

The Literary Portrayal of Young Females as Accomplices in Financial Freedom as Illustrated in Jami Gallado's the Billionaire's Surrogate

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Abstract

The central objectives in this paper aims at examining how young female university students are portrayed as participants of the financial struggle, exploring the representations of the experiences that young female university students encountered during the financial struggle whilst at the university and developing a model of Young Female University Students (YFUS) in the global village to present how they want to be as opposed to how their cultural norms want them to be. The theoretical thrusts of this paper are feminism and self-efficacy theory by Bandura which guided the authors in analysing the portrayal of university students in the novel. It examines whether young female university students are portrayed as agents to financial freedom due to poverty or simply vulnerable objects and victims in the tertiary environment. This investigation may benefit those who appreciate the art of literature and romantic fiction in particular, and to view young female university students not as objects, but as individuals who play a constructive role. The study may as well contribute to the body of knowledge on post- modernism, feminism and transactional literature as the researcher explores the issue of young female university students as agencies to financial freedom which seems to have been overlooked in the past.

Keywords: Literary Portrayal; Young Females; Financial Freedom; Billionaire's Surrogate; Surrogacy

1. Introduction

The literary representation of young female university students in romance novels is a critical yet understudied phenomenon. Chronicles about financial freedom have their focus mostly on the portrayal of fathers and mothers in the financial freedom as breadwinners or overall providers of households for daily survival and these chronicles accord them titles as “breadwinners” and “co-breadwinners” and yet they seem to be silent about young female university students who come from disadvantaged backgrounds who feel for their parents and make ends meet whilst in schools. Among such chronicles are Mary Karoro Okurut’s: *The official wife* (2003), where the second wife is termed educated and viewed independent and perform the task of co-breadwinning with the husband and Chimamanda Ngozi Adiche’s: *The Thing Around your Neck* (2009) here the robbed assets were brought back by the father from America, showing that the father is showed to be a provider and the children in the house drove the mother’s green Peugeot 504, showing that the children cannot provide anything for the family but use what the parents provide, just to mention but a few. These works of fiction only reside much on the titles of breadwinning and co-breadwinning and seem to say little of nothing about young female university students that may have impacted their tenure at post-secondary schools. Although they seem to undergo financial constraints, young female university students seek for plans to help them withstand whilst studying. It is wise to mention that some plans implemented signals as risk-taking.

Financial freedom is more a state of psychological and spiritual mindset (Yumarma, 2016). While a variety of definitions of the term financial freedom have been suggested, this paper adopts the definition suggested by Brian (2016) who defines it as having enough money so you do not worry about money. Money can provide us resources and certain level of freedom if we use it wisely. Whether or not Emily in the Billionaire’s Surrogate gained financial freedom with her decision of become a surrogate mother is what this study intended to unravel. A lack of financial freedom may lead to an abyss of suffering and sorrow because of unhealthy lifestyle and uncontrollable temporary desires. Financial freedom penetrates every aspect of human life so that an individual feels relief from worry, anxiety, financial limitedness and inconveniences. In this study the researchers find it

critical to have an understanding of how young female university students are portrayed in the struggle to financial freedom and also to explore their experiences from the chosen novel.

In addition, this paper reconnoiters young female university students who are struggling to make ends meet for themselves and their families back home while attending tertiary education as illustrated in Jami Gallardo's *the Billionaire's Surrogate*. The study endeavors to address issues such as how young female university students are portrayed as accomplices in financial freedom as well as exploring the representations of the experiences that young female university students encountered as they made ends meet with the aim of gaining financial freedom in the selected romance novel. The study sought to cross-examine the silenced issues about young female students at higher institutions of learning and their struggle to financial freedom, in order to loosen the perception of young female university students as objects and victims that fall prey and influenced by peer- pressure in the educational milieu.

2. Research Questions

The following research questions guided the study.

- 2.1. How are females portrayed in the novel of the *Billionaire's Surrogate* as accomplices of financial freedom?
- 2.2 Which part of the novel depict women's role in the financial freedom?
- 2.3. What experiences do young female university students encounter during their tenure at higher institutions of learning?

3. Statement of the problem

Akanle (2019) posits that even though the phenomenon of young female family support may not be entirely new in Africa, financial freedom is the primary role of parents in most African societies. As more women get education, enter paid employment and some men lose jobs and go for early retirement due to illnesses however, traditional breadwinning roles are challenged and, sometimes, inversed as growing number of young females become family breadwinners. Female breadwinning

may not be without implications for family stability however as it confronts instituted normative gender order in patriarchal societies. Moreover, Men are traditionally expected to be financially or economically capable enough to provide for their families and households, including their wives. While female breadwinners are increasingly common in industrialised societies and literature exists on their trajectories in such contexts, more recent works are needed in Africa, particularly Namibia. Substantively, it is observed in the communities that some young female university students take care of their parents while still studying but some parents if not all do not ask their children their source of income but they just take whatever they are given.

Young female university students are part and parcel of the struggle to financial freedom, yet the representation of young female university students in romantic novels is often peripherally treated. In the current generation, not all households have breadwinners as men. Sometimes we get houses that are headed by female adults (mothers) as single parents and automatically qualify them to be the sole providers for the occupants in the house. In most of the African societies, specifically Namibia, you will get households being headed by young female senior siblings. Accepting all these, the young female students are not well represented in the novels as being breadwinners and that they also struggle to acquire financial freedom. It is therefore against this background that this paper intends to acknowledge the efforts and contributions made by the young female university students in the financial struggle as represented in *The Billionaire's Surrogate* respectively.

4. Delimitations of the study

Delimitations are intended to reduce and narrow the scope of the study. There is a plethora of literatures on financial freedom, but the fact that this research study is mainly focused on young female university students, their experiences and how they are perceived in the selected novel delimits the study only to the selected novel.

The following terms were operationally defined to give clarity on the meaning of the words as used in the study:

Surrogate Mother: This refers to a woman who bears a child on behalf of another person or a couple, typically via artificial insemination or in vitro fertilization.

University student: This refers to a student who attend post-secondary school with the aim of earning financial breakthrough after completion of their studies.

Breadwinner: This refers to someone who caters for the family's needs and wants to lead a smooth and happy life.

Global Village Model: This refers to the output as a result of the study based on the comparison of young female university students in the global village who are entitled to follow their cultural norms despite them being students and young females in the home setting who are accustomed to cultural norms.

5. Theoretical Framework

This paper intends to review literature related to the literary portrayal of young female university students in the struggle to financial freedom in Jami Gallado's *the Billionaire's Surrogate*. The review is arranged according to the following subtopics: feminism theory; self-efficacy theory, philosophical concept of financial Freedom; the notion of surrogacy; a model Young Female University Students (YFUS) in the global village Model developed by the primary author (Natalia S. Intja, 2022). This study further aims to explore the idea that there seem to be a need to move away from the conception of young female university students being mere epitomes of making money through surrogacy as they fall victims, to a real active subject of financial freedom.

5.1. Feminism Theory

Crossman (2020) posits that feminist theory could be a major branch among social science that shifts its assumptions, analytic lens, and topical focus removed from the male viewpoint and knowledge toward that of ladies. In doing therefore, feminist theory shines a light-weight on social issues, trends, and problems that square measure otherwise unnoticed or misidentified by the traditionally dominant male perspective among social theory. many of us incorrectly believe that feminist theory focuses solely on ladies and ladies which it is an inherent goal of promoting the prevalence of ladies over men.

In reality, feminist theory has perpetually been concerning viewing the social world in a very manner that illuminates the forces that make and support difference, oppression, and injustice, and in doing therefore, promotes the pursuit of equality and justice. That said, since the experiences and views of women and girls were traditionally excluded for years from social theory and scientific discipline, a lot of feminist theory has targeted on their interactions and experiences among society to make sure that 0.5 the world's population isn't disregarded of however we have a tendency to see and perceive social forces, relations, and issues. whereas most feminist theorists throughout history are girls, individuals of all genders is found operating within the discipline these days. By shifting the main target of social theory removed from the views and experiences of men, feminist theorists have created social theories that square measure additional inclusive and artistic than those who assume the social actor to perpetually be a person (Crossman, 2020).

Part of what makes feminist theory artistic and inclusive is that it typically considers however systems of power and oppression move, that is to mention it doesn't simply specialize in gendered power and oppression, however on however this would possibly run into with general racism, a class-conscious category system, sexuality, status, and disability, among different things. Some feminist theory provides an analytic framework for understanding however women's location in and knowledge of social things dissent from toilet facility. for instance, cultural feminists consider the various values related to womanhood and femininity as a reason for why men and ladies' expertise the social world otherwise. different feminist theorists believe that the various roles appointed to

girls and men among establishments higher make a case for gender variations, as well as the sexual division of labor within the ménage. Existential and phenomenological feminists specialize in however girls are marginalized and outlined as “other” in paternal societies. Some feminist theorists focus specifically on however femininity is developed through socialization, and the way its development interacts with the method of developing femininity in ladies (Crossman, 2020).

Feminist theories that specialize in gender difference acknowledge that women's location in and knowledge of social things aren't solely totally different however conjointly incompetent toilet facility. Liberal feminists argue that ladies have identical capability as men for ethical reasoning and agency, however that social structure, significantly the sexist division of labor, has traditionally denied girls the chance to specific and apply this reasoning. These dynamics serve to shove girls into the non-public sphere of the ménage and to exclude them from full participation publicly life. Liberal feminists' entails that gender difference exists for girls in a very heterosexual wedding which women don't take pleasure in being married (Crossman, 2020).

Indeed, these feminist theorists claim, married girls have higher levels of stress than unmated girls and married men. Therefore, the sexual division of labor in each the general public and personal spheres has to be altered for ladies to realize equality in wedding. Theories of gender oppression go any than theories of gender distinction and gender difference by tilt that not solely square measure girls totally different from or incompetent men, however that they're actively laden, subordinated, and even abused by men. Power is that the key variable within the 2 main theories of gender oppression: psychoanalytical feminism and radical feminism. psychoanalytical feminists commit to make a case for power relations between men and ladies by reformulating Sigmund Freud's theories of human emotions, childhood development, and therefore the workings of the subconscious and unconscious. They believe that aware calculation cannot totally make a case for the assembly and replica of social structure (Crossman, 2020).

Crossman (2020) states that radical feminists argue that being a girl could be a positive issue in and of itself, however that this can be not acknowledged in paternal societies wherever girls square measure laden. whether or not or not girls aren't acknowledged in societies, particularly within the

setting of the Billionaire’s Surrogate is what this study meant to determine. Moreover, societies determine physical violence as being at the bottom of social structure, however they suppose that social structure is defeated if girls acknowledge their own worth and strength, establish a sisterhood of trust with different girls, confront oppression critically, and kind female-based separatist networks within the non-public and public spheres.

5.2. Albert Bandura’s Theory of Self-efficacy

The following is the model of Bandura’s theory of self-efficacy which is used as the theoretical framework in analysing the portrayal of university students in the novel.

Sources of Self-Efficacy

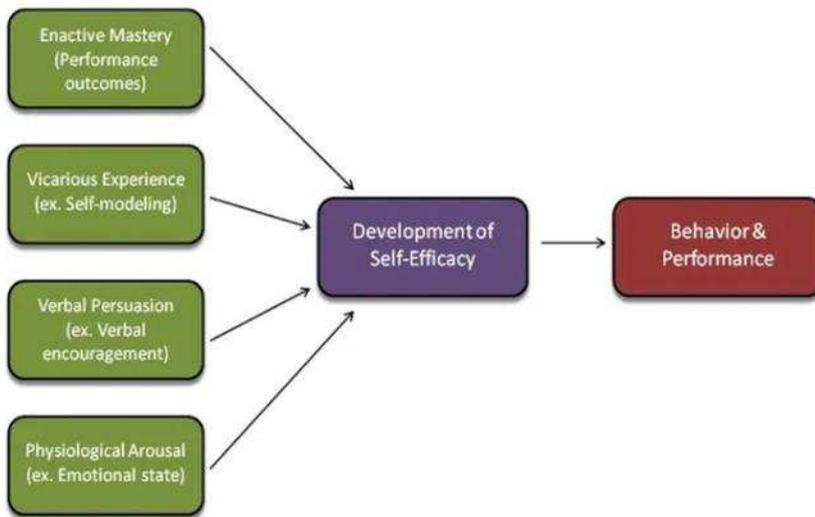


Figure 1: Albert Bandura’s Theory of Self-efficacy as adopted from Bandura (1977)

Lopez-Garrido (2020) notes that self-efficacy theory is concerning people that are probably to interact in activities to the extent that they understand themselves to be competent. Four sources of self-efficacy are Performance Accomplishments, Vicarious expertise, Social Persuasion, and Physiological and Emotional States.

The basic plan behind self-efficacy is that once people feel their actions will influence the result of a given scenario, many things happen. For one, they feel far better concerning themselves. Second, they feel that they need a way of power and management over what happens within the world. and eventually, they are doing not float dispiritedly from one activity to the opposite. In short, they really act, think, and feel otherwise than people that don't have any self-efficacious beliefs (Bandura, 1988).

This is all associated with motivation, or the drive to perform as a result of it revolves round the belief that peoples' feelings and actions are based mostly additional on what they believe to be true instead of what might or might not be objectively true. In alternative words, someone UN agency has self-efficacy believes that his feelings and actions even have influence over the result of a given scenario.

For example, Emily within the novel believed that she will be able to facilitate the daddy pay off his hospital bills by being a surrogate as she is going to be earning cash monthly. When forming self-efficacy judgments concerning completely different things, individuals tend to trust four factors (Bandura, 1982).

- Performance and accomplishments: successful performance and accomplishments can raise feelings of self-efficacy, whereas failures can diminish them.
- Experience gained by perceptive others: this is often typically stated as modeling, that is once somebody mirrors their behavior off of others. once individuals see others expertise success, they themselves are driven to expertise success.
- Social persuasion: This typically comes within the type of being coached or obtaining feedback on one's performance.
- Emotions: even as positive emotions will increase feelings of self-efficacy, negative emotions (such as anxiety or fear) will decrease these feelings.

When you place all four of those factors along, the researchers deduce that the model of self-efficacy by Bandura will frame this study into gazing however Emily believed in herself to confirm that the daddy is helped financially.

6. Literature Review

6.1. Philosophical Concept of Financial Freedom

Financial freedom ought to be understood at intervals the context of human freedom. Human freedom essentially consists of “free-from” and “free to”. the primary one, freedom is perceived as a state of affairs with none bondage or obstacles. it's a state of affairs wherever a non-public life while not being distracted by worry, anxiety, obstacles, and challenges. The second sense of freedom is connected to human selections, decisions, and fulfillment. Philosophically, human freedom and should exist in intimacy with a similar relative intensity or quality. As so much because it is below a definite intensity of an obligation at a similar time it's additionally below a similar relative intensity/quality of human freedom. This relative intensity of each freedom and obligation is equal. consequently, a person's being will respond “yes” below obligation or “no” by doing resistance. Those are views of seeing human freedom to undertake to or to create fulfillment.

It is a demand that a non-public has to undertake fulfillment. no matter a private will (or does not do anything) it will be a neighborhood of fulfillment. the way to create fulfillment is below human freedom in step with individual can. There are several selections prior human freedom and obligation. The relative intensity of freedom and obligation can confirm the standard of fulfillment. Double rhythms of human freedom contain activities towards himself that are referred to as interiority, and activities towards different orientation that is known as exteriority (Driyarkara, 2006). philosopher in his writing “Absolute Freedom and Terror” states that human consciousness towards truth is spirit essence prior fully the liberty (1996). He analyzes the dialectic of subjective spirit, objective and absolute spirit at intervals the angle of the philosophy of history.

The Latin words “*Liberalitas*” and “*Libertas*” specific 2 totally different notions concerning monetary freedom. *Liberalitas* implies a notion of social group or national prosperity in terms of monetary and non-secular wealth. In philosopher (Rsp. II, 402 c) *liberalitas* options at which means that is on the far side finance. In Aristotle, it contains 2 senses, specifically greediness and monetary wealth, and intensive condition of finance at the activities to be done in so as to comprehend one smart goal (Lesniewski-Norris, 1982:40). *Libertas* implies a which means of power that's the liberty

to act. within the context of the economy, freedom suggests that to be a winner in social science handling free competition by marginalizing others to comprehend a selected subjective goal.

Financial freedom, therefore, is not as regards to finance solely. It is a matter of making sustaining happiness, joy, and condition of being actually alive as a result of a private will do what he/she needs and deserves with none monetary obstacle. it's essentially containing an absence of monetary obstacles in human activities. For this reason, monetary freedom comes with having decent enough cash to try to what is desired with enjoyment. It includes feeling attitudes on love, material comfort, association, and relationship with others. consequently, monetary freedom is a lot of a state of psychological and non-secular mind-set. regarding this, Tracy (2016) states that monetary freedom has enough cash therefore you are doing not worry concerning cash. cash will give North American nation with resources and a definite level of freedom if we tend to use it sagely. Otherwise, it will cause an abysm of suffering and sorrow due to an unhealthy mode and uncontrollable temporary needs. monetary freedom penetrates each facet of human life in order that a private feels relief from worry, anxiety, monetary limitedness, and inconveniences.

6.2. The Notion of Surrogacy

Piersanti, Consalvo, Signore, Del Rio, and Zaami (2021) underscore that surrogacy isn't a brand new resolution to the recent downside of physiological condition. though it's been around for a protracted time, it's become a lot of common since the yank faculty of Obstetricians and Gynecologists (ACOG) printed its 1st statement on this subject in 1983 (Sharma, 2006). There are a unit people who believe that surrogacy ought to be allowed as a result of it's advantageous for all parties and prohibiting it'd limit the autonomy of sterile couples, and there are a unit people who believe instead that the risks outweigh the advantages. It ought to be thought of that they are unit pathological conditions that stop ladies from turning into pregnant or conveyance a physiological condition to term; in such instances, the sole resolution can be pictured by the placement of the womb. Use of surrogacy is also associated with innate female internal reproductive organ non-development (Mayer–Rokitansky–Küster–Hauser syndrome), major innate female internal reproductive organ malformation (hypoplastic womb and bicornuate/unicorn uterus), outcomes of excision performed for the foremost various reasons or Associate in Nursing non-inheritable

condition (intrauterine adhesions and leiomyoma) inflicting female internal reproductive organ pathology with failure of tries at fertility treatment (Brännström, Kähler, Greite, Mölne, Díaz-García & Tullius, 2018). In these cases, the employment of surrogacy may represent a sound different to womb transplantation, particularly in cases of failure of the latter (Bruno & Arora, 2020; Jones, Saso, Bracewell-Milnes, Thum, Nicopoullos, Diaz-Garcia & Smith, 2019; Zaami, Di Luca & Marinelli, 2019). Patients with serious medical conditions, like heart or uropathy that advise physiological condition, may conjointly have the benefit of surrogacy; this system conjointly permits the “social” mother to avoid the risks related to physiological condition (hypertension in physiological condition, toxemia of pregnancy (Rana, Lemoine, Granger, Karumanchi, 2020; Frati, Foldes-Papp, Zaami, & Busardo, 2013) amniotic embolism (Kaur, Bhardwaj, Kumar, Singhal, Singh, Hooda, 2016), significantly for mothers in maturity, infections related to parturition (Zaami, Montanari Vergallo, Napoletano, Signore & Marinelli, 2018). It may also be thought of because the expedient in cases of continual implantation failures in power-assisted fertilization (Aflatoonian, Eftekhar, Aflatoonian, Rahmani & Aflatoonian, 2013; Patel, Jadeja, Bhadarka, Patel, Patel & Sodagar, 2018).

Torres, Shapiro, and Mackey (2019) advert that surrogacy is a meeting through that a mother bears and delivers a toddler for an additional couple or person. A traditional/genetic surrogacy is once a surrogate is unnaturally fertile with gamete, sometimes from the meant parent, however can also be donor gamete, with the intention of that gamete fertilizing her (the surrogates) egg, thereby creating her each the genetic and physiological condition mother. In physiological condition surrogacy, embryos that don't seem to be genetically associated with the surrogate area unit established into the womb of the surrogate, United Nations agency can then carry the gestation to term, the meant parent(s) being the individual(s) with possession of the aforesaid embryos. Generally, physiological condition surrogacy is predicated on the categories of written agreement arrangements between parties and includes either an ad or altruistic dealing reckoning on whether or not the surrogate receives a money reward for her physiological condition or not.

6.3. Young Female University Students (YFUS) in the global village Model

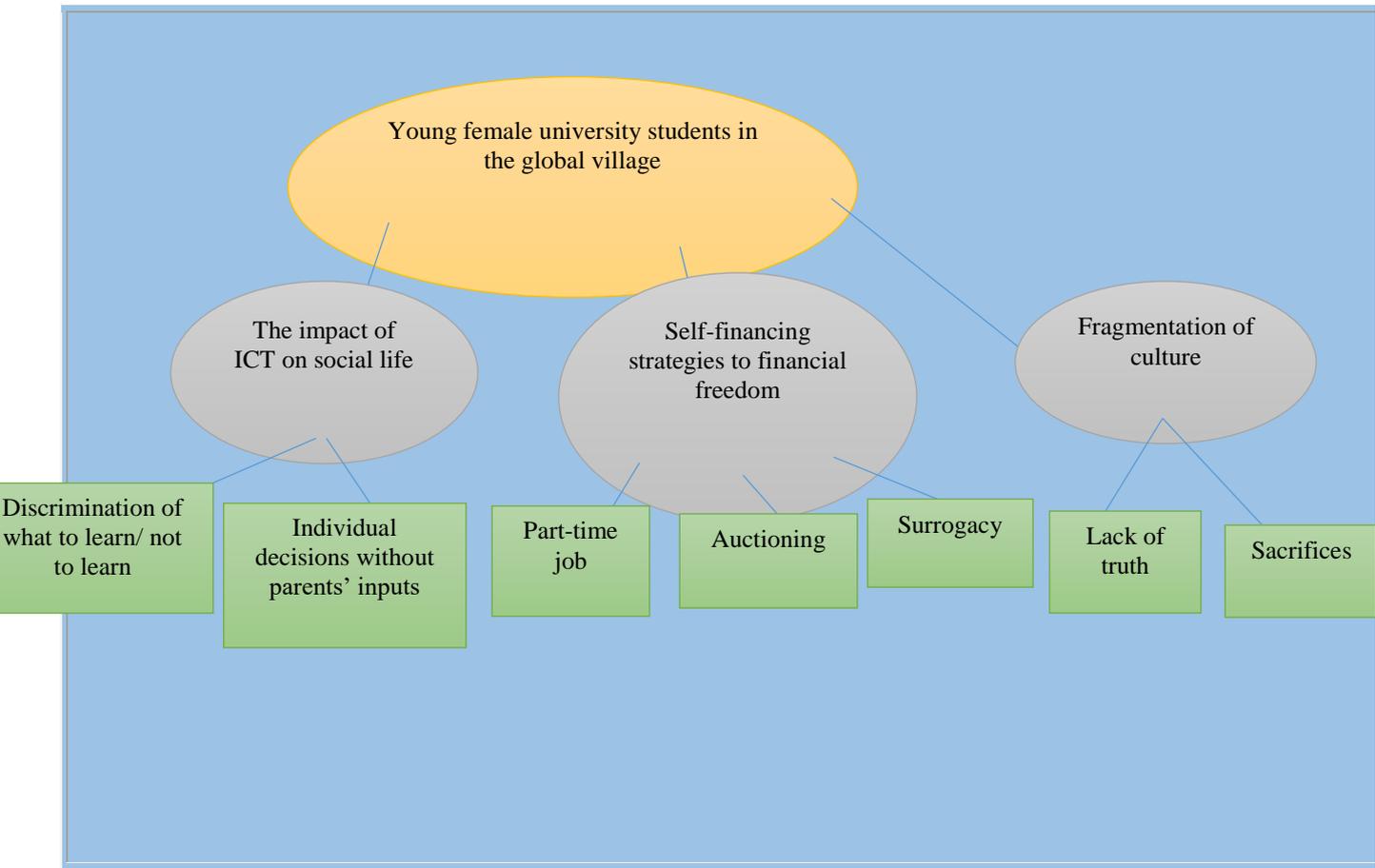


Figure 2: Young Female University Students (YFUS) in the global village Model developed by Natalia Intja (2022)

6.3.1. Rationalization of the YFUS model

This model is about the young university students who find themselves in a new space where everything seems to be new and students need to change their way of seeing and doing things. In the model above, young female university students are seen in the global village and for this paper is the university away from their homes. Within the university milieu they are faced with the impact of ICT on social life of discriminating what to learn/ not to learn and making individual decisions

without parents' inputs, trying to figure out self-financing strategies to financial freedom whilst at the university as their financial needs have increased. These may be becoming surrogate mothers, auctioning and doing part time jobs to meet their needs, especially for those students who are from poor backgrounds and fragmentation of culture where they are forced not to tell the truth in some situations they find themselves into and make sacrifices which may be positive sacrifices or negative sacrifices.

Contextualising the model to the current study, this model speaks to the struggles the young female university students face as they study. They are faced with problems from home and that of themselves. A good example will be the situation of Emily in the Billionaires Surrogate by Jami Gallardo. Emily's father is sick back in Arizona and she is worried about the father's health, she hears about the job of being a surrogate and she grabs the opportunity without telling the parents about her decision with the aim of funding her father's medical bills. With this decision, she risks her happiness and her rights as surrogacy does not allow the carrier to bond with the child and the child is given away upon giving birth. The emotional trauma which will follow are given a blind eye and she focusses on the current happenings which is to see the father back on his feet again. This means that if Emily could come from a background where the parents are free financially she could not even think of being a surrogate. In this case, she acted as a breadwinner away from home.

People make sacrifices in their lives not because they feel that way, but because they are left with no option but to rescue the next person which is humanity at its best. Despite all these, people will always have different perceptions about how they view what they see, rather than questioning the motive behind action seen. The subject of breadwinning and financial freedom is overlooked in the literature when it comes to female figures as the actions are known to be well executed by male figures. This study thus focusses on unravelling the perceptions of overlooking young female university students and start to see them as human beings who can impact one's life by becoming financial freedom helpers.

7. Materials and Methods

The study is qualitative, desktop research whereby one European romance novel was purposefully selected and analysed. The analysis was informed by feminism theory and the self-

efficacy theory by Albert Bandura as a theoretical framework. The above mentioned theories provide an appropriate template for the exploration of financial freedom issues in the work under study. The researchers find the thoughts of feminism theory a useful point of departure as feminism has finally changed traditional perspectives in a wide range of area in human's life. In addition, they have fought against other forms of gender specific discrimination against women. In addition, the thoughts of Bandura in terms of self-efficacy has given liberal knowledge about Emily's belief in herself which positively impact the outcome in signing the contract of becoming a surrogate mother to help her father to pay off his hospital bills.

8. Presentation of Content and Discussion

The following findings have answered the research questions of this paper. Which are:

- How are females portrayed in the novel of the Billionaire's Surrogate as accomplices of financial freedom?
- Which part of the novel depict women's role in the financial freedom?
- What experiences do young female university students encounter during their tenure at higher institutions of learning?

8.1. *Theme 1: Females portrayal in the novel of the Billionaire's Surrogate as accomplices of financial freedom*

Emilie's experiences to financial freedom was not a walk in the park as she had to undergo a lot of emotional and physical trauma to ensure that the father is well again. In this analysis it can be noted that Emily is concerned with the father's health back in Arizona and she is unable to concentrate on her studies fully. She needs to find ways for the father to be well again. She has just heard that the father is back in the hospital and he needs money to pay his hospital bills. Emily bumps into a notice board at her university where a certain billionaire named Colton is looking for a surrogate. She does not hesitate but goes to the mentioned address and meet the billionaire. As she is told the conditions attached to being a surrogate she becomes a bit skeptical in accepting the offer but the father's condition forces her to liberate him by being a surrogate as she is promised to be given a lot of money monthly and she could use the money to send to the father back in Arizona to pay for his hospital bills as he needs to undergo an operation. What we can take from Emily's

dilemma is that she is at a crossroad and she needs to save a life by sacrificing her virginity and as well as being a surrogate mother which is a difficult task. The parents are unaware and what Emily is deciding to do but it has to be done. In the end, Emily became a surrogate and managed to pay for the father's hospital operation bills.

In addition, as Emily fell pregnant for Colton, the family of Colton did not want her and they were calling her names that she is just after money because Colton is rich. Despite all the negative thoughts towards her she was content in believing in herself that she knows what she was doing and she is not after Colton's wealth, but she just needs to be a surrogate mother so that she gets paid monthly and send the money to her mother to pay for her father's hospital bills.

In the novel, Emily is seen not quitting her studies, she persevered and later she was working as a nurse. We can synthesize this with the Bandura's theory of self-efficacy that talks about belief leading to positive outcomes. Emily had a strong belief in herself to make money on behalf of her parents and pay for the father's hospital bills and get well again. She forgot about the trauma of being laughed at, mocked and the risk of giving birth and having to surrender the child to the biological parents.

8.2. Theme 2: Experiences of female university students at higher institutions of learning

Most university students undergo a lot of challenges when they enter the university and their needs and wants change drastically. Emily is no exception. Her experiences at the university were not pleasant as she had to go through many problems which she needed to solve. Her challenges were among others; paying for her rent, putting food on her table, doing a part-time job, looking for money through surrogacy to pay for her father's hospital bills, enduring pregnancy, going to work, sickness and depression. Despite all these challenges, Emily came out victorious as she was able to raise funds through surrogacy and helped her father to fully recover.

9. Conclusion

The focus of the study was to investigate how the American contemporary romance fiction represent young female university students in struggles to financial freedom. It examined whether young female university students are portrayed as agents to financial freedom due to poverty or simply vulnerable objects and victims in the tertiary environment. This investigation may benefit those who appreciate the art of literature and romantic fiction in particular, and to view young female university students not as objects, but as individuals who play a constructive role. The study may as well contribute to the body of knowledge on post- modernism, feminism and transactional literature as the researcher explores the issue of young female university students as agencies to financial freedom which seems to have been overlooked in the past. The results obtained from this study cannot be generalisable to other young female university students who are experiencing financial constraints whilst at the university, as the novel analysed is only a representation of experiences that might not have been experienced by all young female university students who attend at various universities and deducing the way of gaining financial freedom through surrogacy to help pay bills for Emily's parents may not be in the same situation and need for the young female university students in Namibia and surrogacy may not be common neither practiced in Namibia. However, it shed light on what young female university students encounter whilst studying, especially when they come from poor backgrounds where they think they should contribute for the betterment of their family members. The study was limited to a critical analysis of the selected romantic novel on financial freedom in America which is not a common subject in researches done in Namibia. Thus narrowing down the findings to the Namibian context might not be possible but we can learn that young university students are also carrying beings despite them not having anything to make ends meets for their parents as they attempt to study with the hope of securing a job in the future. This study thus concludes that we should not be too fast to judge the young female university students who involve in immoral acts but rather dig for the motive behind their acts and see if they can be helped to overcome whatever they go through. Hence, talking without solutions is nothing.

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