africa    | 47.92                | 43.0                   |
| Togo                         | Africa    | 48.79                | 51.0                   |
| Ghana                        | Africa    | 50.98                | 56.02                  |
| Angola                       | Africa    | 52.77                | 51.93                  |
| Yemen                        | Asia      | 53.73                | 54.13                  |
| Nigeria                      | Africa    | 54.73                | 49.06                  |
| Democratic Republic of Congo | Africa    | 59.52                | 66.0                   |
| Uganda                       | Africa    | 65.59                | 61.0                   |
| Comoros                      | Africa    | 65.83                | 42.64                  |
| Rwanda                       | Africa    | 66.0                 | 79.73                  |
| Bangladesh                   | Africa    | 66.25                | 63.0                   |
| Zambia                       | Africa    | 67.3                 | 62.18                  |
| India                        | Africa    | 68.36                | 59.0                   |
| Burundi                      | Asia      | 70.17                | 59.44                  |
| Madagascar                   | Africa    | 71.08                | 75.0                   |
| Cameroon                     | Africa    | 71.8                 | 66.16                  |
| Tanzania                     | Africa    | 73.0                 | 76.68                  |
| Congo                        | Africa    | 74.09                | 72.88                  |
| Malawi                       | Africa    | 74.68                | 55.2                   |
| Cambodia                     | Africa    | 77.06                | 75.0                   |
| Kenya                        | Africa    | 81.94                | 74.01                  |
| Myanmar                      | Asia      | 84.381               | 71.85                  |
| Namibia                      | Africa    | 91.73                | 88.0                   |
| Eswatini                     | Africa    | 91.84                | 89.47                  |
| Dominican Republic           | Africa    | 92.76                | 92.0                   |
| Bolivia                      | Africa    | 93.25                | 89.0                   |
| Zimbabwe                     | Africa    | 95.01                | 88.28                  |
| Lesotho                      | Africa    | 96.97                | 84.93                  |

*Note.* From *Literacy*, by M. Roser and E. Ortiz-Ospina, 2024, Our world in data (<https://ourworldindata.org/literacy>) Copyright by Global Change Data Lab. The date for women literacy rate for 1990- 2023 are from *Literacy rate in adult women*, by Our World in Data (<https://ourworldindata.org/grapher/adult-literacy-female?tab=chart&region=Africa&country=KOR~BRA~IND~BGD#all-charts>). Copyright by Global Change Data Lab.

Table 1 shows that the female literacy rate data in different nations derives from DHS (Demographic and Health Surveys) and UNESCO sources. The collected data involves countries from both the African and Asian continents. *Regional Distribution:* Majority of countries identified in the list originate from Africa together with several Asian nations. The literacy levels across African nations range widely from approximately 18% to 97%. *Literacy Rates (DHS vs. UNESCO):* The literacy rates presented by DHS

show slight variations from those reported by UNESCO in most cases. Dissimilarities emerge because investigators employ different techniques to gather data and establish their definitions of literacy in addition to working with different dates of collection. *Lowest Literacy Rates:* The lowest female literacy rates exist in Afghanistan which shows 13.35% according to DHS and 17.09% according to UNESCO and also in Chad at 19.46% DHS with 13.93% UNESCO and finally Niger with 18.97% DHS

alongside 23.00% UNESCO. These nations face social and economic hurdles together with scarcity of educational opportunities and unequal treatment between males and females. *Highest Literacy Rates:* Female literacy rates reach 96.97% according to the DHS and 84.93% according to UNESCO data in Lesotho while Zimbabwe has 95.01% DHS and 88.28% UNESCO rates. These nations have invested heavily in educational development together with gender equality programs. *Discrepancies between DHS and UNESCO Data:* The DHS data collection method reports slightly increased literacy statistics than UNESCO data collection methods in most nations. The data from DHS surveys varies notably from UNESCO figures

across Burundi (70.17% DHS vs. 59.44% UNESCO) and Myanmar (84.38% DHS vs. 71.85% UNESCO). *Continent-wise Analysis:* The regions of Afghanistan and Pakistan show large disparities in literacy rates which indicates significant discrepancies regarding school accessibility and teaching standards. Literacy rates in Afghanistan and Pakistan demonstrate lower numbers than Myanmar and Yemen inside Asia. The collected data reveals that multiple obstacles persist for education gender equality in schools across developing world nations. The present data proves that women and girls in low-performing countries require specific interventions to boost their literacy levels.

**Figure 3**  
Early Child Marriages Status in Punjab

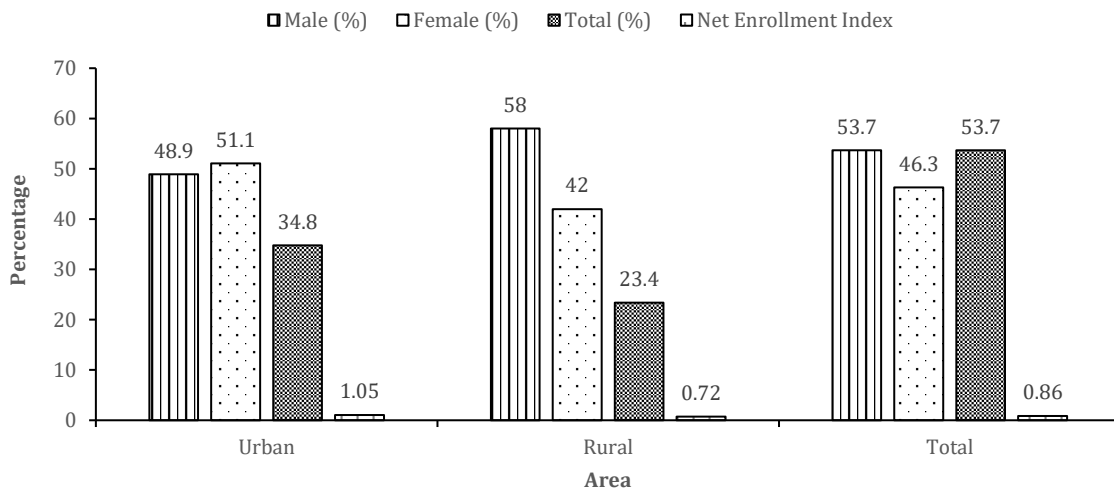


Note. From Punjab Multiple Indicator Cluster Survey 2024, by Bureau of Statistics Planning & Development Board Government of the Panjab, p. 28 (<https://mics.unicef.org/sites/mics/files/2025-01/Pakistan%202024%20MICS%20%28Punjab%29%20KFR.pdf>). Copyright Bureau of Statistics.

Figure 2 shows the Urban category shows significantly higher percentages (77.15% for marriages before 15, 57.93% before 18, and 67.77% before 16), which appears inconsistent with typical trends (rural areas usually have higher child marriage rates). This

could indicate a data entry or categorization error. The Rural category has slightly higher child marriage rates compared to the Punjab overall, which aligns with the expected trend. The Punjab row represents an overall summary for the region.

**Figure 4**  
Literacy Gender Disparities at Middle and High School in Pakistan



Note. From Punjab Multiple Indicator Cluster Survey 2024, by Bureau of Statistics Planning & Development Board Government of the Panjab ([https://bos.punjab.gov.pk/system/files/MICS\\_2007-08\\_Provincial%20Report.pdf](https://bos.punjab.gov.pk/system/files/MICS_2007-08_Provincial%20Report.pdf)). Copyright Bureau of Statistics.

**Table 2**  
*Male and Female Students in High School*

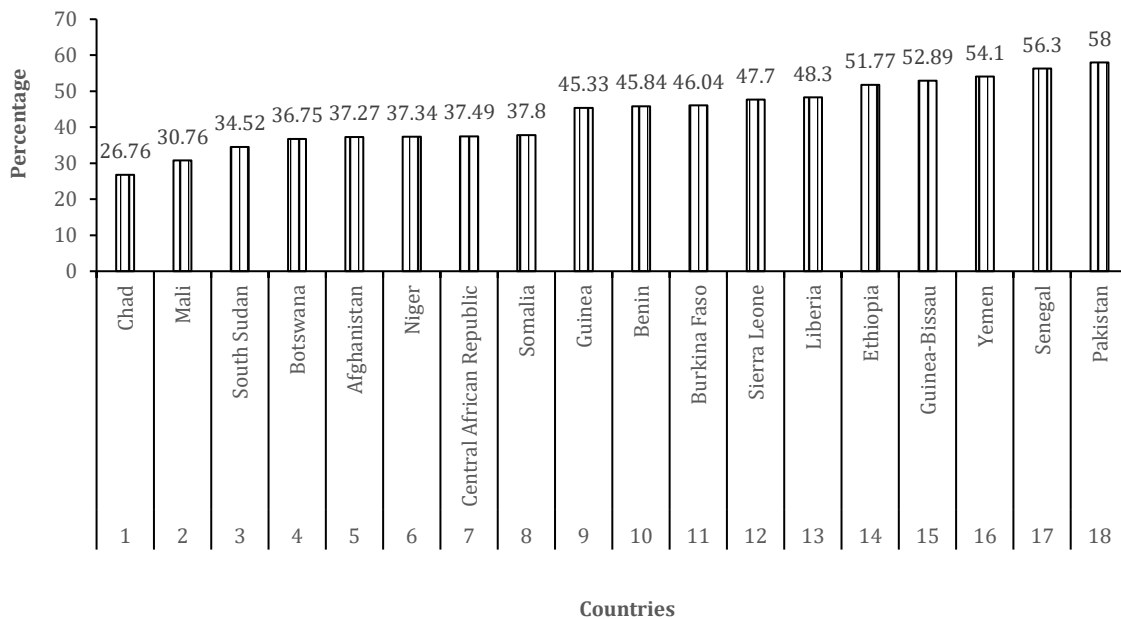
| Item  | Male (%) | Female (%) | Total (%) | Net enrollment index |
|-------|----------|------------|-----------|----------------------|
| Urban | 48.5     | 51.5       | 33.5      | 1.05                 |
| Rural | 58.7     | 41.3       | 21.6      | 0.72                 |
| Total | 53.6     | 46.4       | 26.4      | 0.86                 |

Note. From *Punjab Multiple Indicator Cluster Survey 2024*, by Bureau of Statistics Planning & Development Board Government of the Panjab ([https://bos.punjab.gov.pk/system/files/MICS\\_2007-08\\_Provincial%20Report.pdf](https://bos.punjab.gov.pk/system/files/MICS_2007-08_Provincial%20Report.pdf)). Copyright Bureau of Statistics.

Figure 4 and Table 2 show that more females in rural areas have lower literacy rates compared to males in rural areas. More females have reading skills than males in urban areas. Figure 5 shows Chad has the lowest literacy rate at 26.76%.

Most of the countries with low literacy rates are in Africa. Afghanistan and Yemen are the only non-African countries on the list. The rates vary between 26.76% (Chad) and 58% (Pakistan).

**Table 5**  
*Countries with Lower Literacy Rate in the World (%)*



Note. From *Literacy Rate by Country 2025*, by World Population Review ([https://worldpopulationreview.com/country-rankings/literacy-rate-by-country?utm\\_source](https://worldpopulationreview.com/country-rankings/literacy-rate-by-country?utm_source)). Copyright World Population Review, 2025.

**Discussion**

The findings of this study highlight the multifaceted nature of the low female literacy rates in developing countries of Africa and Asia. The research demonstrates that social limitations, together with religious and cultural obstacles along with insufficient educational facilities and safety concerns function as major contributors to this challenge. The research findings match previous studies, which have documented matching obstacles in different locations according to Agbor (2012) and Chattopadhyay (2018).

**Socio-Economic Constraints**

Research emphasizes poverty as the main factor that blocks girls from gaining access to educational opportunities. The limited financial resources that families possess compels them to select which children to send to school while tending to enroll boys before girls. The situation is most obvious in rural settings because resources are limited. The collected research data points toward a similar pattern as Ara and Aziz (2013), in addition to Rehman and Khan (2021), who established economic obstacles encountered by families in developing nations. The investigation shows that official aid through completely free schooling and monetary benefits will substantially decrease the obstacles girls encounter in attaining schooling.

**Cultural and Religious Barriers**

Early marriage customs, together with traditional gender norms, directly reduce the literacy achievement level of women. The research demonstrates that many developing nations have high rates of early marriage because this practice leads girls to abandon their education before learning essential reading skills. Hussnain et al. (2024) and UNICEF (2021) found similar evidence about the requirement to establish legal reforms and involve local communities in halting these unacceptable customs. The research supports anti-early-marriage community programs with legal frameworks that aim to stop child marriages while advancing educational opportunities for women. This can also be evidenced by the early marriages in the Marange Apostolic Church in Zimbabwe where girls are married at a younger age.

**Inadequate Educational Infrastructure**

The lack of educational infrastructure, such as schools, sanitation facilities, and safe transportation, poses significant barriers to female education. The findings indicate that long distances to schools and unsafe environments deter girls from attending school. This is supported by Fiala et al. (2022) and Jacob (2022), who highlight the importance of improving school

infrastructure and providing safe transportation options. The study recommends investing in rural schools, building new educational facilities, and implementing transportation programs to enhance access to education for girls.

### Security Concerns

Security issues, particularly in conflict-affected regions, exacerbate the problem of low female literacy. The study found that parents and guardians are often reluctant to send their daughters to school due to safety concerns. This is consistent with the findings of Fang et al. (2022) and Khattak (2018), who highlight the impact of terrorism and conflict on educational access. The study suggests that governments and international organizations must prioritize the safety of female students by implementing protective measures and ensuring secure educational environments.

### Conclusion

Women's low educational attainment across developing African and Asian nations exists as a result of multiple economic, social and political issues. The solution to this intricate issue demands long-term and comprehensive strategies as well as joint efforts between governments and both non-governmental organizations and community leaders with international support. Governments maintain the primary duty of advancing change through the creation and execution of policies that make female education their top priority. Administrative changes need to establish universal access to education with affordable costs that particularly target the communities in which female students most frequently abandon their studies. The implementation of safe and supportive learning facilities demands investment to promote female student participation along with their education completion abilities. The education system needs to introduce gender-sensitive teaching materials and training programs for teachers that eliminate sex-based prejudices and foster equal educational opportunities. Community involvement remains vital because both societal understanding and cultural barriers need reform to establish schools that respect female educational advancement.

A successful awareness campaign alongside parent engagement and local leader participation will produce significant social attitude changes that lead families to enroll their daughters in school education. Governments receive essential funding, together with resources and technical help from international organizations, when working to raise literacy achievement rates. The implementation of joint initiatives enhances operational strength by enabling countries dealing with shared problems to share best practices and stimulate fresh ideas. Developing countries that emphasize female education and commit investments in educational development bequeath greater potential to their society which activates economic prosperity and poverty elimination and social harmony. Gender education and empowerment enable women to contribute positively to community prosperity which creates sustained social progress across entire communities. The resolution of low female literacy stands as a necessary moral duty and simultaneously represents a smart financial decision that builds the future of national societies.

### Policy Recommendations

- **Educational institutions need gender-sensitive teacher training frameworks** since teachers exert deep influence on student understanding which education creates. Educational institutions in developing countries lack training which causes teachers to uphold gender stereotypes in their classrooms.
- **Standards-based educational programs** must be introduced by governments for teaching gender awareness and inclusive classroom practices as well as gender-related behavior resolution techniques. Academic training provides educators with tools to detect prejudices as well as creating support systems for female learning and security.

- **Female educator representation in educational institutions helps** traditional societies view women as practical mentors because students observe these educators fulfilling the role. Rural students need improved school facilities as their long hazardous commuting poses a challenge to their education. The absence of adequate toilets designed for girls results in numerous female students leaving school. Every nation should build advanced schools fitted with proper facilities and safe transportation systems that include buses and bike programs together with enforced safety protocols staffed with skilled security staff who prevent harassment incidents.
- **Educational technology along with digital literacy instruction, effectively** fills learning gaps which mainly affect distant girls living in war zones. Tech companies need to work with public authorities to create programs which supply low-cost hardware and no-cost internet and digital education initiatives to the public. All institutions must turn digital education into part of their curriculum though they must simultaneously demonstrate its positive impact. For instance, the Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA) which aims to improve digital literacy of women in rural areas of India.
- **Educational policies that provide free education without fees must focus specifically** on girls in order to reduce gender inequalities. The Republic of Zimbabwe has implemented the Basic Education Assistant Module (BEAM) which is helping children to attain education from primary to secondary level. Because excessive education expenses cause families to choose which child receives better schooling, authorities need to cancel all fees while offering free academic materials including uniforms and transport support. Socio-cultural practices prevent women from getting an education through their support for early marriages and their restrictions on girl learning activities.
- **The government must activate community networks alongside religious leaders** and parental participation to help people understand why female education brings social and economic prosperity. The improvement of legal systems presents a crucial necessity since girl's experience dangers through harassment and discrimination. The right to education for students becomes possible through active law enforcement that provides school safety as well as reporting and transport security measures.

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