

**TRANSLATION TECHNIQUES OF ISLAMIC
FINANCE AND ECONOMIC TERMS IN ARABIC-
ENGLISH DICTIONARIES**

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**FACULTY OF LANGUAGES AND LINGUISTICS
UNIVERSITI MALAYA
KUALA LUMPUR**

2023

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**THESIS SUBMITTED IN FULFILMENT OF THE
REQUIREMENTS FOR THE DEGREE OF DOCTOR OF
PHILOSOPHY**

**FACULTY OF LANGUAGES AND LINGUISTICS
UNIVERSITI MALAYA
KUALA LUMPUR**

2023

UNIVERSITI MALAYA

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TRANSLATION TECHNIQUES OF ISLAMIC FINANCE AND ECONOMIC TERMS IN ARABIC-ENGLISH DICTIONARIES

ABSTRACT

The general aim of the current research is to study translation techniques employed in rendering Islamic financial and economic terms (IFETs) in bilingual Arabic-English dictionaries within the context of semantic fields. The three specific aims of the study are: (i) to investigate the semantic fields that may be utilized to classify IFETs (ii) to identify the translation techniques most frequently employed in each semantic field by the dictionary compilers of the five Arabic-English dictionaries selected for this study to provide English equivalents to the IFETs in Arabic, and (iii) to recommend translation techniques which could render adequate meanings for the IFETS undocumented in the five selected Arabic-English dictionaries in this study. The data comprises a hundred samples of IFETS randomly selected from a monolingual dictionary called 'Dictionary of Financial and Economic Terms in the Register of Jurists' (DFETRJ) by Hammad (2008) Based on a classification of semantic fields by Ash-Shay'a (2004), the researcher could only employ fifteen semantic fields to classify most of the selected IFETs. To classify some of the samples which did not fit into any of the fifteen semantic fields, five additional semantic fields were devised in collaboration with an IIUM academic staff who is an expert in Islamic economics. The research was thus able to present a total of twenty semantic fields to classify IFETs which the researcher believes would be very beneficial for indexing semantically related entries in lexicographic work. Next, to examine the range of translation techniques used to provide English equivalents to the IFETs, the researcher adopted the translation technique typology proposed by Mona Baker (2018) alongside typologies proposed by other scholars. Overall, nine translation techniques were found to be used by dictionary compilers. They are superordinate, subordinate, synonym, paraphrase, definition, mixed translation, loan translation, loan word and antonym. The study revealed that mixed translation and synonym were the

most frequently used techniques by the dictionary compilers. Since IFETs are culture-bound terms, the mixed translation technique is clearly the most suitable to render IFETs into English without loss of meaning. The findings also showed that antonyms were seldom used while definition and loan words were less frequently employed. The results also showed that out of the hundred IFETs randomly selected, only eighty-six IFETs could be found in the selected five Arabic-English dictionaries. Twenty-four IFETs were not lexicalized. This brought to light the need for more extensive work in lexicographic work related to IFETs. Accordingly, the researcher requested two professional translators to provide English equivalents for the twenty-four undocumented IFETs. The researcher's techniques used in rendering the equivalents for the twenty-four undocumented IFETs were compared with the those employed by the other two translators to identify the most frequently used techniques and the adequacy of the English equivalents provided. The researcher recommends improvement of current dictionaries, paper or online, specialized or general ones with regard to incorporating more specialized terms in their item list and providing comprehensive meanings via the use of techniques like the mixed translation. As this study was limited to a sample of only a hundred IFETs, further research with a bigger sampling would be beneficial for more insight into other semantic fields that IFETs can be classified into and the translation techniques that can be suitably employed in lexicographic work.

Keywords: lexicography, translation, equivalence, Islamic finance, Islamic economy

TEKNIK TERJEMAHAN ISTILAH KEWANGAN DAN EKONOMI ISLAM DALAM KAMUS ARAB-INGGERIS

ABSTRAK

Tujuan am penyelidikan semasa ini adalah untuk mengkaji teknik-teknik terjemahan yang digunakan untuk menterjemah istilah kewangan dan ekonomi Islam (IFET) dalam kamus dwibahasa Arab-Inggeris berdasarkan konteks medan semantik. Tiga matlamat khusus kajian ini ialah: (i) untuk menyiasat medan semantik yang boleh digunakan untuk mengklasifikasikan IFET (ii) untuk mengenal pasti teknik terjemahan yang paling kerap digunakan dalam setiap medan semantik oleh penyusun lima kamus Arab-Inggeris yang dipilih dalam kajian ini, untuk memberikan kesetaraan bahasa Inggeris bagi IFET bahasa Arab dan (iii) mengesyorkan teknik-teknik terjemahan yang boleh memberi maksud lengkap pada IFET yang tidak didokumenkan dalam lima kamus Arab-Inggeris terpilih dalam kajian ini. Data kajian ini terdiri daripada seratus sampel IFET yang dipilih secara rawak daripada kamus ekabahasa yang bertajuk 'Dictionary of Financial and Economic Terms in the Register of Jurists' (DFETRJ)/Kamus Istilah Kewangan dan Ekonomi dalam Laras Bahasa Ahli Fiqh' oleh Hammad (2008). Berdasarkan klasifikasi medan semantik oleh Ash-Shay'a (2004), pengkaji hanya dapat menggunakan lima belas medan semantik untuk mengklasifikasikan kebanyakan IFET yang dipilih. Untuk sampel yang tidak dapat diklasifikasikan dalam mana-mana lima belas medan semantik, lima bidang semantik tambahan telah dirangka dengan kerjasama kakitangan akademik IIUM yang pakar dalam ekonomi Islam. Dengan itu, penyelidikan ini dapat membentangkan sejumlah dua puluh medan semantik untuk mengklasifikasikan IFET. Penyelidik percaya ini akan membawa manfaat besar dalam proses mengindeks entri yang ada hubungan semantik yang rapat dalam kerja leksikografi. Seterusnya, untuk mengkaji julat teknik terjemahan yang digunakan untuk memberi kesetaraan bahasa Inggeris kepada IFET, pengkaji mengguna pakai tipologi teknik terjemahan yang dicadangkan oleh Mona Baker (2018) bersama tipologi yang

dicadangkan oleh sarjana lain. Secara keseluruhannya, sembilan teknik terjemahan didapati digunakan oleh penyusun kamus. Teknik-teknik tersebut adalah superordinat, subordinat, sinonim, parafrasa, definisi, terjemahan campuran, terjemahan pinjaman, kata pinjaman dan antonim. Hasil kajian menunjukkan bahawa terjemahan bercampur dan sinonim adalah teknik yang paling kerap digunakan oleh penyusun kamus. Memandangkan IFET adalah istilah yang berasaskan budaya, teknik terjemahan campuran adalah jelas yang paling sesuai untuk melengkapkan maksud IFET ke dalam bahasa Inggeris tanpa kehilangan makna. Dapatan kajian juga menunjukkan antonim jarang digunakan manakala definisi dan kata pinjaman kurang kerap digunakan. Hasil kajian juga menunjukkan bahawa daripada seratus IFET yang dipilih secara rawak, hanya lapan puluh enam IFET ditemui dalam lima kamus Arab-Inggeris yang dipilih. Maka, dua puluh empat IFET didapati tidak dileksikalkan. Ini menunjukkan keperluan untuk mengiatkan lagi kerja leksikografi yang berkaitan dengan IFET. Sehubungan itu, penyelidik meminta dua penterjemah profesional untuk memberikan kesetaraan bahasa Inggeris untuk dua puluh empat IFET yang tidak didokumen. Teknik pengkaji yang digunakan dalam memberikan kesetaraan untuk dua puluh empat IFET tersebut dibandingkan dengan teknik yang digunakan oleh dua penterjemah lain untuk mengenal pasti teknik yang paling kerap digunakan dan kesesuaian padanan bahasa Inggeris yang diberikan. Pengkaji mencadangkan penambahbaikan kamus semasa, samada kamus kertas atau dalam talian, kamus khusus atau umum berkaitan dengan penambahan istilah yang lebih khusus dalam senarai item kamus dan memberikan makna yang komprehensif melalui penggunaan teknik seperti terjemahan campuran. Memandangkan kajian ini dihadkan kepada hanya seratus sampel IFET, penyelidikan lanjut dengan persampelan yang lebih besar akan bermanfaat untuk mendapatkan lebih banyak cerapan tentang medan semantik lain yang boleh digunakan untuk mengklasifikasikan

IFET dan juga teknik terjemahan yang boleh digunakan dengan sesuai dalam kerja leksikografi.

Kata kunci: leksikografi, terjemahan, kesetaraan, kewangan Islam, ekonomi Islam

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Acknowledgements

I would like to express my sincere gratitude to the kind people who have supported and encouraged me throughout the four years of my research. Firstly, I am indebted to my supervisor,” Dr. Krishnavanie Shunmugam, who has never failed to guide and comment on my work. Her unwavering support was the fuel that pushed me to continue this academic journey. My appreciation is also due to Dr. Ali Jalalian Daghigh, who provided more insights into the culmination of this humble work. I would like also to thank Dr Sheena Kaur A/P Jaswant Singh for her support, too.

I would also like to extend my appreciation to my internal and external examiners.

The only person I am unable to express appreciation and love to is my wife who is, in addition to other things, the light of my academic journey.

Last but not least, I would like to express my special thanks to all FLL staff.

Dedication

To my beloved family in general, and my wife in particular, the delight of my life.

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TABLE OF CONTENTS

Acknowledgements	iv
Dedication	v
Table of Contents	v
List of Symbols and Abbreviations.....	ix
CHAPTER 1: INTRODUCTION.....	1
1.1 Background to the Study	1
1.2 Problem Statement.....	6
1.3 Objectives of the Study.....	8
1.4 The Rationale for this Study	9
1.5 Scope and Limitations	10
1.6 Conclusion	11
CHAPTER 2: LITERATURE REVIEW.....	12
2.1 Introduction.....	12
2.2 Cultural Approaches to Translation.....	12
2.2.1 Anthropological Studies	13
2.2.2 Translation Studies	15
2.3 Religious Translation.....	18
2.4 Arabic Lexicography	23
2.4.1 Phonetic Dictionaries.....	23
2.4.2 Alphabetical Dictionaries	24
2.4.3 Notional Dictionaries.....	25
2.5 Economic Translation.....	27
2.6 Development of IFETs	29

2.6.1	The Beginning	29
2.6.2	Stages of Growth	31
2.7	The Semantic Field Theory	33
2.8	Dictionaries.....	39
2.8.1	Development of Arabic Bilingual Dictionaries.....	40
2.8.2	English-Arabic Dictionaries	41
2.8.3	Arabic-English Dictionaries	42
2.8.4	Dictionaries of Islamic Terms	45
2.9	Understanding Terms.....	62
2.10	Lexicography and Terminology	67
2.11	Equivalence.....	73
2.11.1	Full Equivalence.....	81
2.11.2	Partial equivalence.....	82
2.11.3	Anisomorphism	84
2.12	The difference between a paraphrase and a definition	93
2.12.1	The concept of paraphrase.....	93
2.12.2	The concept of definition.....	100
CHAPTER 3: RESEARCH METHODOLOGY		106
3.1	Introduction.....	106
3.2	Theoretical Framework.....	106
3.3	Romanization of Arabic words.....	110
3.4	Sources of Data.....	111
3.4.1	The Primary Source of Data.....	111
3.4.2	The Secondary Source of Data	112
3.5	Research Process	120
3.5.1	Random Sampling of DFETRJ.....	122

3.5.2	Semantic Fields	123
3.5.3	Translation Techniques	125
3.5.4	A Summary of the Analysis Procedures.....	125
CHAPTER 4: DATA ANALYSIS AND FINDINGS		128
4.1	Introduction.....	128
4.2	Semantic Fields.....	128
4.3	Translation Techniques.....	133
4.3.1	Analysis of the specialized dictionaries, DILT (1988) and <i>ISRA</i> (2010) 133	
4.3.2	Al-Mawrid	137
4.3.3	Online dictionaries.....	140
4.4	Semantic-Field Based Analysis	145
4.4.1	Treachery and Loyalty.....	145
4.4.2	Contract	148
4.4.3	Dispute.....	150
4.4.4	Donations and Alms	151
4.4.5	Earning and Work.....	153
4.4.6	Provisions and Conditions.....	154
4.4.7	Rights and Liabilities.....	156
4.4.8	Ethics	159
4.4.9	Guarantee and Authorization.....	160
4.4.10	Ruling	162
4.4.11	Income and Public Treasury Resources	163
4.4.12	Loss and Depreciation	164
4.4.13	Measures and Volumes.....	165
4.4.14	Money and Currency	167

4.4.15	Personal Affairs	168
4.4.16	Possession and Ownership	170
4.4.17	Sale and Purchase	173
4.4.18	Sharing and Combination	180
4.4.19	Wages and Hires.....	183
4.5	Undocumented IFETs in the selected five dictionaries	185
4.5.1	The Rendition of the Untranslated IFETs	187
4.5.2	The proposed translations.....	188
CHAPTER 5: CONCLUSION.....		205
5.1	Introduction.....	205
5.2	Motivation for this Study.....	205
5.3	Research Findings.....	209
5.4	Recommendations for Further Research	217

LIST OF SYMBOLS AND ABBREVIATIONS

A) Key of Abbreviations

IFETs	Islamic finance economic terms	and	TL	Target language
SL	Source language		TT	Target translation
ST	Source text			

B) Key of Romanized Letters

Romanized letter	Arabic letter	Romanized letter	vowel point
a	ا	ū	و
b	ب	ī	ي
t	ت	ā	ا
ṭ	ث	u	و
ḡ	ج	i	ي
h	ح	a	ا
ḥ	ح	un	ا
d	د	an	ا
ḍ	ذ	in	ا
r	ر		
z	ز		
s	س		
š	ش		
ṣ	ص		
ḍ	ض		
ṭ	ط		
ẓ	ظ		
‘	ع		
ḡ	غ		
f	ف		
q	ق		
k	ك		
l	ل		
m	م		
n	ن		
h	ه		
w	و		
y	ي		
’	ء		

CHAPTER 1: INTRODUCTION

*"In the widest sense, the term 'bilingualised' can denote the translation or interlingual adaptation of any monolingual reference work, **which is an issue worthy of more attention by dictionary researchers...**" (Hartmann, 2001).*

1.1 Background to the Study

Over the centuries, Islam has brought many changes to the lives and languages of the Arabs and non-Arabs. At the socio-political level, the transformation of the lifestyle of the then Arabs, who were once Bedouins, marked the beginning of a caliphate that conquered most territories from Islamic Spain to Central Asia (Versteegh, 2014b). At the linguistic level, such a rapid expansion of power required the conquered non-Arabs to learn the language of the Islamic Caliphate. Before long, Arabic emerged as the language of the religion and the state, which led lexicographers of Arabic to commence writing dictionaries to preserve the language of the Holy Quran (Fischer, 2013).

Despite a great deal of glossaries and dictionaries, both old and modern, which amount to more than 1700 compilations, Arabic lexicographers have never stopped being engrossed with the production of dictionaries, regardless of the type. Arabic dictionary compilation, in the past, was often the sole effort of an individual who had a great understanding of the mechanics of Arabic and the usage of the language in different communities. In the seventh century, for example, Arabs did not speak one dialect. There were dialects according to the geographic areas where dialect-speaking inhabitants were settling. In Arabic, these dialects were called *lugah*, which means dialect in modern Arabic. In addition, most of the great reference works were produced

before the establishment of '*almu alwaḍa*', a branch of thought in the 14th Century (Harrassowitz & Hoogland, 2006). This discipline, concerning the imposition of speech, was related to the formation, meaning, and usage of lexical units. Other disciplines such as logic, the fundamentals of fiqh, and rhetoric also contributed to the understanding of Arabic semantics. For example, the discipline of rhetoric integrated formal and semantic aspects of speech, while the fundamentals of fiqh made use of the analysis of semiotics in speech acts (van Bekkum et al., 1997). On the other hand, Arabic lexicography also benefited from exegetical studies, which was an invaluable source of information. The development of Islamic theology depended on the decoding of the Quran and prophetic traditions, which in turn led to the production of many reference works. According to Gonzales (2004), the decoding of cultural signs is more confusing than the decoding of semantic and syntactic ones (Pascua Febles, 2005).

There are several studies that specifically focus on the types of Arabic dictionaries compiled from the eighth century to the sixteenth century (Ash-Sharqawy, 1993; Baalbaki, 2014; Haywood, 1960). According to some established authors (Ash-Sharqawy, 1993; Haywood, 1965; Yagot, 1994), the Arabic lexicographical heritage is chronologically made up of three main kinds of dictionaries:

1. Specialized dictionaries: devoted to one kind of field like the foreign words in the Holy Quran.
2. General dictionaries
3. Encyclopedia-like dictionaries

The above distinctions are far from being clearcut as sometimes a dictionary might fall under the first type, but it could deal with general terms or dwell on certain specific concepts (Haywood, 1965). Monolingual dictionaries in Arabic were not the only trend since the early days. Bilingual dictionaries too sprang up for several reasons: to preserve the language of conquered nations like Coptic (Hussein, 1956); to meet the desideratum

of orientalists to comprehend Classical Arabic (Lane, 1865); to convey the real message of Islam to non-Arabic speakers (Saleh, 2011); or to assist a translator in his job (Baalbaki, 2009).

Since the Arabic language is the means to comprehend the Islamic rulings related to business transactions, a need for monographs that collected, defined, and explained Islamic financial and economic terms came into existence (Ash-Sharqawy, 1993). However, these monographs were monolingual in nature (Ourkia, 2008), preventing non-Arabic speakers from benefiting from them.

Bilingual lexicographic productions from English to Arabic or Arabic to English have witnessed an increase in the volume of publications. Although numerous general and specialized bilingual dictionaries have been produced to meet the growing needs of a global community, the need for a systematic approach to deal with the task of translating Arabic lemma into English has not been fully explored (Al-Ajmi, 2001). It is worth explaining that Arabic words were borrowed heavily into the European languages as suggested by Salloum and Peters as follows:

“Some scholars, both Western and Arab, believe that the borrowing of Arabic words by Europeans began in early Roman times. Others date this inflow to the Gothic period. What is certain is that with the spread of Islam in the 7th century and after, the converts, the conquered, and the Christians beyond and within the borders, either were Arabized or came under strong Arab influences” (Salloum & Peters, 1996, p. viii).

The above quotation shows that Arabic was influential in the Seventh Century onward. It goes hand in hand with the concept that Arabic also had a vital role in preserving Classical European due to the translation movement in Spain after the end of medieval states such as Greece (Weissbort & Eysteinnsson, 2006, p. 100).

Bilingual lexicographers of Arabic are yet to disclose their methods of identifying equivalents. Some Islamic finance terms such as *gharar*- speculation or uncertainty in

finance- and *'amānah-* trust- were borrowed into English (Ali, 2009). According to Khan, it is not easy to find “stock of terms lying anywhere relating to Islamic economics and finance” (Khan, 2002, p.x). In other words, a considerable number of Islamic terms in general and finance and/or economic terms in specific are still awaiting the rigorous endeavors of lexicographers to find adequate English equivalents. Since both lexicographers and translators are mediators of culture, their job entails the careful examination of the source language before embarking on rendering culture-specific terms or bridging the gap between two or more languages. According to Bassnett (2013), to ease understanding between nations one needs to resort to translation. The translation profession aids in knowledge transference between world nations (Bernacka, 2012). In the absence of good translation, the distortion of meaning or, at the least worst scenario, ambiguity may hinder the understanding of texts (Moradi & Sadeghi, 2014). According to Nida (1969), one needs to tackle the semantic domain to disambiguate. Accordingly, the job of the translator is seen as follows:

“In translating a text which represents an area of cultural specialization in the source language but not in the receptor language, the translator must frequently construct all sorts of descriptive equivalents so as to make intelligible something which is quite foreign to the receptor” (Nida, 1969, p. 491)

The above quotation refers to the domestication of foreign cultural elements during a translation process. Nida refers to two processes: decontextualizing and re-contextualizing or decomposition and re-composition. The first one concerns how a translator understands a foreign cultural term, whereas the second one alludes to the expression of the term in the target language.

The call raised by Ourika (2008) at the 7th International Conference on Islamic Economics to produce a unified bilingual dictionary of Islamic financial and economic terms is yet to be materialized. Despite the fact that the translation of Islamic economics

appears to be vital for the following reasons: (a) most of the publications on Islamic economics are in Arabic and the English-speaking clients and academia need English translations for their various business and educational needs, (b) unprecedented interest in Islamic economics that have continued to grow in magnitude and influence in new geographical locations such as Europe and America, and (c) the compound annual growth rate has increased by 10.8% (Database, 2020). The preceding paragraphs demonstrate the importance of the issue, the absence of previous studies related to the Islamic financial and economic terms, and the need to explore how lexicographers put forward equivalents for Arabic terms in specialized Islamic financial dictionaries. Needless to say, Islamic banking has recently drawn international attention due to its fast worldwide growth (Iqbal & Molyneux, 2016). The rapid growth of Islamic banking has been estimated to be 5-8% faster than traditional banking (Lahsasna, 2008). The Banker's 2015 survey mentions the top 500 Islamic banks worldwide (The Banker Database, 2015), which illustrates the importance to have one unified Arabic-English glossary to address the potential non-Muslim clients. This research is an attempt to explore the ways utilized to render IFETs into English. Its importance stems from the lack of prior studies related to this focus of inquiry. Studies in this specific field have been insufficient to enrich the knowledge of concerned people, i.e., entrepreneurs or clients of Islamic banking, lay people and jurists, linguists (lexicologists, lexicographers, sociolinguists etc.), translators and, historians of the Islamic World. Linguists and translators should investigate the production or creation of equivalent terms and simplifications of Arabic financial and economic lexemes into English. It also attempts to explore the possible translation strategies that may be used to render the undocumented terms.

1.2 Problem Statement

The interaction of language and culture is a common phenomenon in modern translation (Bassnett, 2013). A number of studies have examined and explored culturally specific terms during the translation process (Baker, 2018b; Hall, 1976; Hatim & Mason, 2005; Kottak, 2015; Nolan, 2005; Rodman, 2009; Shuttleworth, 2014). To be culture-sensitive, a translator needs to investigate all possible approaches to convey the intended meaning. Unlike linguistic differences, cultural differences may lead to severe complications upon translating a text (Nida, 2000). Translators of religious or literary works encounter a lot of difficulty when attempting to render a cultural concept in the source language that is not easily perceived by the target language readership. Literary works are more translated (Daghoughi & Hashemian, 2016; Farahani & Mokhtari, 2016; Mazi–Leskovar, 2017) than religious works (Agliz, 2015; Alghamdi, 2016; Yulianita et al., 2018). What aggravates the situation is that very few studies were related to the translation of Islamic dictionaries, be monolingual or bilingual, in general, or Islamic finance dictionaries in particular. This is clear from the research available on the Internet.

Each lexeme has semantic and syntactic relationships with other words. While having been endeavoring to understand meaning and semantic relationships a term has, many semanticists accepted the notion of a linguistic field (Grande, 2017; Kleparski & Rusinek, 2007; Löbner, 2013; Ullmann, 1953; Yong & Peng, 2007). According to Baker (2018), semantic fields in two languages are rarely totally matched, which creates a challenge to translators to suggest a suitable equivalent. “From a linguistic point of view, one could say that each language is full of gaps and shifts when compared with other languages” (Fawcett, 2014, p.20). A translator needs to take decisions concerning which procedure or translation technique to apply to render a cultural term (Ivir, 2002). Although the semantic field may be useful to provide strategies to translate non-

equivalent terms (Baker, 2018), living languages are in a state of flux. This means that more research is needed into the semantic field from time to time. Most semantic field research in Arabic are conducted by IT researchers (Al-Yahya et al., 2010; Al-Zoghby et al., 2013; Alromima et al., 2015; Ishkewy et al., 2014; Khan et al., 2013; Tashtoush et al., 2017). Although these studies are not linguistically driven, they attempted to design an ontological model to represent certain Arabic lexicons benefiting from the studies in semantic fields. One of the studies focused on the time nouns extracted from the Quran (Al-Yahya et al., 2010). It showed that Roman-designed models were relatively suitable to study semantic fields in Arabic, and it was easy to represent concrete concepts than abstract concepts. The researchers claimed the new model was capable of representing and studying any time nouns in Arabic. Another study demonstrated that the existence of serious deficiencies in dealing semantically with Arabic and insufficiency of tools to support Arabic script to conduct ontological studies (Al-Zoghby et al., 2013). The study of Alromima et al focused on place nouns from the Quran, and claimed the application excelled the expectations in extracting them from an Arabic Quran corpus (Alromima et al., 2016). The work of Ishkewy et al put 26195 words into sets of synonyms, recording the relationships such as “synonym, antonym, hypernym, hyponym, meronym, holonym and so on” between them. They were subdivided into 13328 synsets, that is, synonymous sets. According to the researchers, the developed model was claimed to provide better response time in comparison to AWN, the frequently used Arabic lexical ontology. Another research by Khan et al focused on the domain of animals in the Holy Quran. The basic model successfully retrieved the intended searches, and was claimed to work on other Islamic knowledge fields such as hadith and fiqh (Khan et al., 2013). Tashtoush et al argued that the ontological model could be used to search for lexicals related to human and social relations expressed in the Holy Quran by using synonyms to improve the effectiveness of the search (Tashtoush et al., 2017). As noted, all these

studies have mostly dealt with some, but not all, lexical terms and semantic fields in the Holy Quran, while the main sources of finance and economic terms are in the writings of jurists and fiqh books.

One of the translation concepts that has been so controversial, although a pivotal one, is equivalence. Its importance stems from the number of studies whether to evaluate it (Atkins & Rundell, 2008) or to explore its several types (Adamska-Sałaciak, 2010; Baker, 2018b; Hartmann, 2002; Yong & Peng, 2007). The status of equivalence in translation studies has seen opposite reactions. It has gone from the equative view (Tschannen-Moran, 2014; van Bekkum et al., 1997), the taxonomic view (Carford, 1965; Hatim & Munday, 2004; Kim, 2015; Newmark, 1973, 1988; Panou, 2013; Pym, 1995), and the relativist view (Snell-Hornby, 1988; Toury, 2006). For others, and due to its old status in translation studies, equivalence is used for convenience (Baker, 2018). Additionally, the absence of equivalence, in other words, a lack of conceptual correspondence between two languages, is what concerns lexicographers and translators. This phenomenon cannot be discussed away from the cultures of the concerned languages. It heavily banks on the commonality of the two languages that share (Dickins et al., 2017). In the same vein, several theoreticians and scholars developed ways to solve this problem (Al-Kasimi, 1983; Baker, 2018a; Fedorov, 1983; Newmark, 1988; Zgusta, 1971). For example, the suggested translation techniques by Baker (2018) may help to find equivalents to solve the problem of anisomorphism. Nevertheless, the researcher believes the conflation of two models of translation strategies may be more useful than using one model in lexicographic studies.

1.3 Objectives of the Study

Working as a translator with a commercial bank in Yemen, the researcher faced some difficulties when dealing with Arabic financial and economic contracts that were

rendered into English. The existence of Islamic financial and economic terms (IFETs) in these contracts represented a challenge. Due to the shortage of specialized dictionaries and tight deadlines, the researcher repeatedly had to resort to transliteration, which is not a very satisfactory technique that disambiguates texts to non-Arabic speaking clients. This led the researcher to a focused interest in IFETs and how to find ways to solve the challenge in translating them into English. The researcher also became aware that studies in this area were glaringly scarce and this led to the undertaking of the present study. Accordingly, the general objectives of the current study are as follows:

1. To identify the semantic fields that the selected IFETs can be classified into.
2. To find out the most frequently used translation techniques in the in the selected IFETs in each semantic field.
3. To recommend translation techniques to render the undocumented IFETs in the selected Arabic-English dictionaries.

In line with the objectives above, the three research questions that this study intends to answer are:

1. What are the semantic fields to which the selected IFETs belong?
2. What are the most frequently used translation techniques in the selected IFETs in each semantic field?
3. What are the translation techniques that can be recommended to render the undocumented IFETs in the selected Arabic-English dictionaries?

The researcher believes that empirical analyses in this study will help to confirm or refute the existence of a relationship between a translation technique used to render the meaning of a term and the semantic field the term belongs to.

1.4 The Rationale for this Study

The reasons for carrying out this study are as follows:

1. Globalization has helped to remove insurmountable barriers between countries in terms of knowledge and business. An explosion of business transactions and activities has been the result of a shrinking world (Cronin, 2013). Islamic banking and investment are part of the new trend in today's business, which explains why Islamic literature related to finance and economy should be studied and analyzed. Without the proper translation of its specialized lexicon, there will be intercultural gaps in the knowledge and breakdown in the communication of those transacting with the Islamic financial world.
2. Finally, the present study may pave the way for further studies related to:
 - a. Compilation of Islamic specialized bilingual dictionaries and collocations in specialized bilingual dictionaries.
 - b. Translation of Islamic financial and economic contracts/documents.

1.5 Scope and Limitations

The current study investigated 100 IFETs collected from a monolingual dictionary called *Mu'ğamu Almuşṭalaḥāti Almālyyati wāl Iqtişādyati fī Luğati Alfuqahā'*, which can be rendered into English as *Dictionary of Financial and Economic Terms in the Register of Jurists*, and which hereinafter is referred to as DFETRJ. The research has endeavored to identify the English equivalents given in five dictionaries, that is, three paperwork dictionaries and two online dictionaries in accordance with a proposed framework of equivalence developed by the researcher based on a number of existing equivalence typologies. The sample was restricted to a 100 randomly selected IFETs only as five Arabic-English dictionaries were targeted, and this alone would expand the breadth of the work; more samples would have challenged the word limit permitted in this doctoral thesis. A major limitation faced by

this work was finding more translators of fiqh to provide their translations of IFETs that were not lexicalized in the five dictionaries. Only two made themselves available for this study. The study focuses on the referential meanings of the sampled IFETs while their syntagmatic features are excluded from the study.

1.6 Conclusion

This chapter has introduced the background to this study, the need for this research and the gap it fills, and the three research queries that will guide it. Chapter 2 will review all relevant literature pertaining to this study while Chapter 3 will discuss the research process and methodology. Chapter 4 is the data analysis and discussions of the findings while Chapter 5 will chiefly summarize the significant outcomes and its implications with regard to translating IFETs.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

This chapter reviews some main aspects related to the focus of this study. The first pertains to the idea of religious translation and its challenges between Arabic and English. The second deals with the development of Arabic lexicography in term of Islamic financial and economic terms (IFETs) and the development of specialized dictionaries. It also centers on theories of monolingual and bilingual specialized dictionaries. The final part addresses the concept of equivalence in interdisciplinary relationships between applied linguistic branches, namely lexicography, terminology, and translation.

2.2 Cultural Approaches to Translation

Translation involves interconnected issues and disciplines. Culture is something inseparable from the translation process and derives its significance from the problems encountered during the translation process. Thus, the cultural approach is concerned with the systematic definition of translation in terms of its perception and acceptance in a given target culture (Gutt, 2014). It is believed that translation should be culture-sensitive to convey the intended meaning of a text or utterance through either domestication or foreignization. Similarly, cultural approaches may be defined in line with:

“...types of translation which function as a tool for cross-cultural or anthropological research, or indeed to any translation which is sensitive to cultural as well as linguistic factors” (Shuttleworth, 2014, p. 35).

It is how a translator tackles cultural and linguistic differences to produce a target translation that is comprehensible to its audience, which refers to domestication.

This leads to examine the three related areas to cultural approaches in question. They are as follows:

2.2.1 Anthropological Studies

Anthropological studies deal with all human life conditions such as past and present conditions, society, culture and language (Kottak, 2015). To mediate between diverse cultures, be in the form of oral or written stretches, is not an easy task. Cultural translation imposes a burden on the translator. According to Sturge, it can be shown in:

“Since anthropologists assume that language and culture filter our experiences of the world to a very great extent, evidently it will be difficult to grasp and convey experiences that take place within a different system of filters, outside our own frames of references. The degree to which speakers of different languages can share a common ground of understanding, and communication can proceed in the face of potential incommensurability or untranslatability between viewpoints, has been explored by Feleppa (1988), Needham (1972) and Tambiah (1990)” (Sturge, 2009, p. 67)

The quotation refers to the ways a human being can conceive an experience. It alludes to the concept that the same experience may be conceived differently according to the language and culture a person belongs to. It also confirms that the translation to some extent depends on the commonality the two languages share. For instance, to translate the French culture into English may seem easier than to translate the Arabic culture into English since the cultural commonality plays a significant role. In other words, Arabic and English have apparently distinct cultures. Accordingly, it is easier for English readers to perceive and relate and interpret cultural symbols and signs in the French culture; however, they may encounter cultural setbacks in appreciating the Arabic cultural symbols and signs. The cognitive frames of a TL reader work either to enhance or hinder how much he can understand of a culture. For example, the appreciation of summer and the sun differs between an Arab and an English man. Thus,

the translation of the verse “Shal I compare thee to a summer’s day?” poses a cultural difficulty to the Arabic interpreter. That is because Arabs mostly live in desert-like environments and appreciate cool weather or springtime when the sun is less hot. The rendition of such a lingua-cultural context that avoids literal translation is culturally better appreciated. The concept of untranslatability can be summarized as follows:

“The problem of “untranslatability” arises from the fact that different cultures divide up the universe in different ways, and that their languages therefore contain ideas, words, and expressions to describe those different concepts and culture-specific features. To cite some familiar examples, the languages of desert peoples have many words for different aspects of a feature of the physical world that English speakers simply call “sand”, the Inuit language has many words for “ice”, French has many words to describe the qualities of wine (e.g. “gouleyant” and “charpenté”), which cannot be very satisfactorily translated into English, etc.” (Nolan, 2005, p.57)

In the process of translating cultural texts, a translator is advised to be neutral and eschew indulging in the argument which constitutes a superior or inferior culture, language or society. The only job that a translator ought to strive for is the perseverance of the uniqueness of both cultures as much as possible without impacting the meaning of both texts (Sturge, 2009). As part of all human life conditions, business transactions may have different rules and conditions in each nation.

The cultural aspect of human beings concerns and is interesting to various groups of researchers. The reinvigorated model for cultural studies of Rodman deals with 1) putting forward theories and models to illustrate how cultures are part and parcel of the ordinary life of people; 2) performing research to gain knowledge in great depth on the interaction between ordinary life and culture; 3) the transference of such knowledge to people; finally, 4) the practical intervention to enhance social justice (Rodman, 2009). Hall rightly points out that cultural elements can be classified into 1) visible facets such

as food, beverages, clothes, houses, and behaviors; 2) semi-facets such as beliefs; and 3) invisible facets such as values and thought patterns (Hall, 1976). The visible and semi-invisible facets dictate how one perceives a cultural element. For example, a wedding party is easily transferred between cultures since food, clothes, beliefs and behaviors are expected to be of universal nature. Having said that, the value a society places on marriage bonds differs from one society to another. Such a value may change with time as happens in the west these days.

According to Katan, culture is seen as a complex system of dynamic frames that necessitates the negotiation and reinterpretation of textual signals to suit the “context and individual stance” (Katan, 2009, p.73). The translators are not the only ones who carry ideology since texts do so (Baker, 2018b; Hatim & Mason, 2005). Upon translating a text heavily loaded with culture, a translator should pay attention to the formal and informal levels of cultural frames pertaining to a text. He should not be distracted with the visible facet (Katan, 2009). The cultural equivalent takes place “[when a] translator provides special words to explain a word that is considered foreign by the reader of the translation” (Simanjuntak et al., 2021, p.72).

2.2.2 Translation Studies

During 1980s and 1990s, the traditional subjects witnessed a shift in the focus due to the cultural turn in humanity studies (Bassnett, 2007). According to Toury’s principles of descriptive translation studies, the discovery of translation laws is possible through a measurement policy (Toury, 2012). Between the source text and its translated text is a translational relationship. To show this relationship, one needs to unfold three phases: 1) a study of corpus of translations; 2) a highlight of socio-cultural contexts; and 3) an attempt to explain the resulting translation laws (Baker & Saldanha, 2009). The behavior of a translator is viewed as being comprised of three types: “initial norms,

preliminary norms, and operational norms”(Toury, 1998, pp.55-61). The initial norms are the factors that make a translator decide either to adhere to the source language norms and culture, resulting in an adequate translation, in other words, a source-oriented translation, better known as foreignization, or comply with the target language norms and culture, resulting in an acceptable translation, in other words, a target-oriented translation, better known as domestication. The first decision makes the translator prefer to foreignize a target text to show the cultural and linguistic ‘flavors’ of the original text. On the other hand, the second decision makes the translator prefer to domesticate a target text to make it readily understood by receptors. These two stances represent the two ends of a continuum although the translation product is not difficult to say it tends to one end. The final product illustrates the preferences of the translator who may not fully foreignize or domesticate a text. Furthermore, the preliminary norms relate to translation policies and directness. The former is about the choice of certain texts for translation while the latter refers to the possibility that a translation may take place through an intermediate language instead of the source language. This may take place when a translator chooses to translate a movie that originally was set in Japanese, but he has the English version of the movie only. Finally, the operational norms govern the choice and completeness of the linguistic material in a translated text. It is divided into two sub-classifications: “matricial norms” and “textual-linguistic norms” (Toury, 1998, p. 56-57). The former deals with the omission or addition during the translation whether in the text or footnotes. The latter focuses on the choice of TT linguistic features, be lexical, phrasal, or stylistic (Munday, 2012).

The cultural turn of translation made use of the polysystem theory and critical tools of Bassnett and Lefevere (1998). The polysystem theory refers to the interaction of interconnected elements which transform and mutate in a layered conglomerate. This

theory takes into account which literature system a translation work belongs to and its clear social and historical elements. The work of Bassnett (2007) states that the analysis, technique learning, or investigation of the role of translation in a culture requires one to heed two critical tools: “the cultural capital and the textual grid” (Bassnett, 2007, p.19). The former refers to cultural boundaries such as things necessary for people to belong to a certain social circle. In other words, the language and clothes of a special profession shows which cultural capital that they share. On the other hand, the latter refers to the common behavior and constructed culture of its members. Lefevere claims that

“This brings us, of course, straight to the most important problem in all translating and in all attempts at cross-cultural understanding: can culture A ever really understand culture B on that culture’s (i.e. B’s) own terms? Or do the grids always define the ways in which cultures will be able to understand each other? Are the grids, to put it in terms that may well be too strong, the prerequisite for all understanding or not?” (Lefevere, 1999, p. 77)”

The questions in the quotation above are still valid questions that require answers, but it sounds like a vicious circle that has a start but not a destination. This is because of the development of human sciences and diversity of standpoints of scholars. To put it differently, the textual and conceptual grids are of significance when a translator renders a text full of cultural elements into another language but endeavors to keep the target culture to make the text comprehensible to its audience. A simple example is the pregnancy period and how it is measured. In the Arab world, physicians and people often use months to talk about pregnancy while in the West weeks are usually used to measure how far pregnant a woman is. Another good example is how a Muslim man may divorce his wife by saying something like *لَوْ خَرَجْتَ مِنَ الْبَيْتِ فَأَنْتِ طَالِقٌ* *lau ḥarağtī min albayti fā`nti tāleq*, which means in English “If you leave the house, you

are divorced.” This way of divorcing a wife represents an untraditional concept in most western cultures where divorce is normally a mutual act. In the West, a woman is not divorced because she leaves a house without the permission of her husband. The husband is seen on equal grounds with his wife. He does not enjoy the right to divorce his wife whenever he wants. Unlike in Islam, in the Christian sphere, divorce is not permitted.

2.3 Religious Translation

As known, translation research is an interdisciplinary subject that may be studied in relation with linguistics, cultural studies, philosophy, semiotics, cognitive studies and so on. Translation is a useful means to transfer knowledge between nations speaking different languages. For example, religiously enthusiastic preachers make use of translation to explain and call people to revert or convert to a certain religion. Religious translation may commence with studying other religious beliefs regardless of the reason behind that. Generally speaking, religious translation may be simply defined as a sub-discipline of translation that is concerned with sacred books and exegetical works. In the case of Islamic books, translators deal with the translation of the meanings of the Quran, Quran-interpreting works, the traditions, hadeeth-interpreting books, creed books, and jurisprudence works and so on. The translation of sacred texts has witnessed two approaches: untranslatability and translatability. Those who believe that religious texts shall not or cannot be translated give credence to the fact that cultural and religious connotations are hardly transferred between languages without loss of meaning. The rendition of religious texts encounters some insoluble translation problems. According to Catford (1965), the untranslatability emanates from linguistic and cultural reasons. Linguistic untranslatability involves the existence of a unique syntactic SL structure, while a syntactic TL substitute does not exist, such as the Arabic vocative particles. For

example, this line of poetry *واحرَّ قلباهُ مِمَّنْ قلبُهُ نَسِيمٌ* *wāḥarra qalbāhu mimman qalbuḥu šabimu* starts with a vocative particle used only for lamentation. The absence of such vocative particle in English stands for a linguistic challenge to some extent if the translator wants to have a lamenting similar effect in receptors. It may be rendered with “O! My heart is aflame with grief over who is coldhearted”. This rendition may give a general meaning but never alludes to the enormous grief the poet feels, which is expressed by the Arabic vocative particle. On the other hand, cultural untranslatability takes place when the target language lacks a cultural equivalent for a source language term used in a specific cultural context. The translation of such cultural items poses difficulties due to the fact that such terms are deeply rooted in the culture of the source language, but totally unavailable in the same way in the target language. For example, words such as “السّدانة والسقاية”, *asidānah* and *asqāyyah*, are difficult to translate without giving a paraphrase or a definition. Their meanings in Wehr’s dictionary are as follows:

- *Asidānah*: “office of gatekeeper or custodian (of a shrine, specif. of the Kaaba)” (Wehr & Cowan, 1979, p. 470).
- *Asqāyyah*: “office of water supplier (spec. the transitional office of one in charge of providing water for Mecca pilgrims)” (Wehr & Cowan, 1979, p. 485).

The other standpoint believes that these texts can be translated directly or indirectly between languages, which is clear from the above two examples. Unfortunately, such a method to translate one term by a paraphrase or a definition makes translated texts lack smoothness.

To this day, books that explain the Quran and the Sunnah are still published, shedding several linguistic and conceptual facets. The conceptual, linguistic and cultural movement requires new translations. Thus, translators from varied backgrounds,

ethnicity, and languages are professionally engaged in translating the meaning of religious texts, deciding between which possible meaning is meant and seeking to disambiguate expressions, phrases and/or words. Since the commencement of the translation of Islamic books into several languages, the whole process has remained a challenge to both professional and ordinary translators due to a number of factors such as vocabulary, syntactic structures and their frequency, culture, historic contexts, and familiarity with Arabic and English religious discourse. Nothing of the previous factors can be left without consideration if one wishes to ensure the acceptability of the translation. The complexity of religious translation consists in the link between language, religion, and culture. Each one of these affects the other in some way or another. Although the existence of several translation works is something positive, the challenge to create a religious effect similar to the one in the source language in the target language reader has never been met. To maintain the same communicative effect, a translator may check several translations of a phrase or a sentence before he decides which one to choose. For example, the oft-repeated phrase “حي على الفلاح”, *ḥayya ‘al falāḥ*, may be rendered with:

“Come ye to the means of the attainment of Paradise, and of permanence therein: ... or hasten to the attainment of everlasting life: ... or come to safety, or security: ... or come ye to the way of safety and prosperity: ... or come to the continuance of good” (Lane, 1968, p. 2438).

It is clear from the quotation that *ḥayya* was rendered with *come* four times, but with *hasten* once. The linguistic meaning of *al falāḥ* refers to success and prosperity. In the said quotation, it was rendered with almost three phrases: 1) attainment of Paradise or everlasting life, 2) safety, prosperity or security, and 3) the continuance of good. To come up with a translation that unpacks all the meanings of a phrase is generally

desirable, but conciseness and preciseness is required too. That is why “*Come to Success*” may be adopted as an accepted rendition of “حي على الفلاح”.

On the other hand, the lexical and syntactic ambiguity of religious texts may result in adverse outcomes, which can be used as a pretext to accept or refuse a certain translation which may fail to disambiguate unclear texts. For example, the Quranic term *assamā'* refers to five English equivalents: *sky*, *cloud*, *rain*, *ceiling* or *heaven*. Each English equivalent has some semantic componential features that allow interchangeable use in some contexts. For example, the Quranic verse “يُرْسِلِ السَّمَاءَ عَلَيْكُمْ مِدْرَارًا” (Noh: 71, 11) was rendered with:

1. “He will send [**rain from**] **the sky** upon you in [continuing] showers” (Al-Mehri, 2016)
2. “He will send **rain** to you in abundance” (Ali, 1987)
3. “He will send **rain** to you in abundance”(Al-Hilali & Khan, 1996)

The above renditions of the meanings of the Quranic verse have never made use of words such as heaven or ceiling since they will make the translation unclear to English-speaking readers. The word cloud can be employed in the rendition of the said verse: *He will send the clouds upon you constantly*; however, the presence of clouds never guarantees the fall of rain. In other words, the use of *clouds* never gives the intended meaning except when a phrase is added to make it clear. Then the acceptable rendition may be: *We will send the clouds, pouring down, upon you constantly*. It is safe to say that the difference in religious terms between the source language and the target language demands extra attention. In other words, the word *maṭār* generally means rain, but in some Quranic contexts may also refer to “punishment, destruction, torment and Godly wrath” (Zitouni et al., 2022, p. 332), but the generalization of such a meaning is

an error in accordance with other Quranic verses (see the Quran 4:102 and 46:24). This is beautifully expressed by

“...the Classical Arabic, the language of the Qur'ān, has a vocabulary in which the meaning of each root word is so comprehensive that it is difficult to interpret it in a modern analytical language, word for word, or by the use of the same word in all places where the original word occurs in the Qur'ānic text” (Ali & 'Alī Thānvī, 1983).

The lexical fields of religious texts include 1) technical words such as some beautiful names of Allah, 2) semi-technical words such as *'awrah* (intimate bodily parts) and *ṣadaqah* (charity or zakat), and 3) common words such as *'āmīn* or *zakat*. A question may be raised why *ṣadaqah* is a semi-technical word while *zakat* is not. To answer this question, it is possible to say that *ṣadaqah* may denote a charity in one context while it means *zakat* in another context. The Quranic verse “خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ” (9:103), “*ḥud min 'amwālihim ṣadaqatan tuṭahhiruhum watuzakkīhim bihā waṣalli 'alayhim*”, is rendered into English with “*Take sadaqat (this commanded sadaqat means - Zakat-ul-Mall) from their wealth, so that they may thereby be cleansed and purified*” (Malik, 1997). The Quranic verse starts with “*Take*”, indicative of obligation. Hence, many translators of the meanings of the Quran failed to distinguish between charity, which is optional, and *zakat*, which is obligatory.

Before delving into Arabic lexicography, it is worth reiterating that the current part focuses on the lexical component of religious translation, so the features of structure and style of religious texts are beyond the scope of this research. Finally, one word may have cultural and social significance in one dialect, but might lose its social and cultural connotation in another dialect. For example, the term “سَيِّدِي”, *sayyadi*, is used as a title before the name of a person from the lineage of the prophet, peace be upon him, in the

north of Yemen, but is replaced with حبيب, *ḥabīb*, in the south of Yemen. This term may not be easily rendered into English which lacks such an honorific term. One of the translation solutions may be the use of *ḥaḍrat*, which has more than one spelling: *Hazrat*, *Ḥaḍrat*, *Hadhrat*, or *Hadrah*, commonly used in the south-east of Asia.

2.4 Arabic Lexicography

The literature of Arabic linguistics and lexicography is indicative of a rich tradition. It also displays a variety of ways employed by Arabic lexicographers to list and arrange entries in their works. To have a clear picture, one needs to study them either typologically or chronologically. The typology of Arabic dictionaries provides the warranted understanding of how Arabic lexicographical works evolved over a long period of time that started in the 8th Century to the 16th Century. Three different but mutually beneficial schools of lexicography produced three types of monolingual dictionaries. They are as follows:

2.4.1 Phonetic Dictionaries

The dictionaries in this category have lexical entries grouped together based on their mode or place of articulation (from the laryngeals all the way to the labials). This is not surprising since earlier Muslims paid special attention to the recitation of the Quran. Before the introduction of the first Arabic lexicon كتاب العين *Kitāb Al-‘in* by Al-Khalil bin Ahmed (d. 776), Arabic lexicographers were engaged in compiling scope-limited and subject-special monographs. The genius of Al-Khalil made him aware of the fact that there was a need for a lexicon to comprehend all Arabic roots (not derivatives) without repetition. Instead of following the popular alphabetical order common at his time, be the Semitic (أبجد) or the Conventional (أ ب ت ث), he organized his lexicon anagrammatically, that is, he identified the radicals in derivatives- excluding inflectional letters- and utilized them to be headwords in his lexicon. Since most Arabic words are

of trilateral roots, such words that share the same letters regardless of the order are placed in the same entry. The developed anagrammatic scheme as shown by this pioneering work remained unchallenged for two hundred years at least, and a number of writers followed suit with little modifications. Al-Azhariyy's *Tahdīb al-luġah* تهذيب اللغة (*Disciplining Language*), Al-Qali's *Kitāb al-Bāri* كتاب البارع (*Book of the Skilled*), and Ibn Sidah's *al-Muḥkam* المحكم (*the Good Dictionary*) are good examples. All semasiological dictionaries in this group were practically unhandy for ordinary people. They needed special skills to locate words (Haywood, 1960; Yusuf, 1966; Khattab, 2006).

2.4.2 Alphabetical Dictionaries

Out of the unsuitability of phonetic dictionaries for laypeople, the invention of a new scheme that adopted the alphabetical arrangement of letters was likely to take place. The first dictionary is *Jamharat al-luġah* جمهرة اللغة (*Generalities in the Language*) by Ibn Duraid (d. 921), who sought to overcome the ruggedness of *Kitāb al-ʿin* and to ensure conformance to people's knowledge of Arabic. Nevertheless, the only advantage of this semasiological dictionary was the rejection of the uncouth, that is, the writer tackled only in vivo words, leaving obsolete and unused words for other lexicographers to deal with. This idea, although applied by very few Arabic lexicographers, goes hand in hand with modern approaches to lexicography. Another famous lexicon was *Maqyās al-luġah* مقياس اللغة (*Patterns of Language*) composed by Ibn Faris (d. 1004), who made strenuous efforts to find out a basic meaning pattern for each root. Ibn Faris was very skillful in providing succinct definitions, clever to omit the authors' names he quoted from, and keen on showing metaphors and loan words. The other example is *Asās al-Balaġah* أساس البلاغة (*Basis of Rhetoric*) by az-Zamaḥṣari (d. 1154), who, unlike antecedent and contemporary dictionary makers, relied on current literature as a primary

source for the entries of his lexicon. He further explained the words in their contexts, which distinguished him from the rest of Arabic lexicographers as a scholar with modern thinking (El Khattab, 2006; Galal, 2015; Haywood, 1960; Seidensticker, 2002).

Of the same type, dictionaries that present entries based on the last letter of the headword became in vogue. This new scheme held sway in the habit of dictionary compilation until the 19th Century due to the fact that poets and orators took great consideration of rhyme in their craft. *Aṣ-ṣihāh* الصحاح (*The Correct of Arabic*) by Al-Jawahiry (d. 1004) is characterized by a simple rhyme arrangement, diacritical marks, and succinct definitions. As a result, a dictionary in this category of rhyme arrangement has been appreciated and held in high esteem to the current time. It is the monumental work *Lisān al-‘rab* (*The Language of Arabic*) by Ibn Manẓor (d. 1311). Suffice to say that almost all the roots with all of their derivatives are recorded on 15 volumes, of which each volume constitutes 500 double-columned pages. Thenceforth, it used to be the most exhaustive dictionary in the world until recent times. It is worth mentioning that the ordering scheme in its new editions is characterized by ‘a, ba, ta order. The last important dictionary in this group is *al-Qāmūs al-Muḥīṭ* القاموس المحيط (*The Ocean Dictionary*) by Af-Fairozbadi (d. 1418), which was held in high esteem for brevity (use of abbreviations and absence of illustrative examples and quotations) and clarity (elimination of rare meanings). The dictionary was used as a primary source for bilingual dictionaries in Europe (El Khattab, 2006; Haywood, 1960; Seidensticker, 2002).

2.4.3 Notional Dictionaries

The dictionaries pertaining to this type are known as conceptual, thematic, or onomasiological reference books. Consequently, the arrangement of entries according to concepts is the only criterion. Such synonym- and thesaurus-type dictionaries are used

to lead the user from a hypernym to the most suitable hyponym or *mot juste*. Most Arabic dictionaries falling within this scope tackle specific semantic domains like characters of camels or swords. *Al-Muḥaṣṣ* (*The Specialized Dictionary*) by Ibn Sidah (d. 1066) has entries listed according to meaning. The copiousness of this dictionary is remarkably appreciated. Another example is *al-Kulliyāt (Universals)* by Abu Al-Baqa Al-Kafawi (d. 1696), which revolves around not only lexical items but also philosophy. The last but not the least example is *Kaṣāf aṣṭilāḥāt al-Fanūn* *كشاف اصطلاحات الفنون* (*Discoverer of Technical Terms*) by at-Tahānawi (d. 1759), which was compiled in both Arabic and Persian to help students to differentiate between technical terms (El Khattab, 2006; Haywood, 1960; Sa'āda, 1974).

To conclude this section on monolingual dictionaries, the following points are deducible from the above-mentioned facts:

1. Lexicographical Arabic products emerged to solve a problematic issue of twofold: to preserve the purity of the divine language and to teach the then non-Arab people Arabic, the language of the communication and administration. The names earlier lexicographers selected for their dictionaries are to face the first problem. The absence of some languages like Coptic in Egypt and Aramaic in Minor Asia illustrates the substitution of local languages in favor of Arabic (Hussein, 1956).
2. Earlier lexicographers attempted at recording the whole roots of Arabic.
3. The first Arabic lexicons failed to serve the language due to the limitation of their readership, only scholars were able to make use of them.
4. Earlier lexicographers were scrupulous in collecting words or illustrative examples.

5. The illustrative examples served as evidence of the use but seldom provided the context of the usage.
6. Some lexicographers have shown ideas in advance of their times.
 - a. Ibn Faris was engaged in collecting and defining in vivo words.
 - b. az-Zamahşari paid attention to the metaphorical use of words and supplied the context in which the words were used.
7. The works of all Arabic lexicographers helped to prevent vernaculars from developing into independent languages.
8. Some dictionaries like *al-Qāmus al-Muḥīt* and *Aş-şihāh* were the primary sources for bilingual dictionaries compiled by orientalists later in the 16th Century and from that time forward.

2.5 Economic Translation

Economic translation is a general term that includes different kinds of disciplines such as economics, translation studies, linguistics, and communication studies. Economic translation is a specialized discipline that resembles studies in medical or legal translation to name a few. This discipline is known by two names: economic translation and business translation. The former is known in academic studies, while the latter is circulated by professional translators (Biel & Sosoni, 2017). The profession deals with varied genres from academic, commercial, economic, advertising, reports, press releases etc. The differences in genres give rise to the existence of distinct terms to reflect the various concepts. Due to the dominance of the capitalist West, economic and business terms tend to be culture-specific. On the other hand, the Islamic financial and economic terms reflect the legal and cultural system of Islam based on the

conceptualization of fiqh school of thoughts. Accordingly, the study of the development of IFETs must explore and understand their origin and meanings.

Economic translation and legal translation intersect and overlap when business entities are studied within the legal frame of any country. According to González, the study has shown a high degree of incompatibility (García González, 2017). Such incongruity requires the researcher to find alternative techniques to translate the terms in genres such as administrative websites, novels, and court decisions. It was concluded that the existence of functional equivalents is limited (García González, 2017). Likewise, the IFETs are not only pure, finance terms, but they have their origin in legal discussions by fiqh jurists and law professionals to regulate the issue.

The challenge of translating Islamic financial and economic concepts and terms into English is threefold. The first one is related to the associations of English equivalents with English concepts that may have different connotations from the Islamic ones. For example, profit and loss sharing, where lenders and borrowers bear equal responsibility, is totally different from the traditional concept in the west, where lenders earn a certain amount of interest regardless of the failure or success of a borrower. This is in distinct contrast to the Islamic principle of lending money. The second one is related to the concept of Sharia, that is, Islamic rulings, where all transactions that do not adhere to Sharia are neither approved nor encouraged. Overall, only a deep understanding of both the principles of Islamic Sharia and its unique financial instruments might guarantee an accurate rendition of IFETs. The third one is the proliferation of terms that carry the same denotative meaning, or refer to the same concept, but these terms belong to different schools of thought. For example, *شركة الوجوه* *šarikatu alwuğuh* (which literally means ‘faces company’) is a company where influential people of a social status, but strapped for cash, buy on credit by trading commodity for cash. This company is known

with different names such as شركة الذمم *šarikatu adḍimam* and شركة المفاليس *šarikatu almafālīs* (which literally mean ‘company of liabilities’ and ‘company of the insolvent’, respectively) (Hammad, 2008, p.269).

2.6 Development of IFETs

2.6.1 The Beginning

Arabic, the lingua franca of the Arab World and the liturgical language of over one billion persons, is a Central Semitic language that has been in existence for over two millennia (Ferguson, 1971; Versteegh, 2014a). Since the revelation of the Quran in Arabic in the 7th Century, the language was enriched with new concepts and terms. Furthermore, the establishment and expansion of the Islamic Empire or Caliphate that took place in the Seventh Century and onward generated the annexation of new territories whose people scarcely comprehended Arabic. Then, Arabic was the language of both the religion and the State. New converts and pundits were very keen on learning the official language, Arabic. A dire need was felt to the institution of disciplines that would make learning Arabic an easy task. *Al-ʿarabiyyah*, later known as *an-Naḥw* (grammar), emerged to safeguard the grammatically correct production of texts and utterances by both Arab people and non-Arabs who longed to speak it well. The first grammarian to contend with philological studies in Arabic was ʿabu al-ʿaswad ad-Duʿaly (d. 688), who managed to introduce the idea of consonant-pointing and vowel-pointing (markings) on Arabic letters (Iványi, 2006; Khallikån, 1977). The other discipline to generate the warranted understanding of the written or spoken discourse is *al-luġah* (philology). In fact, one of the meanings of *luġah* is a word in a dictionary. This discipline started with small treatises commenting on harsh words, to put it differently, difficult words, in the Quran and Hadith. Afterwards, well-written monographs dealing with harsh expressions related to these subjects materialized.

Scholars collected proverbs, idioms, and orations from the memories of the people to provide examples and usage illustrations of these words. Their way of collection was not dissimilar to that of collecting sayings of the Prophet. It was less stringent but sought authentic sources to show the meanings of words and expressions (Haywood, 1965; Yusuf, 1966).

The answers of Ibn ‘abbās to the questions of Nāfe‘ ibn Al- ‘azraq marked the commencement of glossaries and dictionaries. The questions revolved around the meanings of hard expressions in the Quran; the answers illustrated Pre-Islam Arab people had known such uses and meanings. The statements of Ibn ‘abbās depicted a clear picture of the semantic and pragmatic aspects of the words, supported by poetic quotations (Al-Majeedy, 2021). With the lapse of time, some words and expressions gradually became out of actual use (Yusuf, 1966). The study of such words occurring in the Quran, Hadith and Pre-Islam poems initially took place. Because of being out of orality, these words constituted a repertoire unknown to daily speech. The consultation of desert Arab people, reference to poetry from the period of ignorance, or inference using analogy (*qiyyas*) were ways employed by scholars to check the meanings of religious words (Haywood, 1960; Versteegh, 2014a). Most monographs of the seventh and eighth centuries followed no logical order save for the subject matter.

The appearance of small-scale monographs marked the beginning of linguistic and lexicographical studies (*al-luġa*) by scores of scholars with profundity (Baalbaki, 2014; Yusuf, 1966). According to Haywood (1965), by the Sixteenth Century, the Muslim world had witnessed the emergence of three types of lexicographical products: the dictionary, the general classified vocabulary, and the short, specialized vocabulary. They are also further divided according to lexicographical schools, largely reliant on whether their nature is phonetic, alphabetical, or notional (El Khattab, 2006). Each type

enjoys a separate identity which hardly differs from the other in some cases, that is, they overlap greatly. Generally speaking, Arab lexicographers shared some basic principles to guide the production of dictionaries and glossaries.

2.6.2 Stages of Growth

Islamic finance and economic concepts and terms have developed over a long period of time. The sources of these terms are found in the Quran, the prophetic traditions, and writings of jurists. In the Quran, terms like *reba*, *ḥalāl*, and *ibnu sabeel*, i.e., usury, permissible, and passerby, respectively, are frequently mentioned. The prophetic traditions include a number of IFETs such as *iḥsān*, *maṭl*, and *istihām*, that is, state of kindness, deferment of payment, and drawing lots, respectively. A multitude of IFETs, however, have come from the writings of jurists upon explaining jurisprudence and unprecedented events.

The work of Ourkia (2008) reveals that the evolution of compilation of works on Islamic perspectives of economy has been parallel to the development of economic life in Muslim communities. It has taken four distinct stages as follows:

- The first stage accompanied the appearance of monographs that illustrated Islamic concepts and terminologies associated with rulings from the Holy Quran and Hadeeth. Additionally, economic events contributed to the interaction between scholars and daily issues. The main books of this stage are *الخراج al-ḥaraj (Tribute)* by Abi Yousif (d. 182 Ah), *الخراج al-ḥaraj* of Yahya bin Adam Al-Qurashi (d. 203), and *الأموال Al-'Amwāl (Moneys)* of Abi Ubaidal Qasem bin Salam (d. 224) (bin Salam, 1989).
- The second stage witnessed the efforts of jurists to meticulously define economic terms used in financial transaction books. The precise definition of

every transaction with its legal restrictions, consequences, and contexts was carried out. That being so, juristic books are a great source for legal terminologies with respect to companies, sales, and donations.

- The third stage was characterized by strenuous efforts to prove the practicality of Islamic thoughts. The books of this stage also focused on terminologies and their philosophical facets. To mention some of the best known: Ibn Khaldon's *Al-Muqaddimah* المقدمة (*Prolegomena*) discussed livelihood and sustenance from an Islamic point of view; اقتصادنا *Iqtiṣādunā* (*Our Economy*) of Baqir Aṣ-Ṣadr (d. 1980) is a book which sparks serious discussions on economic, Islamic conceptualizations and beliefs in comparison to capitalist ones; and الأحكام السلطانية *Al-'ahkamus Sultanya* (*The Ordinances Of Government*) of Al-Mawardi (d. 1058), and السياسة الشرعية *As-Sayyāsatu aš-Ṣar'yya* (*Governance*) of Ibn Taymiyyah (d. 1328) have lively debates of some terminologies scattered throughout therein.
- The fourth stage observed the materialization of lexicographical works like dictionaries and encyclopedias. The scanty presence of such works had inspired a number of writers to make concerted efforts to gather book-scattered terms and put them in one volume for bankers, jurists, and concerned people. To list a few books: Jamal Abdulmana'am's *Encyclopedia of Islamic Economy* موسوعة الاقتصاد الإسلامي (1989), Nazih Hammad's *Dictionary of Financial and Economic Terms in the Register of Jurists* معجم المصطلحات المالية والاقتصادية في لغة الفقهاء (2008), Yasser Ajeel's *Differences between Islamic and Traditional Institutions, and Distinctions between Islamic, Economic Terms* كتاب الفروق بين المؤسسات الإسلامية (2007), (Ourkia, 2008).

2.7 The Semantic Field Theory

Owing to the momentous exertion of numerous efforts to understand meaning, a number of theories emerged in the 20th century to deal with what was assumed to be an unorganized complex of lexical items. The culmination of these studies was the birth of the semantic field theory partially developed by Trier, who in 1931 comprehensively established paradigmatically connected lexemes which led to more meaningful semantic discussions among later semanticists (Almanna, 2016; Baker, 2018a; Grande, 2017; Jansson, 2017; Ullmann, 1953). Then, the proposal of the notion of a linguistic field, which states that each lexeme in its individuality is of importance, and is “determined by its neighbours” (Kleparski & Rusinek, 2007, p.189) that “delimit each other and cover like mosaics the whole conceptual sphere” (Ullmann, 1953, p.227). Most lexemes are parts of larger groups of the same lexical items under a certain type of relationship (Löbner, 2013). There is no one formally agreed characterization or criterion to determine how one set of lexemes forms a single semantic field. Apart from that, what is important seems the relationship between the lexemes which: (1) are of the same parts of speech (nouns, verbs, adjectives, etc.); (2) share something in common (for instance, the feature of being human is shared by adult and child); (3) have interrelated relationships (for example, seasons of the year); and (4) share a sense of completeness with regard to the relationship they share (Löbner, 2013). According to Yong and Peng (2007), a lexicon may encompass fields on the basis of the relation established between lexical items. A semantically related group of items may be grouped on a vertical axis in light of closeness to the superordinate of the group. The closeness of a subordinate to a superordinate depends on the intimacy between them.

Paradigmatic relations, for instance, also known as lexical-semantic relations, or sense relations commonly include synonymy, hyponymy, meronymy, antonymy (or

opposition), and contrast (including co-hyponymy). Such relationships have been studied by lexicographers and terminologists who place importance on relations like synonymy, antonymy, hyponymy etc., to give good definitions of an entry. A classic example is the Arabic book of Ibn Sidah, *Al-Muḥaṣṣaṣ (The Specialized Dictionary)*, and *Roget's Thesaurus* in English (Grande, 2017). The Ibn Sidah's Arabic dictionary that goes over 3000 pages collates meaning clusters, that is, probably semantically linked words (Ibn Sidah, 2005). The terms in each subdivision are not necessary to be synonyms. For instance, the first chapter talks about the creation of mankind in 300 pages, gathering all terms used to speak of people in Bedouin or civilized areas. The other chapters describe things related to women, clothes, food, ailments, sleep and marriage, types of constructions, weapons, animals, etc. In the section of types of gifts, the writer mentions the following types: a) *منحة* *minḥa* is lending a she-camel or sheep or goat to someone to be milked for a certain time; b) *بغور* *ba'wu* is the thing one borrows; c) *فُقْرَى* *fuqra* is lending of a riding animal; d) *فِھْلَہ* *fiḥlah*: lending a stallion for beasts e) *عُمْرَى* *umra*: assigning a house, an animal, a piece of land to someone to use during a lender's life or a borrower's life whichever is over first (Ibn Sidah, 2005). On the other hand, *Roget's Thesaurus*, first published in 1852, classifies terms according to six primary classes: Abstract Relations, the Intellect, the Material World, the Intellect, Volition and Sentient and Moral Powers. They are further divided into divisions and sections. The final product is that they are thematically arranged concepts. The eighth edition of the book is called *Roget's International Thesaurus* (Kipfer, 2019).

Such lexicographic works show that the meaning of a word is more than the semantic content or syntactic relationships the word develops with other words or the pragmatic parameters that activate the word's meanings in different contexts (Tercedor et al., 2012a). In contradistinction to paradigmatic relations, syntagmatic relations point

to associations between words which enable one to build up a picture of co-occurrence restrictions within syntactical structures. Although syntagmatic relations are complementary to Trier's paradigmatic relationships, it is beyond the scope of this study to consider. Thus, the current study focuses only on paradigmatic relationships.

Semantically, lexemes are better studied in the context of sentences to avoid misleading generalizations. This is evident in the examples below:

1. I *purchased* a house.
2. I *sold* a house.

As evident in the examples above, both *sold* and *purchased* are paradigmatically related: they are antonymous and substitutable. The occurrence of either of them implies the exclusion of the other for the very same subject. By contrast, this relationship fails to crystalize in other linguistic contexts like:

3. Rumors *sell* newspapers.
4. Anti-aging products always *sell* well.

As exemplified above, the transitive verb *purchase* never holds an antonymous relationship with the verb *sell* in some linguistic contexts. According to Polyakova and et al., “[o]ne should mind, that one and the same word form can have different meanings in several branches of one and the same scientific or technological sphere” (Polyakova et al., 2019, p. 4). The word *fuel*, for instance, may have varied technical senses, depending on the subject whether it is power engineering or atomic engineering (Polyakova et al., 2019).

A paradigmatic relationship argues that a lexical semantic field encompasses a certain set of lexical items. As a result, *sell* and *purchase* belong to a certain lexical

field. The other lexical terms sharing the same lexical field contribute to the structure of the sub-system. Other paradigmatic relationships such as hyperonymy and converseness (Lyons, 1977), to name a few, are interlingual and intralingual linguistic phenomena. Nonetheless, the relationships are language-specific. For example, the Arabic verb *bāʿ*, which means to purchase in English, can be used to mean to sell as illustrated by the phrase “لا أبتاع منه ولا أبيع له” *lā ābtāʿu minhu walā ābyʿhu*, of which the translation is “I neither sell him nor buy from him”. In this regard, it can be assumed that both *purchase* and *sell* can be grouped based on their semantic reference under one semantic field based on language specificities or the polysemous nature of words.

Taking into account the pre-Islamic life of early Arab people, it can be safely assumed that vocabulary related to Bedouin life was highly structured around certain objects. A classic example is the varied vocabulary related to animals like camels or weapons like swords. It is safe to say that Arab lexicographers were fond of categorizing words based on subject-headings. Vocabulary books on camels or horses that gathered all words used to talk about the entity in question is a case in point (Ash-Sherqawy, 1993). In addition, some concepts in Arabic are expressed with certain words, while the same concepts are not lexicalized, but expressed with one superordinate word modified to suit the situations. For example, the concept of giving a gift in classical Arabic takes different morphosyntactic forms due to the situation: *الْحَدْيَا* *ḥudayyā* (a gift to a bringer of good news), *العَرَاضَةُ* *urāḍah* (a gift by a returnee), *المُصَانَعَةُ* *muṣānaʿah* (a gift to a worker), *الإِتَاوَةُ* *itāwah* (a gift to a ruler), *الشُّكْدُ* *ššukd* (a gift at first), and *الشُّكْمُ* *šakm* (a gift in return of a favor or a gift) (at-Taʿalibi, 2007). In other words, some Arabic lexemes hardly have their parallels in English due to the marked difference in the cultural content and significance. They are given different names such as cultural words, culture-specific concepts, realia, culture-bound phenomena or culture-

specific items (Florin, 2018). These items may reflect the socio-economic, cultural, legal and historical development of Arabs specially after the advent of Islam. Thus, the language plays the role of the mirror which reflects the culture, values, customs, and mentality of speakers. Here comes the role of the translator/lexicographer to figure out how to bridge the gap in the semantically related words in case of absence of equivalence. According to Ivir (2002), source culture elements that are unmatched in the target culture bring about two problems: 1) the identification of a possible procedure to translate the unmatched cultural elements, and 2) the selection of a suitable strategy that fits the act of communication. Based on Newmark (1998: 94), “whether single-unit lexemes, phrases, collocations, the cultural words refer to lexical items that are specifically tied to the style of life and its manifestations which are atypical to a society which utilizes a certain language as its methods of expression.” In other words, in a given act of communication, the translator needs to opt for one procedure, optimal for him, from among sub-optimal procedures (Ivir, 2002).

Baker (2018) rightly points out that if a semantic field is very detailed in Language A, it is difficult to find a language that has a semantic field as detailed as in that language. It is also likely to have their sub-fields characterized with finer differentiations. Having said that, the understanding of semantic fields can be valuable to translators (Baker, 2018) and lexicographers. Both can develop strategies concerning non-equivalence. Since semantic fields are often arranged in a hierarchical fashion, starting with a superordinate to subordinates with additional, specific, and propositional meanings. A good translator/lexicographer can manage to fill the lexical gaps with some manipulation to the superordinate: either by modifying or neutralizing the denotational meanings. For instance, in zakat terms, camels of different ages have various names, such as *حقة/جدعة* *ḡad‘ah* and *ḥiqqah*, five- or six-old year she-camels, respectively (Lane,

1865). The translator/lexicographer adds the age before the superordinate to show the difference. Such manipulation of the superordinate is useful. “The notion of semantic field can provideuseful strategies for dealing with non-equivalence” (Baker, 2018, p.19). Such oversimplification ought not to be taken for granted. It is worth noting that the semantic field of living languages are in a state of flux, for expressions appear to match the needs of a community but may fade away after some certain decades, if not years. Neologisms and archaic words are typical examples. The introduction or disappearance of expressions affect the hierarchy of the semantic fields. On top of that, words tend to change their features. Accordingly, both translators and lexicographers need to have a clear picture of the semantic field of the source and target languages.

Several studies related to the Arabic semantic fields have been recently conducted. The majority of these studies, however, are carried out in the domain of IT. Most IT researchers who study the Arabic semantic fields are concerned with the ontology that deals with concepts and their categories in a certain area for the purpose to study their properties and relationships to share knowledge between programs and humans (Al-Yahya et al., 2010; Al-Zoghby et al., 2013; Alromima et al., 2016; Ishkewy et al., 2014). Knowledge representation structures are at the core of semantic web studies. Semantic research is conducted to provide resources ready to serve in information retrieval to be used in search engines, and studies related to natural language processing to be used in question answer and machine translation. Ontological models have been proposed for different vocabulary categories such as time nouns, vocabulary related to living animals and birds, human and social relations, etc. (Al-Yahya et al., 2010; Khan et al., 2013; Tashtoush et al., 2017). The diversity of models developed to capture all the domains mentioned in the Holy Quran is recognized and may continue for a long time since information technology tools have witnessed great advances and artificial

intelligence may be incorporated to carry more studies. The researcher noticed that most of the above research was done in the absence of a linguist who may have modified the results. In other words, Arabic, rich in designations that refer to the same object or animal, such as *ناقة* و *بعير*، *جمال*, *ba 'yr*, and *nāqah* respectively, with few different features require the presence of a qualified linguist to reach solid conclusions.

In summary, it is possible to say that semantic fields in translation refer to the idea that words and expressions that have similar meanings can be used to replace certain words that do not have a direct equivalent in the target language. These words and phrases are clustered together and have very close meaning with shades of differences. This concept is important in translation because it helps translators to identify the appropriate words to use in a given context and to ensure that the translation is to some extent accurate and faithful to the original source material.

2.8 Dictionaries

Dictionaries are age-old products. The earliest version of dictionaries was more like glossaries where source language lemmata are listed and against each lemma a possible target language equivalent. Modern dictionaries are perceived as knowledge tools that provide meanings of words combined with other information such as pragmatic and grammatical usage, collections, formality or informality, dialect-orientation, etc. A typical dictionary user may consult a dictionary for specific senses of a term, that is, the general meaning of the term is not important to the user. In contrast, a translator who consults a dictionary may be driven by productive skills to translate or produce the same meaning in a different language. That is why a dictionary should represent the mental lexicon by supplying the different relations a term has with other lexical units (Tercedor et al., 2012). Due to economic reasons and space, such an ideal dictionary is still difficult to produce and that is why a translator should have general subject field

knowledge and a deeper cultural understanding to overcome any shortcomings of a dictionary. The following section focuses on the development of bilingual dictionaries related to Arabic.

2.8.1 Development of Arabic Bilingual Dictionaries

Despite the extensive body of literature on monolingual Arabic dictionaries, their development has not followed a theoretical direction (Haywood, 1965). As mentioned earlier, bilingual dictionaries were generally initiated to clarify foreign language vocabulary to a specific audience. The more lands Arab people annexed to their newly formed state, the more urgently they had to lessen the linguistic gap between them and the then residents of these lands. Instead of pursuing the path of understanding foreign languages, the then Muslims attempted to teach the correct usage of their language, Arabic. As a result, the local languages of these lands started to disappear totally, such as Aramaic, or to assume a lesser status such as Persian and Coptic. To fight back, some movements, be it nationalistic or religious, commenced to write glossaries to preserve their own languages. The Arabic-Persian dictionary by Az-Zamḥşary (d. 1143) is a good example. In spite of that, Arabic was either the target or source language in their lexicographical works (Haywood, 1965).

To examine the bilingual dictionaries diachronically, the researcher, out of the limited scope of the current thesis, has confined himself to only studying general Arabic-English and English-Arabic dictionaries. The researcher also refrained from studying dictionaries written purely in one dialect. Furthermore, literature on specialized dictionaries related to the study was reviewed.

2.8.2 English-Arabic Dictionaries

With the increasing status of English in the world, English-Arabic dictionaries started to emerge to fill the gap in scientific terminologies. These dictionaries have English as the source language, whereas Arabic functions as the target language. The introduction (or rather often called the preface) is usually written in English to accommodate potential English-speaking audiences with guidance on how to maximize the use of the dictionaries. On the other hand, dictionaries devoted to Arabic-speaking audiences have their introductory material written in Arabic to facilitate the usage.

The first dictionary in this section is the *English Arabic Lexicon* by Georgy Percy Badger (1881). It has two introductions: one in Arabic and the other detailed one in English. To compile his dictionary, he drew on many resources such as classical dictionaries, French-Arabic and Turkish-Arabic dictionaries, and expressions from newspapers (Badger, 1881).

The second important work is the *1882-English-Arabic Dictionary* by F. Steingass whose aim was to create a companion to a traveler who plans to visit the East on business or pleasure purposes. The preface is written in English. Consequently, the materials are extracted from two main dialects, Egyptian and Syrian. The author has referred to dictionaries of the same scope in France, German, and Britain, literary works written by Arabs, and manuals in different disciplines (Steingass, 1882).

The Saadeh's *English-Arabic Dictionary* (1911) is praised for being practical and copious. The Lebanese compiler intended to produce a modern dictionary that illustrates English scientific words and their Arabic equivalents. Most of the Arabic equivalents coined have gained popularity (Sa'āda, 1974).

Al-Mawrid (1967) was the culmination of Munir Baalbaki's efforts to produce a comprehensive dictionary that would meet the needs of educated Arab people and be in line with decisions of the Cairo Academy of the Arabic Language. The compiler made use of English monolingual dictionaries and bilingual dictionaries to form the source for *Al-Mawrid*. The entries of the 1967 edition were nearly 65,000. It is the most regularly published dictionary with over 38 editions so far. In spite of being a general dictionary, *Al-Mawrid* has a whole lot of entries which are technical terms (Abdulrahman, 2005; Almujaïwel, 2012; Baalbaki, 2008; El-Badry, 1986).

The *Oxford English-Arabic Dictionary of Current Usage* (1972) by N.S. Duniach is a bidirectional lexicon, i.e., it is useful for users of the two languages. What distinguishes this dictionary is the strenuous efforts to locate and provide current usages of the two languages. The dictionary has based its English entries on the *Concise Oxford Dictionary*, *Advanced Learner's Dictionary of Current English*, and the contributors' personal experiences (Abu-Ssaydeh, 1995; Duniach, 1972). It is the first dictionary where a panel of linguists contributed substantially to usage issues and checked the semantic scope of the entries.

2.8.3 Arabic-English Dictionaries

The dictionaries belonging to this category have Arabic lexical units with their English translational or explanatory equivalents. The introduction is written either in English or Arabic, depending on the targeted audience.

The first dictionary is the *Arabic-English Lexicon* (1862) by E. W. Lane, who referred to classical Arabic dictionaries to compose his three-columned lexicon. The introduction written in English indicates how much effort was exerted to create this exhaustive work of eight parts. In the introduction, the writer investigated Classical

Arabic, and traced lexicographical works. Arabic examples of the usage are provided directly after the English translations and explanations (El-Badry, 1986). Lane passed away before he managed to finish the twenty-first letter, that is, *qaf*; then, Lane's nephew, Stanley Lane-Poole, commenced to finalize this great work (Arberry, 1960).

The second dictionary is Steingass' the *Student's Arabic-English Dictionary*. Another dictionary by the same author has already been mentioned. The aim of the writer is to compile a reasonably priced dictionary. The targeted readership is those who are interested in pre-Islamic era and early Islamic era. Although well-constructed, the dictionary hardly gives examples of any type. There are around 26000 entries (Steingass, 1884).

The third dictionary called *An Advanced Learner's Arabic-English Dictionary* by H. Anthony Salmoné in 1889 is "comprehensive, handy and cheap," according to the author. He has made use of tables to compile this compact dictionary. The primary resources for this dictionary are Arabic-English and Arabic-French dictionaries. The dictionary is composed of 18750 entries (Salmoné, 1889).

The Arabic-English Dictionary for the Use of Students by F. J. G. Hava in 1899 is the fourth dictionary in this group. The targeted readership of this "handy and cheap" dictionary is those with a genuine interest in Arabic literature and poetry (Hava, 1915). It is also dedicated to illustrating the peculiarities of Arabic expressions encountered by serious readers. The dictionary deals with regionalisms from Egypt and Syria. Besides, scientific terms exist in the dictionary. The author acknowledges the use of the translations suggested in Lane's Arabic-English Lexicon. Generally speaking, there are over 54000 entries (Hava, 1915).

The penultimate dictionary is the *Dictionary of Modern Written Arabic* by Hans Wehr in 1960. It was originally written in German, then later translated into English with an aim to create a much more comprehensive and accurate lexicon. The focus of the book as its title implies is the vocabulary and phraseology found in Modern Arabic from Iraq to Morocco. The written form of Arabic, as claimed by the author, is another proof of the linguistic unity of the Arab world. From time to time the dictionary mentions everyday dialectal expressions, neologisms, and loan words listed side by side with eloquent Arabic phrases and words (Wehr & Cowan, 1979).

The last dictionary in this group is the most consulted one, that is, the *Modern Arabic-English Dictionary* known as *Al-Mawrid* by Rohi Baalbaki in 1987. The dictionary has gained popularity due to the *English-Arabic Dictionary* by Munir Baalbaki (1967). The former dictionary has omitted obsolete words and rare words. It also gives examples to illustrate the meanings of some entries. From time to time, the dictionary clarifies the field of use of certain words too. Finally, the different editions of this dictionary are evidence of its popularity. Never to forget, it has an electronic version that can be installed on computers and smartphones. This dictionary encompasses nearly 60000 entries (Baalbaki, 2009).

Not many dictionaries of Modern Standard Arabic have been published in recent years, especially not for speakers of Arabic. It seems that principles of modern lexicography have been applied in very few dictionaries. To conclude, we may quote Al-Ajmi (2002:130), who notes that “bilingual lexicography in the Arab World is suffering from a lack of guided practice and is in dire need of radical changes in both design and approach.” He asserts that neither the existing English/Arabic nor the Arabic/English dictionaries are felicitous for the purpose for which they were designed. His harsh statement should not undermine the importance and role technical and general

dictionaries have played to bridge the gap between the two languages and meet the needs of professional and ordinary users.

To sum up, these dictionaries have emerged to respond to the needs of orientalists whose desire is to master Classical Arabic, the requirements of Arab scholars whose ambition is to comprehend the new concepts and scientific studies, and the needs of language learners and translators to obtain better insights into the language. Most of these dictionaries have resorted to monolingual lexicographical works to derive its lists of words and phrases. Later dictionaries have benefited from advances in lexicography and have shown a systematic approach to collecting the materials. However, these interlingual dictionaries must take advantage of research and experiences in theoretical and applied areas of lexicography, translation and AFL/EFL to produce hybrid dictionaries. Additionally, the researcher finds the scope of these dictionaries general and inadequate to provide a researcher with Islamic financial and economic terms.

2.8.4 Dictionaries of Islamic Terms

It is a fruitful endeavor to identify the meanings of terms in a field of study or work since they are the keys to understanding different types of knowledge. A clear understanding of denotative and connotative meanings of terms helps to understand and appreciate texts better. This is what early Muslims were concerned with. Their early writings first explained the meaning of harsh words in the Quran (Haywood, 1965). As explained in the preceding paragraphs, the story of Ibn ‘abbās who was acclaimed as the first authority to provide the first explanation of such harsh words is a typical example. After Islam had reached several territories outside the Arabian Peninsula, the new converts whose mother tongue was Persian, Coptic, Greek, or etc., started to ask questions, too, to comprehend the Quran and understand the new religion. It is beautifully summarized with the following:

“In the first centuries of Islam, philological and theological exegesis of the Qur'an still went hand in hand, but in later times philology became a separate field. This led to the publication of treatises with titles such as *Gharīb 'al-Qur'an*, in which difficult words with an obscure meaning were collected. Such treatises are reported from grammarians like 'abū 'ubayd, 'ibn Durayd, 'ibn Faris, 'ibn 'al-Sikkīt and Tha'lab, to mention only some of the best known. Most of these treatises have not been preserved, but the famous *Kitab tafsīr gharīb 'al-Qur'an* by 'ibn Qutayba (d. 276 A.H/889 A.D.) was edited by Ṣaqr (Cairo: 1958; repr. Beirut 1978)” (Badawi, 2008, p.vii).

Most Qur'an commentators did not only provide exegetical remarks, but also supplied the reader with lexicographical remarks in regard to the origin and different derivational forms of certain words (Badawi, 2008, p.xviii). Then, other books started to appear around other Sharia sciences such as fiqh, hadeeth, aqeedah, and so on. “*Gharīb al-Hadīth*” was written “by Abu 'Ubaydah Ma'mar”. Furthermore, “Ibn Qutaybah wrote a book similar to that of Abi Ubayd al-Qasim b. Sallam” and added “Fiqh terms which were common at that time. However, they were not placed in a separate book” (Al-Zouebi, 1999, p.12)

After that, dictionaries were compiled to explain certain issues in fiqh, of which the purpose was to give linguistic explanations rather than to identify their referential meanings (Sano, 2000). For example, *ḡusl* has the general meaning of taking a bath, an optional act, and a special meaning of “complete washing of a body” (Qal'aji & Qunaibi, 1994, p.300), an obligatory act in case a man, for example, sleeps with his wife. The latter act has to be done in a special way: “taking a bath in a special ceremonial way or ablution” (Qal'aji & Qunaibi, 1994, p.300) . This has left a gap. In other words, referential meanings are of great importance to ensure a warranted understanding of any field of knowledge; yet, they have not received sufficient

attention. Therefore, translation studies are required to exert more efforts to bridge the lexicographic and terminological gaps.

The current analysis of some dictionaries that deal with Islamic terms revealed certain oversights by the dictionary compilers, of which the most prominent one is to mention the number of entries in each dictionary. Rarely do compilers or publishing houses of dictionaries with Islamic terms disclose anything about their number of entries. Owing to this, the researcher endeavored to estimate the total number of entries by taking a sample of twenty pages of each dictionary and counting the entries, then dividing the total of the entries by 20 to get an average entry count, and finally multiplying the result by the number of the pages of the dictionary to know the approximate number of entries. Thus, all the figures on the number of the entries in the listed dictionaries of this section are close estimates.

The following section is a brief introduction of some dictionaries that have dealt with Islamic terminology. The presentation of meanings in English for four Islamic terms, i.e., *ribā*, *ṣadaqah*, *waqf*, and *ḡizyah* will be considered across the dictionaries listed below since they are important finance terms. They are mentioned in a number of Quranic verses and hadeeth, too. For example, *ribā*, repeated 9 times in the Holy Quran, *ṣadaqah*, of which the derivatives are repeated 19 times in the Holy Quran, *jizyah* is mentioned once in the Quran, but *waqf* is not mentioned in the Holy Quran. In fiqh books, sometimes one comes across a separate section allocated for each one of them. Additionally, the researched occasionally attempted to highlight some of the shortcomings of these existing dictionaries.

1. *A Dictionary of Islam* by Thomas Patrick Hughes (1985) is an attempt to produce a comprehensive dictionary of Islam to English speaking readership (Hughes,

2022). It follows the encyclopedic pattern to introduce doctrines, ceremonies, and terms of theology. The English-written preface shows the reasons behind the compilation of this dictionary. One of the reasons is “an attempt ...to place before the English-speaking people of the world a systematic exposition of the doctrines of the Muslim faith” (Hughes, 2022, p.v). Both transliterated and Arabic forms of entries are given, too. At the end of the dictionary, an alphabetical index of Arabic entries is given as well. Due to its encyclopedia-like nature, there are only around 1600 entries with diacritic marks. Additionally, quotations from the Quran and prophetic narrations in English are supplied. The compiler, furthermore, depends on Palmer’s and Rodwell’s translations to suggest translations of some Quranic verses, but sometimes he offered “entirely new translations” (Hughes, 2022, p.vii). One of its shortcomings is the monodirectional nature, that is, one can’t search the dictionary to find an Arabic equivalent of an English term. Although the latest reprint was published in 2022, the content has not changed at all since its first publication. Old pronoun forms such as *thou* and *thee*, and Latin words such as *ipsissima verba* and *a fortiori* are often used. Moreover, definitions, synonyms, and paraphrases are used to explain Arabic entries. It is clear from the captions that *ribā* is given a definition and one equivalent ‘usury’ as part of supplied encyclopedic information. The word *ṣadaqah* is shown through its derivatives and given one equivalent ‘almsgiving’. The meanings of these two entries are compared to Hebrew words to shed more light on their semitic equivalents. On the other hand, the word *ḡizyah* is given two terms in the same entry: *capitation tax* and *tribute*. The term *waqf* is also given two terms to explain its meaning: *endowment* and *appropriation*. The last two entries are explicated in an encyclopedic way.

“RIBĀ ربا "Usury." A term in Muslim law defined as "an excess according to a legal standard of measurement or weight, in one or two homogeneous articles opposed to each other in a contract of exchange, and in which such excess is stipulated as an obligatory condition on one of the parties without any return." The word *ribā* appears to have the same meaning as the Hebrew נֶשֶׁח *neshech*, which included gain, whether from the loan of money, or goods, or property of any kind. In the Mosaic law, conditions of gain for the loan of money or goods were rigorously prohibited. See Exod. Xxii.25; Lev.xxv.36. [USURY]”

Caption of *ribā* (Huges, 2022, p. 544)

“ŞADAQAH صدقة *ṣadqāt*. From *ṣadq*, "to be righteous, truthful" ; Hebrew צְדָקָה *tsedek*. A term used in the Quran for "Almsgiving" e.g. Surah ii. 265: "Kind speech and pardon are better than almsgiving (*ṣadaqah*) followed by annoyance, for God is rich and clement.””

Caption of *ṣadaqah* (Huges, 2022, p. 554)

“JIZYAH (جزية). The capitation tax, which is levied by Muhammadan rulers upon subjects who are of a different faith, but claim protection (*anman*). It is founded upon a direct injunction of the Qur'an : "Make war upon such of those, to whom the Scriptures have been given, as believe not in God or in the last day, and forbid not that which God and his Apostles have forbidden, and who profess not the profession of truth, until they pay tribute (*jizyah*) out of their hand, and they be humbled.””

“According to the *Hidāyah* (vol. ii. p.211). *jizyah* is of two kinds : that which is established voluntarily, and that which is enforced. The usual rate is one dinar for every male person, females and children being exempt according to Abu Hanifah, but included by Ash-Shāfi'i. It should be imposed upon Jews, and Christians, and Magians, but it should not be accepted from the Arabian idolaters, or from apostates, who should be killed. But from idolaters of other countries than Arabia it may be accepted. It should not be levied upon monks, or hermits, or paupers, or slaves. He who pays the capitation tax and obtains protection from the Muhammadan state is called a *zimmī*.”

Caption of *ḡizyah* (Huges, 2022, p. 248)

“WAQF (وقف). Lit. "Standing, stopping, halting." (1) A term which in the language of the law signifies the appropriation or dedication of property to charitable uses and the service of God. An endowment. The object of such an endowment or appropriation must be of a perpetual nature, and such property or land cannot be sold or transferred. If a person build a mosque his right of property is extinguished as soon as prayers have been recited in the building. “

“According to the Imam Abu Yusuf, if the place in which a mosque is situated should become deserted or uninhabited, inasmuch as there is no further use for the mosque, no person coming to worship therein, still the property does not revert to the original owner and founder. But Imam Muhammad alleges that in such a case the land and the material (bricks, &c.) again become the property of the founder or his heir.”

“If a person construct a reservoir or well for public use, or a caravansera, for travellers, or a hostel on an infidel frontier for the accommodation of Muslim warriors, or dedicate ground as a burying-place, his right is not extinguished until the magistrate, at his request, issues a decree to that effect. This is the opinion of Imam Abu Hanifah, but Imam Abu Yusuf maintains that the person's right of property ceases on the instant of his saying : " I have made over this for such and such purposes." Whilst Imam Muhammad asserts that as soon as the property is used for the purpose to which it is dedicated, it ceases to be the property of the original owner. (See Hamilton's *Hidayah*, vol. ii. p. 334.)”

Caption of *waqf* (Huges, 2022, p. 664)

2. *Vocabulary of the Holy Qur'an* by Abdullah Abbas Nadwi (1986) is an Arabic-English dictionary. It has a second reprint (Nadwi, 1996). The purpose of the dictionary is to enable English-speaking Muslims regardless of their native language or nationality to understand the language of the Quran since English is an international language. The author checked the translations of the Quran, Lane's Lexicon, and Funk & Wagnall's Dictionary to examine the employed equivalents. The two dictionaries employed by the compiler, however, are full of archaic and obsolete usage, which explains why some English equivalents in Nadwi's dictionary are obsolete, too. The dictionary has only a preface in Arabic although it claims to target an English-speaking readership. In terms of entries, the dictionary has around 14600 Arabic words or phrases with diacritic marks. It is the second largest dictionary in connection with the total number of entries. Another good point is that examples from the Quran in Arabic and their English translation are given. The monodirectional nature of the dictionary and the absence of transliteration of entries, i.e., phonetic transcription, are a fundamental flaw. With respect to *ribā* and *ṣadaqah*, they are explained with two different techniques. The former is explained in relation to usury and interest, that is, synonyms. Besides, it adds that any condition to pay more than the borrowed money, whether slightly or exorbitantly, is considered *ribā* in Islam, i.e., a definition. The latter is explained with two equivalents, that is, alms and charity. Notably, the distinction between the two terms is not given. The term *ḡizyah* is explained with a superordinate and a definition to make its meaning clearer. Since the dictionary is only about the vocabulary mentioned in the Holy Quran, it does not mention the term *waqf*.

الربا (الربو) usury
“(The word ربا is but partially covered by the English word usury which in modern parlance means only an exorbitant or extortionate interest: the Arabic ربا on the other hand means any addition, however slight, over and above the principle sum lent, and this includes both usury and interest) (Jid. P.3.n.141)”

Caption of *ribā* (Nadwi, 1996, pp. 209-10)

الصدقات alms, charities
الصدقة alms, charity

Caption of *ṣadaqah* (Nadwi, 1996, p. 330)

جزية (n.) compensation
“(A tax that is taken from the free non-Muslim subjects of a Muslim government whereby they ratify the compact that assures them protection-LL.)”

Caption of *ḡizyah* (Nadwi, 1996, p. 107)

3. *A Dictionary of Islamic Terms* is a bilingual dictionary by Muhammad Ali Alkhuli. The writer intended to include terms related to “the Holy Quran, the Sunna, worship...pillars of Islam...many terms...under the umbrella of “Islamic terms”” (Alkhuli, 1989, p. ii). It has over 16000 terms with “[n]o explanation of terms has been given...the objective ...is to give the synonym in the other language” (Alkhuli, 1989, p. iii). The compiler provides minimal explanation in case of semantic ambiguity or polysemy. That is why it scarcely gives examples or quotations. It is the first bidirectional dictionary in this group. The Arabic entries are vocalized but are neither transliterated nor phonetically transcribed in English. The compiler has not mentioned which dictionaries or translations of the Quran were consulted to find suitable English equivalents. With respect to entries, the word *ribā*, although an important concept in fiqh, is not listed in the dictionary. The word *ṣadqah* is matched with three equivalents, that is, alms, charity, voluntary charity; however, the distinction between them is not given. The term *ḡizyah* is explained with three equivalents: *poll-tax*, *head-tax*, and *tribute*; however, the compiler has not stated the connotational differences between these equivalents.

4. *Islamic Economic and Finance: A Glossary* by Muhammad Arkam Khan is the second edition of an earlier dictionary called *Glossary of Islamic Economics* published in 1990. The dictionary was “to introduce terms used by Muslim scholars, historians and legal experts” (Khan, 2003, p. i). The glossary was written with the purpose to “appeal to economists, bankers, accountants...researchers” (Khan, 2003, p.i). According to the compiler, the dictionary shows “all terms relating to Islamic finance in vogue by the end of 2002” (Khan, 2003, p.viii). This glossary frequently uses paraphrases and definitions to explain transliterated Arabic entries. Its alphabetical order of entries makes it a monodirectional dictionary. With its 1967 Arabic terms, neither is there an index nor examples provided in the glossary. Unlike Hughes’ dictionary, the two terms, *ribā* (*al-riba*) are explained briefly with a definition, but *ṣadaqah* (*al-ṣadaqah*) is explained lengthily: the technical and referential meanings are given. On the other hand, the term *ḡizyah* was not only explained with the help of two words (compensation and tax), but also explained in comparison to *kharaj*. Furthermore, when the word *waqf* was explained, the compiler gave a definition and used three words, that is, *appropriation*, *trust*, and *endowment* in the explanation in the entry.

“al-riba *Lit*: An excess or increase. *Tech*: An increase which in a loan transaction accrues to the lender over time without giving an equivalent counter-value or recompense (*‘iwad*) in return to the borrower.”

Caption of *ribā* (Khan, 2003, p. 157)

“al-sadaqah *Lit:* Charity. *Tech:* In its widest sense it means an attitude of mutual appreciation, affection, mutual assistance, an act of loyalty to God and to one’s fellow beings, a sense of true human hood. At material level, it consists of two kinds: *al- sadaqah al-tatawwu’* given at the free will of the donor and *zakah*, the obligatory tax imposed by the *Qur’an* on the Muslims having wealth beyond a certain limit.”

Caption of *ṣadaqah* (Khan, 2003, p. 157)

“**al-jizyah** *Al-jizyah* is mentioned in the *Qur’an* (9: 29). The word comes from the Arabic root *jaza*, meaning, to compensate. In this case, it is a compensation for the security and protection that the non-Muslims have in the Islamic state without fighting for the defense of the country. Historically, the non-Muslims had to pay the *jizyah* on two grounds: for their exemption from the obligation to fight Muslim wars and for exemption from *zakah*. Conversion of a person to Islam freed him from obligation to pay the *jizyah* but subjected him to *jihad* and *zakah*. There were different practices and rates in relation to *jizyah* determined in the light of the treaty with the non-Muslims or the way they became subjects of the Islamic state. It is evident from *ahadith* that originally, the rates of *jizyah* were considerably lower than *zakah* on the Muslims. Women, children, old people, the poor, disabled and religious leaders were exempt. Similarly, those non-Muslims who opted to serve in the Muslim army were also exempt. Where the *jizyah* was levied as a fixed amount, the terms *kharaj* and *jizyah* were undifferentiated. But as soon as *kharaj* came to mean land tax and stood in place of *‘ushr*, *jizyah* was levied in addition and this represented a tax in lieu of *jihad*. In the former case, the *kharaj* meant *jizyah* in general, but in the latter case, the *kharaj* simply meant land tax; that is to say, that portion of the *jizyah* which was called *kharaj* or the assessment on the produce of the land. *Kharaj* was levied according to the type of land. For example, in Sawād there were three categories of land tax or *kharaj*: (i) land tax based on the measured acreage (*al-kharaj ala masahah al-‘ard*); (ii) the land tax based on a percentage of the yearly harvest (*al-kharaj ‘ala al-muqasamah*); and (iii) the fixed amount of money (*al-kharaj ‘ala muqa‘tah*).”

Caption of *ḡizyah* (Khan, 2003, pp. 105-06)

“**al-waqf** *Lit:* Detention. *Tech:* Appropriation or tying up of a property in perpetuity so that no proprietary rights can be exercised over the corpus but only over the usufruct. The *waqf* property can neither be sold nor inherited or donated to anyone. *Al-awqaf* consisted of religious foundations set up for the benefit of the poor. Conceived in such a way, administration of the *waqf*, together with the salary that it involved, was often reserved for the founder and his family until the founder’s line of descent became extinct. They were often set up as an indirect way of avoiding too strict a division of the property under the Islamic law of succession, retaining it for the male members of the family in undivided form.”

“**al-waqf al-’ahli** Private trusts instituted for the benefit of family members. See also **al-waqf al-waqf al-’amm** Public endowment set apart for a charitable or religious purpose.

al-waqf ‘ala al-’awlad An endowment for the family of the donor. Its proceeds accrue to the children of the donor and their descendants. After the death of the last descendant of the donor, it reverts to the bait al-mal. It is also known as *al-waqf al-dhurri* or *al-waqf al-khass*.

al-waqf al-dhurri See **al-waqf ‘ala al-’awlad**.

al-waqf al-khairi *Waqf* for the general good, intended to fulfil a noble social function, especially in respect of those functions that have not been performed by the state adequately such as hospitals, schools, asylums, public water supply, cemeteries and mosques. See also **al-waqf**.

waqf al-nami Also called Institution of Increasing Waqf. A cash *waqf* that invests its capital in profitable projects through Islamic modes of finance such as *mudarabah*, *musharakah*, *’ijarah*, etc. The *waqf* can also innovate by accepting cash deposits for a limited period. The profits of the *waqf* are used to meet management expenses, maintenance of assets and distribution among beneficiaries of the *waqf*.

waqif Relating to the law of waqf, refers to the person who establishes or donates his property by way of *waqf*.”

Caption of waqf (Khan, 2003, pp. 192-93)

5. *A Dictionary of Religious Terms* was authored by Abdullah Abu-Eshy Al Maliki and Abdul-Latif Sheikh Ibrahim (1997). The dictionary has a short forward which shows no information about the purpose of compiling this dictionary or who the targeted readership is. It has three indexes; the first is about “Formulas, Expressions & Prophetic Sayings”; the second is about “Religious Terms Explained” while the other is about “Allah’s Names”. The dictionary has around 2400 English-Arabic entries. The Arabic terms or examples have no diacritic marks at all. The dictionary often uses one synonym or more which is separated by a semicolon- for each entry. For example, *usury; interest* and *alms; (voluntary) charity* are provided for *ribā* and *ṣadaqah*, respectively. The differences in meaning between the English semi-synonyms of each Arabic entry have not been given. On the other hand, the word was explained with “tribute; poll tax; head tax” (Al-Maliki, 1997, p.24), while the word waqf was

matched with endowment. Additionally, the compiler added the following to root w-q-f:

endowment	(و ق ف) وَقْفٌ
private/family endowment	وقف ذري
public/religious endowment	وقف خيرى (حكومى)
the Ministry of Endowment	وزارة الأوقاف

Caption of *waqf* (Al-Maliki, 1997, p.159)

6. *Concordance of Jurisprudence Fundamentals Terminology* by Sano Koutoub Moustapha (2000) is an Arabic-English dictionary similar to Arabic monolingual dictionaries in the format but gives only technical senses. The purpose of writing this dictionary is to supply readers with technical senses of 1800 Arabic entries. Very few words show diacritic marks, which can be justified by the fact that the targeted readers are learned Arabs or Arabic-speaking people. The Quranic verses often appear as quotations to illustrate the meaning of the entries. Sometimes the same sense is explained in different ways by Arabic paraphrases or definitions for the sake of clarity. However, English equivalents are given for each Arabic entry without showing which English equivalent matches which sense. Some entries are cross-referenced without showing the difference between them such as “الرأى الفاسد، الرأى المذموم، و الرأى “المحض”, that is, *ar-ra'y alfāsīd*, *ar-ra'y almaḍmum*, and *ar-ra'y almaḥḍ*. The three entries are rendered with one English equivalent, “Legally invalid opinion” (Sano, 2000, p. 215). The four terms are not documented in this dictionary as entries although they are crucial terms in fiqh.

7. *Dictionary of Islamic Words and Expressions* by Mahmoud Ismail Saleh (2011) provides “reasonable understanding of Islam...some knowledge of the language of the Qur’an, Arabic...” (Saleh, 2011, p. 6), and attempts to fill “some of the gaps or shortcomings” (Saleh, 2011, p. 8). According to the compiler, there are

“discrepancies between the Arabic text and its translation, on one hand, and the different renderings of the same Arabic terms by different translators or even by the same translator at different times” (Saleh, 2011, p. 7). The targeted readership is English-speaking people. The preface is written in both languages. Moreover, Romanized pronunciation is used as alphabetical arrangement of entries. Additionally, there is an alphabetically arranged index of the 2340 Arabic entries. They scarcely show diacritic marks, though. The two terms *ribā* and *ṣadaqah* are explained first with one or two synonyms as well as a definition.

ribaا ربا
Usury, interest.
“The money one charges for giving someone a loan. Taking interest on loans, which is forbidden in Islam and is strongly condemned in the Qur'an where it is sharply contrasted with charity. (See the Quran, 2:275-276)”

Caption of *ribā* (Saleh, 2011, p. 193)

Sadaqah (pl. Sadaqaat) صدقة (صدقات)
Charity.
“Charity or charitable act. According to Islam, any good deed that helps someone is a charitable deed for which a Muslim will receive rewards from Allah. More specifically, Sadaqah "means giving money or the like to needy people.”

Caption of *ḡizyah* (Saleh, 2011, p. 201)

waqf (pl. 'awqaaf)
وقف (أوقاف)
Endowment
“Allocating part of one's possession for a certain good purpose; it should not be sold or disposed of except under the conditions stipulated by the endowing person, or with the aim of perpetuating it.”

Caption of *ṣadaqah* (Saleh, 2011, p. 201)

jizyah جزية
Protection tax
“The head tax paid by non-Muslim citizens to the Islamic state which is responsible for their protection.”
See "ahl adh-dhimmah".

Caption of *waqf* (Saleh, 2011, p. 256)

8. *An Arabic-English Dictionary of Qur'anic Usage* by Badawi and Abdel Haleem (2008) is a relatively big dictionary. The foreword is scholarly written about previous monolingual or bilingual dictionaries. Its preface tackles the same matter from a different angle. The objective of writing this dictionary stems from “the need for a comprehensive, fully researched and fully contextualized ...dictionary...compiled in accordance with modern lexicographical methods...” (Badawi, 2008, p.xvi). It is an Arabic root-based dictionary with around 500 diacritically marked entries explained in detail. Only are the senses mentioned in the Qur'an explicated. The English equivalents can be synonyms, superordinates, paraphrases, or definitions. The senses are supported with Quranic verses and their translation; however, the translation of the Quran cited in the said dictionary is from an unknown source. It is monodirectional by nature. The dictionary lacks an index. *Ribā* was explained with *usuary*, *ṣadaqah* with *alms* and *almsgiving*, and *ḡizyah* with *head tax* and *tax*, respectively. It is obvious that the compiler used a different equivalent in the translation of the Quranic verses for the last two entries. Since *waqf* was not mentioned in the Quran, it is included in the entries of the dictionary.

خُدُّ مِنَ أَمْوَالِهِمُ الرَّبَا لَا يَفُومُونَ إِلَّا كَمَا يَفُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ (2:275) رِبَا *ribā* [n.] usuary (2:275) *those who consume usury will not rise [up on the Day of the Resurrection] except like someone confounded by Satan's touch*

Caption of *ribā* (Badawi, 2008, p. 346)

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً 1 *alms (obligatory or voluntary) take out of their property alms with which you cleanse them and raise their standing* 2 [jur.] *alms given to the poor to compensate for being unable to fulfil certain rituals* (2:196) *if any of you is ill, or has an ailment of the scalp, he should compensate by fasting, or almsgiving, or offering sacrifice.*

Caption of *ṣadaqah* (Badawi, 2008, p.519)

“جُزْيَةٌ *jizyatun* [n.] payment in return; [jur.] head tax collected receiving the protection the Muslim with all benefits, as well as exemption from military service taxes required of Muslims as *Zakāt*. This tax, members of clergy were exempted, was levied e-bodied free males who could afford it. amount dinars per year and was determined in accordance with the means of each individual (9:29) قَاتِلُوا الَّذِينَ لَا يُؤْمِنُونَ بِاللَّهِ وَلَا بِالْيَوْمِ الْآخِرِ ... حَتَّىٰ يُعْطُوا الْجِزْيَةَ عَنْ يَدٍ وَهُمْ صَاغِرُونَ (9:29) *fight those who do not believe in God and the Last Day...until they pay the tax and agree to submit.*”

Caption of *ġizyah* (Badawi, 2008, pp. 163-64)

9. The penultimate dictionary in this group is *A Dictionary of Islamic Terms* by Bashar Bakhour (2008). Neither the objective of compiling this dictionary nor the targeted readership are mentioned the foreword or the preface, both of which are written in Arabic. The total number of entries is significant, around 7512. The majority of the examples used are quotations from the Quran. It is the only dictionary in the group which uses Arabic-written footnotes to provide more information about the Arabic entry. The arrangement of Arabic entries follows the root, that is, one needs to know the root to find the searched word, or he has to depend on the compiler’s cross-reference system to find it. It is the second dictionary that alludes to the source of the English equivalents, a third of which comes from Lane’s *Lexicon*. This dictionary has no index, but some Arabic entries got transliterated such as *mudārib* and *mushārahah*. The two terms *ribā* and *sadaqah* are translated with synonyms and, sometimes, a lengthy definition. On the other hand, the term *ġizyah* is explained with a synonym and a definition, while the term *waqf* is given a synonym and a definition, as well as four other types of *waqf* are explained. It is noticed that the compiler used the word *trust* and gave it the same meaning of endowment in the explanation of the two times.

الربا

Usury/ Interest

“ Any pre-agreed excess paid or received over and above the principal in a loan contract/
An addition that is obtained by selling food for food, or ready money for ready money, to be paid at an appointed period; or by exchanging either of such things for more of the same kind”

Caption of *ribā* (Bakhour, 2012, p. 212)

الصدقة
Charity/Alms

Caption of *ṣadaqah* (Bakhour, 2012, p.316)
Caption of *ḡizyah* (Bakhour, 2012, p.95)

الحزبة
الوَقْف
“Waqf/ Endowment
■ Perpetual charitable trust for the benefit of the family members or the public at large
الوقف الأهلي
Private trusts instituted for the benefit of family members
الوقف الخيري
Endowment for the general good, intended to fulfill a noble social function, especially in respect of those functions that have not been performed by the state adequately such as hospitals, schools, asylums, public water supply, cemeteries, and mosques.
الوقف الذُّرِّي
Endowment for the family of the donor
الوقف العام
Public endowment set apart for a charitable or religious purpose”

Caption of *waqf* (Bakhour, 2012, pp.615-616)

10. Al-Khudrawi’s *Dictionary of Islamic Terms* (2012) is the last dictionary in this group. It is a good dictionary with over 9000 Arabic entries and 6600 English entries. It has a bilingual preface where the compiler talks about the motives behind compiling this dictionary. “[T]his Dictionary...contains various aspects about Islam...the Sunnah of the Prophet Muhammad...the worship, marriage, divorce, our heritage...the sources of legislation...and many other important issues” (Al-Khudrawi, 2012, p.3). according to the compiler, the purpose of compiling this dictionary is to make the language of the Quran accessible to English-speaking people. That is why some Islamic terms such as *Hajj*, *zakat*, and *fasting* are briefly described to disambiguate any unclear senses that may be associated with another faith. It is worth noting that the Arabic-English section of the dictionary is root-based, which means one is required to know the root first to locate the looked-up word or phrase. It is known as an anagrammatic scheme. On the other hand, the English-Arabic section is alphabetically arranged. Accordingly, this dictionary is bidirectional. Another interesting fact about the dictionary is that the majority of Arabic entries or equivalents are both

transcribed and given diacritic marks. The Arabic-English section has examples and quotations, but the English-Arabic section is devoted to giving sheer equivalents. Which translation of the Quran the compiler depends on in his dictionary is not specified, however. The two terms *ribā* and *ṣadaqah* have lengthy explanations as shown below.

ربا [ribā]

“Usuary. A term in Muslim law defined as "an excess according to a legal standard of measurement or weigh in one or two homogenous articles opposed to each other in a contract of exchange, and in which such excess is stipulated as an obligatory condition on one of the parties without any return. ribā includes all gain upon loans, whether from the loan of money, or goods, or property of any kind. In Qur'an: Those who devour usury will not stand except as stands one whom the Evil one by his touch has driven to madness. That is because they say: Trade is like usury, but Allah has permitted trade and forbidden usury...”

“وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا” [البقرة: 275]

“Allah prohibits His believing servants from dealing in Ribā and from requiring interest on their capital, just as they used do during the time of Ignorance (Jāhiliyyah).”

“In the Holy Quran Allah says, "O you who believe! Do not consume Ribā doubled and multiplied, but fear Allah that you may be successful.””

“يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُضَاعَفَةً” [آل عمران: 130]

Caption of *ribā* (al-Khudrawi, 2012, pp. 189-90)

صَدَقَاتُ: صدقات [ṣadaqah plural ṣadaqat]

“Anything given in charity. A term used in the Qur'an for "Alms giving". In Qur'an: “Allah will deprive usury of all blessing, but will give increase for deeds of charity””

“يَمْحَقُ اللَّهُ الرِّبَا وَيُزِيهِ الصَّدَقَاتِ” [البقرة: 276]

Caption of *ṣadaqah* (al-Khudrawi, 2012, p. 292)

جزية [jizyah]

“Head-tax imposed by Islam on the people of the scriptures and other people who have a revealed book (Non-Muslims) when they are under Muslim rule.in the Holy Quran, Allah says, “Fight against those who believe not in Allah, nor in the Last Day, nor Forbid that which has been forbidden by Allah and His Messenger, and those who acknowledge not the religion of truth among the people of the Scripture, until they pay the Jizyah with willing submission, and feel themselves subdued””

“قَاتِلُوا الَّذِينَ لَا يُؤْمِنُونَ بِاللَّهِ وَلَا بِالْيَوْمِ ءَاخِرِ وَلَا يُحَرِّمُونَ مَا حَرَّمَ اللَّهُ وَرَسُولُهُ وَلَا يَدِينُونَ دِينَ الْحَقِّ مِنَ الَّذِينَ أُوتُوا الْكِتَابَ حَتَّى يُعْطُوا الْجِزْيَةَ عَنْ يَدٍ وَهُمْ صَاغِرُونَ” (التوبة: 29)

Caption of *ḡizyah* (al-Khudrawi, 2012, p. 292)

[waqafa] وَقَفَ (و ق ف)

Give as an endowment.

[waqf plural awqaf] وَقَفَ: أَوْقَافٌ

Lit. “standing, stopping, halting”

1-“ A term which in the language of the law signifies the appropriation or dedication of property to charitable uses and the service of Allah. An endowment. The object of such an endowment or appropriation must be of a perpetual nature, and such property or land can not be sold or transferred.”

...
[waqfun khas] وَقَفَتْ خَاصًّا

Private endowment.

[waqfun shibih 'am] وَقَفَتْ شِبْهَ عَامًّا

Quasi-public endowment.

[waqfun 'am] وَقَفَتْ عَامًّا

Public endowment.

[wagifun] وَاقِفٌ

Endower, founder of an endowment.”

Caption of *waqf* (al-Khudrawi, 2012, pp.535-36)

In conclusion, the compilers of these dictionaries attempted to provide Islamic terms either to non-Arabic speakers to make the terms accessible and easily comprehended or to Arabic-speakers to learn English equivalents. It is worth mentioning that most of the dictionaries in this section are the works of individuals not a team of specialists, which, the researcher believes, explains the inconsistency in handling equivalents and providing examples and/or quotations. Unlike Longman dictionaries which give definitions first or, if not possible, paraphrases before introducing synonyms or antonyms, the abovementioned dictionaries do not follow a specific order of techniques. Some compilers supply lengthy definitions, or in rare cases encyclopedic information, in order to distinguish Islamic concepts from any similar non-Islamic concepts carrying the same designation. Most of the compilers have not disclosed their sources of equivalents or the translation techniques they have adopted in their dictionaries. Neither have they revealed the name of the translation of the Quran they have made use of in their dictionary. Some compilers show the entries written in Arabic alphabet. Furthermore, the connotational differences between semi-synonyms have been neither

explored nor distinguished. Very few dictionaries fail to provide entries for one or more terms. Finally, the remarks of the researcher resonates with “It is to be hoped that the future of specialized lexicography, ..., will reside in lexicographic principles and practices that are based on critical thinking and not on traditions, methods and practices taken for granted” (Fuertes-Olivera, 2011, p.114).

2.9 Understanding Terms

We live in the age of knowledge that increases rapidly at all levels, be it political, scientific, cultural, economic, technological, and so on. The Internet amazingly allows communication and knowledge transfer to move quicker than before, which leads to a better interchange of technical, scientific, cultural, and social knowledge. Not only do the specialists but also non-experts readily wish to access bulky information and knowledge online. Here comes the central role of translators and interpreters in processes related to multilingual communication (Rogers, 2005; Schmitz, 2006). Technical terms, units of linguistic and specialized knowledge, are supposed to facilitate the communication effectiveness between professionals of the same field regardless of their languages. This is possible once the right equivalent is employed. The documentation and publication of all disciplines carry a huge number of designations for a better knowledge transfer. Lexicographers, terminologists, and translators have the largest burden to reveal the meanings of special language texts through the definition of terms, clarification of usage, and translation of terms.

Man lives in an environment where millions of objects, be they concrete or abstract, exist and are perceived with the help of cognitive representatives, so-called concepts, which are communicated through verbal designations, known as terms. In an attempt to conceive the relations between objects, concepts, and terms an oversimplified diagram

called a semiotic triangle has been developed (Ogden & Richards, 1923; Trojar, 2017).

Based on the discipline, the heads of the triangle below are known by different names.

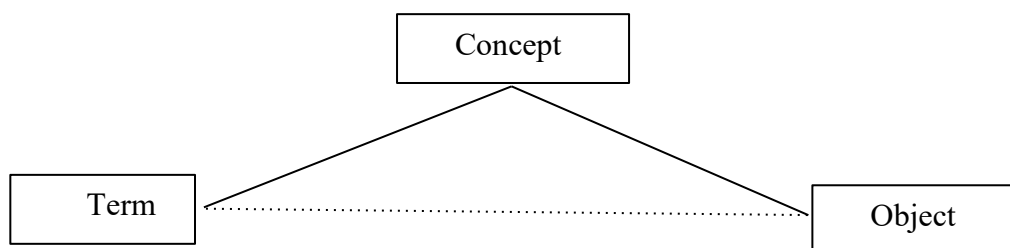


Figure 1: Semiotic Triangle (Trojar, 2017)

The notion of the object refers to the overall class of individual objects that comprise a conceptual type (Schmitz, 2006). Objects of the same type share common characteristics that form conceptual representatives identified by the brain whenever these objects are mentioned in an exchange of speech or a chain of text. Thus, concepts are defined as "units of knowledge created by a unique combination of characteristics", according to ISO 1087-1 (2000, p.41) (Smith et al., 2005). These cognitive units are associated with utterances or semiotic signs. Having said that, concepts differ according to the cultural and social background of communities. For example, the sun and the moon have totally different connotations in the West than those in the Arab World (Dickins et al., 2017). The connotation here means "the additional meanings that a word or phrase has beyond its central meaning" (Richards & Schmidt, 2002, p. 108). The moon has, for example, a positive connotation in the Arabic poems and narrations, while the positive connotation of the sun connected with warmth and fruitfulness is celebrated in the West. As a term, the sun too refers to a specific object in the sky, that is, an individual concept, while an infinite number of suns in the universe comprise a general concept. The associations of these words have scarce effect on the denotation, but it might give 'spices' to the general meanings of words. That is why translators have

to explore the dictionary meaning and heed the contextual meaning, the cultural differences, and the pragmatic meaning.

It is safe to say “terms are units of linguistic and professional knowledge that ensure intercultural communication effectiveness. For this reason, equivalent translation of terminology is of great significance in the translation of scientific and technical texts” (Polyakova et al., 2019, p. 2)

The unlimited number of concepts requires a system to organize the relations between them, which can be described in connection with a hierarchical nature (generic and partitive relations) and nonhierarchical nature (sequential relations or cause-and-effect relations) (Sussna, 1993). The former includes notions such as superordinate and subordinate to show the logical relations. A superordinate concept, i.e., hypernym, is a generic term representing a broader concept, of which the specific instances are known as subordinates or hyponyms (Delisle et al., 1999; Lyons, 1977). *Riba alfaḍal*, *riba anasi`a*, and *bay`u al`inah* are types of *riba* (usury) in Islam (Hammad, 2008). The superordinate concept *riba* has three subordinates which have additional characteristics. On the other hand, part-whole relations, that is, meronymic relations, refer to the possibility of conceptually breaking down the superordinate concept into its individual parts (Pribbenow, 2002). A good example is computer hardware such as a monitor, a mouse, a keyboard, etc.

As exemplified by the semiotic triangle above, the term stands for the terminology version. Terms may be defined as "a verbal designation of a general concept in a specific subject field", according to ISO 1087-1 (Schmitz, 2015, p.17). This definition has two axes: the spoken and the specialization. The former excludes symbols and the written language. The latter is what differentiates terms from words, although it is

difficult to see the boundaries between words and terms. Experts generally use the term *cellular phone*, while laypersons prefer words such as *cell phone*, *mobile phone*, *hand phone*, *blower*, and such. The level of specialization is important, for example, a *dictionary of Islamic terms* compared to *terminology of Šāfi'ī Jurisprudence*. The first provides general terms of all Islamic schools of thought, while the latter gives the denotations and connotations of terms pertinent to one Islamic school of thought, that is, Šāfi'ī. A more comprehensive definition of a term may be a/an “word, phrase or alphanumeric symbol used by the practitioners of a specialized technical subject to designate a concept” (Hartmann & James, 2002, p.138). Based on this definition, symbols like €, TM, and @ are terms used in certain contexts: money, trademarks, and the Internet respectively. At the spoken level, these terms are verbal designations people associate with their respective terms.

In a technical language, it is obvious to come across a host of terms referring to the same concept. Synonymy, a condition where more than one term in a given language is assigned to the same concept, may hinder communication if the concept is not fixed. The existence of technical variants in a discipline may be attributed to the lack of standardization as it is the case in terminology (Wright & Budin, 2001) or collective preference like scholars of an Islamic school of thought (Hammad, 2008; Qal'aji, 1988). For example, *muḍārabah* and *qirāḍ* refer to *širkatul muḍārabah*, so-called *sleeping-partnership enterprise* (Qal'aji, 1988). As virtually agreed among semanticists, total synonymy is a rare case and synonyms of the same concept are called quasi-synonyms whose usage is often mutually interchangeable. Verbs, for example, *start*, *commence*, *begin*, and *initiate* are good examples of partial synonyms. The situation gets complicated when one term refers to two or more unrelated concepts, a condition known as homonymy. This phenomenon in linguistics is studied under either polysemy or

homonymy. For instance, the designation *'ayn* (eye) in Arabic may refer to an organ of vision, a spring of water, a scout, a hole, etc. In business, it, on the other hand, means an object of material value opposite to debt (Wehr & Cowan, 1979), or assets (Baalbaki, 2009). Here comes the role of the contextual reference to unlock the ambiguity of the term. Having said that, it is noticed in Islamic jurisprudence that jurists of the same sect prefer to designate a certain meaning to the term, while jurists of other sects ignore such meanings (Sinany, 2009). It can also say:

“As a type of specialised professional communication, one of the dominant features of business discourse is terminology that facilitates communication within the discourse community. Since terms are a means of representing and communicating specialised knowledge, economic terms are units of economic knowledge and points of access to knowledge structures of the domain, which are internalised and intersubjectively shared by the discourse community (cf. Biel, 2014, p. 41). Economic terminology is to some extent culture-specific due to historical and ideological differences between economic systems. It is also legal-system-bound, which applies particularly to business practices subject to regulation by law, e.g., company law, contract law and banking or finance law, which defines the concept systems of the domain and artificially fixes the meaning of concepts” (Biel & Sosoni, 2017).

In the international business and economy, it is also noticeable that business terms are generally borrowed from the capitalist West due to the dominance of English-speaking countries such as America, Britain, Canada, etc. In marked contrast, in the Islamic economy, terms are pure Arabic terms which may have direct English equivalents; otherwise, a lexicographer or translator needs to find a suitable technique to render IFETs. It is also characterized by being stabilized where neologisms are rarely generated. The four schools of thought, although they differ in some terms, are the ones that have contributed to the creation of most of the terms. Due to the interaction

between the two economic systems (Western system and Islamic system), a few terms such as *blockchain*, *organized tawarruq*, and *parallel istisna'* are considered neologisms in Arabic in this case.

To deal with terms in a specific field is a dilemma per se and usually studied under various disciplines: lexicology, semantics, lexicography, terminology, and translation.

2.10 Lexicography and Terminology

Although an old human activity, lexicography came into the attention of linguistic scholars in the second half of the twentieth century (Rigual & Calvi, 2014). Its theories, principles, and practices overlap with a number of disciplines, for instance, linguistics, translation, lexicology, terminology, etc. However, terminology seems to share nearly most of the areas which lexicography deals with. To simplify the difference, it is better to say that lexicography takes care of the final product, that is, the dictionary, while terminology cares for identification of terms and their boundaries. That is why lexicography has very few theories since most professional compilers give priority to compilation over theoretical approaches (Rigual & Calvi, 2014). To many scholars, these two disciplines are complementary (Alberts, 2001; Karpova & Kartashkova, 2009; Riggs, 1989).

Lexicography may be divided into two types: dictionary-making and dictionary-research. The former is usually associated with the production of dictionaries and reference works, while the latter represents the academic field where theories are proposed and examined (Hartmann & James, 2002; Klein, 2001). The following diagram shows the dichotomy of this discipline:

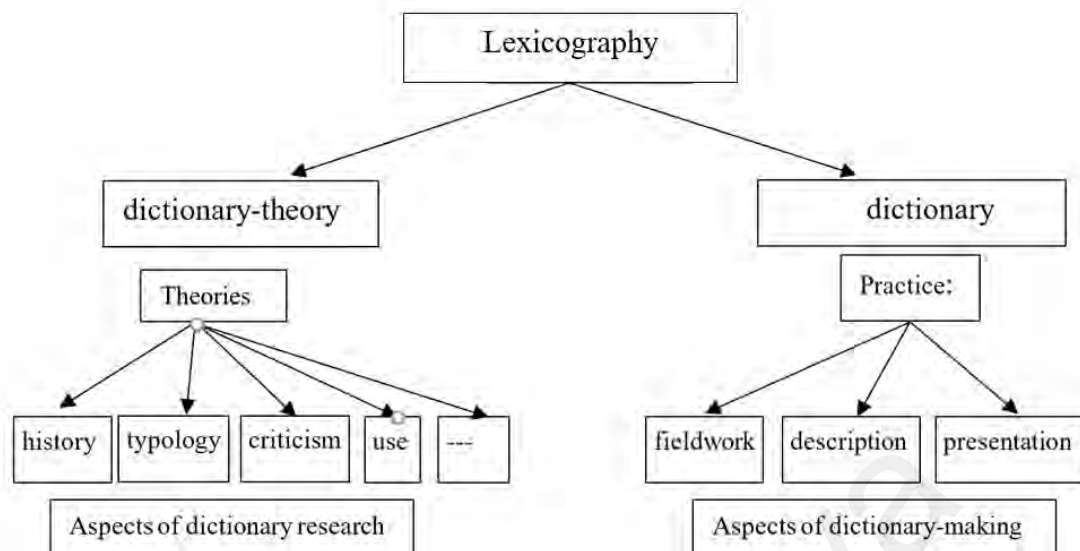


Figure 2 -: Components of Lexicography (Hartmann & James, 1998)

Generally speaking, there are two types of dictionary sources. The samples taken from written materials constitute the primary sources, while prior lexicographical works stand for the secondary sources (Klein, 2001; Zgusta, 1971). Klein, on the other hand, points to a third source: the knowledge of the lexicographer. It is sometimes called meta-lexicography and revolves around the dictionary compiler's personal beliefs of good usage of the language (Klein, 2001).

Terminologically speaking, the development of special and professional languages has contributed to the emergence of a discipline that deals with definition and compilation of terms. The interest in terminologies started in the 15th century. Since then, scholars, researchers, and others have tackled issues pertaining to definition and systematization of knowledge in their field. The result was terminologies in their respective domains. For example, Alfred Schlomann systematically collected and arranged terminologies for over 15 different specializations during the period 1907-1932. He also provided guidelines and principles to the team which developed these technical dictionaries (Protopopescu, 2013; Schlomann-Lowe & Wright, 2006).

At the turn of the 20th Century, national and international large-scale efforts were exerted to standardize terminological vocabularies. Multifarious committees were formed to tackle the issue of definition and standardization of old and new technical terms. Accordingly, the need to develop a theory emerged to pave the way for modern terminology.

E. Wüster (1898-1977) is regarded as the founder of modern terminology (Cabré, 1999; Ilhami & Way, 2016). His arduous engagement in the creation and improvement of terminology standards contributed to a better systemization of terminological dictionaries. The so-called traditional theory of terminology is the result of his works in the field of terminology. Contributions arising from the critiques of Wüster's works have led to the formation of the General Theory of Terminology (Felber, 1984; Trojar, 2017). Based on Wüster's ideas, the theory admitted the role of language planning in the terminology development, the need to control synonymy, the addition of phraseological units to the study of terminology, and the equal status spoken forms shares with written ones. This traditional theory is further developed and named the Extended General Theory (Protopopescu, 2013). Myking (2001) points to the main characteristics of this theory as follows: (1) eclecticism constitutes the theoretical platform; (2) independent concepts comprise a set of knowledge principles; and (3) onomasiology represents an operational method; (4) and standardization.

Cabré (2003) claims the Extended General Theory, although a step forward, is still limited and it would be advisable to construct a terminological theory based on a broad foundation. For her, the existence of a theory of terminology would enable terminology to enjoy a status of autonomy in comparison to other linguistic disciplines, particularly to lexicography. To advocate the formulation of a theory, she defined a theory as “a system of propositions deduced from a small number of principles whose objective is

to represent in as simple, complete and precise form as possible a set of experimental laws” (Cabré, 2003, pp.179-180). To form an accepted theory, this set of hypotheses must be observational and describable. The nature of these propositions must also be explanatory. Finally, the observed data shall allow a possibility of either confirming or refuting. Cabré proposed a summary of the theory by advocating two assumptions to formulate a communicative theory of terminology to the end in order to make terminology an autonomous discipline. The first assumption views terminology as “a set of needs, a set of practices to resolve these needs and a unified field of knowledge” (Cabré, 2003, p. 182) The emergence of terms requires a way to deal with them and to systematize their relationships to the existing concepts. Terminology, in the second assumption, tackles terms not as separate units of knowledge but as units of different dimensionalities. They are units of knowledge since they transfer general and special knowledge. They are units of language since they are either verbal utterances or written symbols. They are also units of communication since they are related to the relation between a dictionary compiler and the user of the dictionary. To deal with concepts, terms, and contexts, she introduces the model called the theory of doors which permits access to objects as terminological units regardless of the methods: term-based, concept-based, or situation-based. The description and explanation of the terminological units are conditioned by choosing a theory that enables the recognition of the multidimensionality of objects. Accordingly, an object can be studied under philosophy and psychology, language disciplines, and communication theories. This theory seems related to a similar concept in translation called ‘a house of many doors’ (Hatim, 2014, p.14). According to Hatim, “...translators are prepared to take an interest in theories of language and communication, and the extent to which linguists are willing to recognise that the translation process, not only the product, is worthy of attention" (2014, p.11). In simple words, translators and linguists are willing to study theories and models

developed in disparate disciplines to benefit themselves. The development of machine translation systems which requires the incorporation of various disciplines is a prime example.

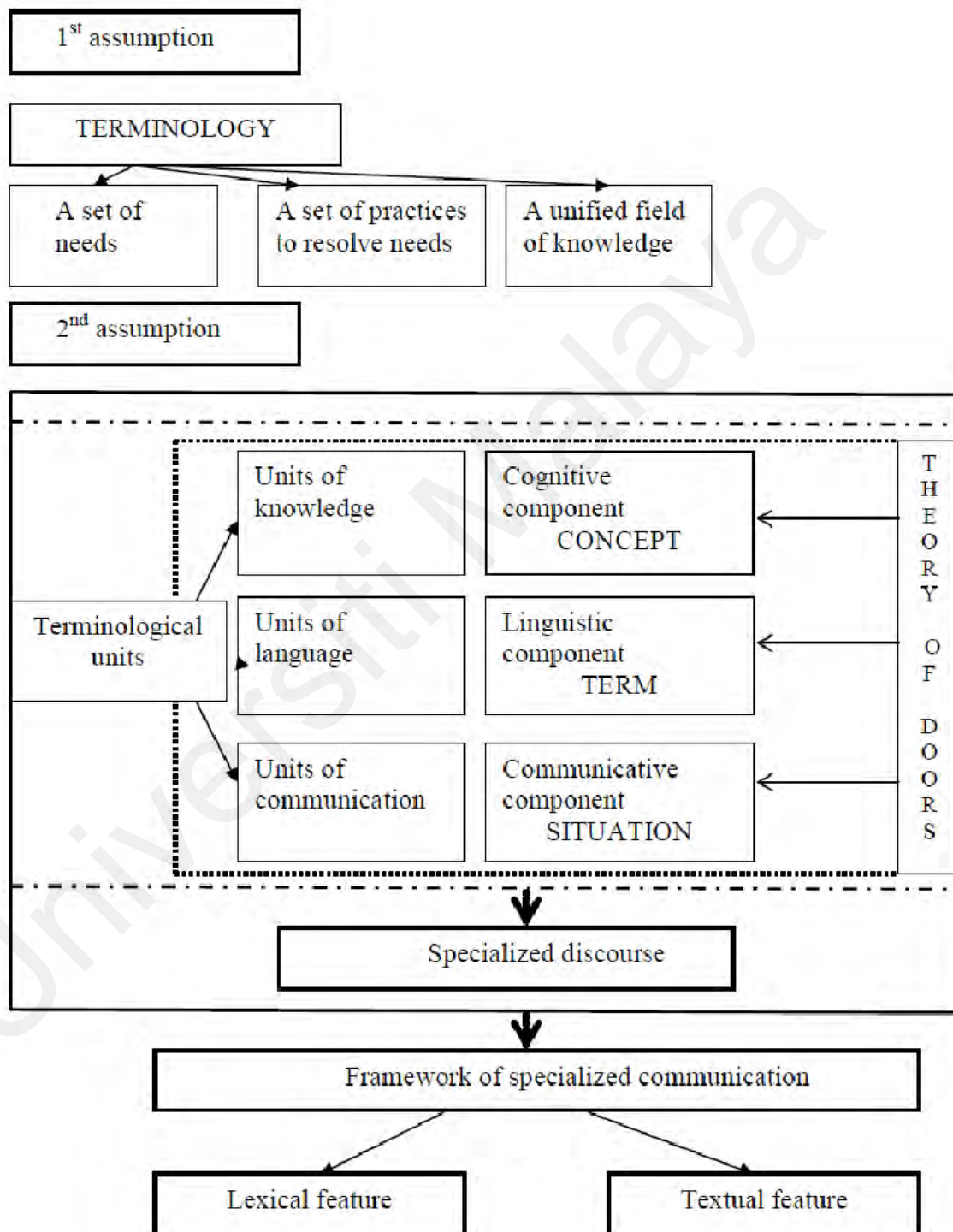


Figure 3: Cabré's Proposal for Terminology Theory

Coming back to the theory of doors, and from a linguistic point of view, the phonological, morphological and syntactic analysis of terminological units asserts correspondence with lexical units. The semantic and pragmatic dimension of terminological units make them units of special meaning. If a lexical unit were used as a unit of special meaning, it would be regarded as a terminological unit (Cabré, 1999). In line with this attitude, Islamic jurists prefer to use a peculiar word to express a new concept and avoid synonymy (Sinany, 2009).

The difference between general communication and specialized communication relies on two axes: the use of linguistic units (lexicals) and text genre. The framework of specialized communication is identified by the frequent use of terminological units presented in specialized texts of which the content is specific and systematic. Such systematization and preciseness help reduce unambiguity compared to general communication. That is due to the limited meaning of vocabulary and grammatically simplified texts used in specialized communication which is in turn carried out among experts, or experts and trainees, or experts and semi-experts *stricto sensu* (Cabré, 1999). Such a communication makes the message less or more 'homologous' between the sender and receiver.

Cabré (2000) introduces the Principle of the Communicative Nature of Terminology. It is one of the essential tenets of her theory. She believes all terminological units exist to ease communication and to be used for communication directly or indirectly. These units are the carriers of information and knowledge transfer. They also serve as precise labels to the nodes of knowledge regardless of the subject fields. This kind of representation favors the existence of a common language that experts utilize to communicate with one another.

The efforts to give terminology an autonomous status from other scientific disciplines have been strengthened with the foundations of theoretical frameworks. Cabré (2000) presents a new perspective to the communicative facet of the science of terminology. She introduces the natural language condition that centers on, inter alia, the linguistic, cognitive, and social levels of terms. These three levels have contributed a great deal to the varied understandings of terms. They belong to subject fields, and are a means of specialized, useful, practical, and professional communication. Furthermore, they are evaluated by different criteria depending on the discipline. For example, terms in translation are evaluated by norms of “equivalence, adequacy, precision and economy” (Marzá, 2009, p.112). Cabré (2000) presents the special communication condition that defines the criteria for successful specialized communication. It is related to a topic that is raised in a professional situation and uses a formal register and a marked structure. Semantically speaking, specialized communication uses concise, precise and impersonalized terms. Terminologically speaking, nouns and noun phrases form the bulk of the lexicon used. Formally speaking, not only are words but also other elements of communication like symbolic and semiotic signs utilized in the text. Last but not least, Cabré (2000, p.52) presents the specialization condition that requires communication to follow to be “a special subject discourse.” According to her, specialization is a wider term that includes specialized discourse and specialized activities.

2.11 Equivalence

In translation theories and bilingual dictionary research, writers agree and disagree on a number of concepts, but the most heated one is equivalence. This concept, although belligerent, is a very pivotal one in the studies of translation and compilation of bilingual dictionaries (Liu, 2018). Vehmas-Lehto (1999) maintains the job of a

translator is to re-express something already existing in the source language with the means of the target language (Nykyri, 2010). In other words, the translator conveys the semantic-pragmatic content of a piece of discourse written in one language with a similar piece in another language. The definition highlights the existence of a sense of sameness between the source text (ST) and the target translation (TT). A host of scholars have come with a multiple of factors to evaluate equivalence relations (Atkins & Rundell, 2008) or to present equivalence types (Adamska-Sałaciak, 2010; Baker, 2018; Hartmann & James, 2002; Yong & Peng, 2007). Thus, the notion of equivalence at the different levels of linguistics emerges. Equivalence at the phonemic level, for instance, can be sought upon evaluating and comparing a translation with the target text. Apart from this, at the word level and, in case of providing idiomatic expressions or examples of entries at the phrase level, it is the function of bilingual dictionaries to coordinate lemmas and translation equivalents. The two stances regarding equivalence were probed into in the subsequent paragraphs.

The word *equivalence* in English is polysemous, so writers differ in their understanding and utilization of the term. Three key elements can be derived from the definition of the term: the existence of (1) two entities that are linked by (2) a relationship (of sameness), and (3) a feature to characterize the relationship (Halverson, 2006). The debate on equivalence shows that not all the three elements have been dealt with in translation studies. That is why the study of equivalence has passed some, better to describe it as complementary, stages.

In the historical overview of the equivalence notion, three distinct stages are outlined: the equative view, the taxonomic view, and the relativist view (Chesterman, 1998).

The oldest approach to the notion of equivalence is the equative view. As suggested by the mathematical equation of equivalence, a source text is believed to be similar to and reversible with the target text. In the Arab world, translators of the Eighth Century, like John bin al-Batryq, performed literal translation. The replacement of a foreign word with what seemed to be an equivalent Arabic word was conducted until the whole sentence was rendered. As a result, the translation product was of low quality. In other words, the then translators focused on the meaning of words, which had devastating effects on the structure of produced Arabic texts. The other group of translators like Hunayn bin Ishaq Al-Ibadi first comprehended the source text and, later, produced a text as similar as possible in terms of meaning, but not words (Tschanz, 2003; van Bekkum et al., 1997). In the 17th Century and forward, Western scholars were concerned with the translation of the Bible into different languages. They attempted to create translated texts in which the meaning is identical to the one in source texts. Consequently, the equivalence notion became unitary. A relationship of identity was established, and the feature of comparison was meaning. Having said that, polysemous words like equivalence generate a problematic issue to the equative view. Languages rarely have words with the same multiple meanings. Such a problematic nature of the word equivalence necessitated a new view.

The second stage as suggested by Chesterman (1998) represents the movement from a unitary notion to a multiple one. The introduction of cultural differences in translation studies by Nida rejects the possibility of a unitary relationship between ST and TT. Nida shifts the focus from linguistic equivalence to equivalence of communication effect. Nida delineates two types of equivalence: formal and dynamic (Kim, 2015). In the former, the focus is on the form and content of the message. In the latter, the focus is on the relation between the receptor and the message. Thus,

equivalence linguistically drifts away from the idea of symmetry (Pym, 1995). In other words, the sameness now is not only limited to the text but also to text-external factors, that is to say, sameness is not only located among texts but transcends to the pragmatic domain.

The continuing vehement debate gave rise to new types of equivalence. J. C. Catford presents formal correspondence and translation equivalence (Catford, 1965). Source and target language correspondences occur when a linguistic unit in a target language virtually occupies the same place as the given linguistic unit in the source language. As for Catford, it is almost a replacement of linguistic units rather than transferring meanings (1965). When the SL and TL units function in the same situation, they are called translation equivalence of each other. Under a possible scenario, the meaning of a linguistic unit is not only determined by the surrounding linguistic context, but also by the pragmatic context wherein it is used. So, contextual meaning is language- and situation-bound. Thus, the feature of sameness emanates from the situational substance which never entails using formal correspondence.

The contribution of the translation theorist Newmark has brought more new terms and shades of meanings to the concept of equivalence (Newmark, 1973, 1988). At first sight, Newmark's terms, semantic and communicative equivalence, seem to replace Nida's terms, formal and dynamic equivalence. Whereas semantic meaning concentrates on sameness of contextual meaning, communicative translation focuses on sameness of effect. Despoina Panou concludes:

“In other words, semantic translation looks back at the ST and tries to retain its characteristics as much as possible. Its nature is more complex, detailed and there is also a tendency to over-translate. On the other hand, communicative translation looks towards the needs of the addressees, thus trying to satisfy them as much as possible. In this respect,

communicative translation tends to under-translate; to be smoother, more direct and easier to read. Hence, in semantic translation a great emphasis is placed on the author of the original text whereas communicative translation is meant to serve a larger readership” (Panou, 2013, p.4).

Newmark points out further subtle details in his distinction between the two terms than Nida does. The chief argument against Nida’s dynamic equivalence was his ‘equivalent effect’: “...the principle of equivalent effect implies ‘sameness’ or is used normatively, it is more of a hindrance than a help, both theoretically and pedagogically” (Dickins et al., 2017, p.18).

A fourth taxonomic approach is represented by Werner Koller (Hatim & Munday, 2004). According to Hatim, Koller differentiates between equivalence and correspondence. The former is linked to equivalent items in ST and TT, while the latter is used to underscore the similarities and differences in two language systems. Koller also introduces a more elaborated view of translation equivalence. In his opinion, there exist five types of equivalence: denotative, text normative, connotative, pragmatic, and formal. These different types correspond to five equivalent frameworks: extralinguistic content, text and language norms, connotation, the receiver, and certain formal-aesthetic features of the SL text, respectively. Despite the expansion of the idea of equivalence, a sameness relationship between ST and TT remains to be of a central role.

The different taxonomies of equivalence mentioned above have been used by some researchers as a checklist to judge a piece of translation as bad or good. These researchers endeavor to base their argument on an objectivist philosophy of science and their efforts to objectify the subjective notion has led to the proliferation of complex types of equivalence. While the relationship between the ST-TT pairs and contexts still seems loose in in certain translation situations, the diverse types of equivalence have

provided a suitable milieu for research programs in machine translation and training (Pym, 1995).

Chesterman (1998) highlights the emergence of a new phase in the history of equivalence known as the relativist view. It is a departure more than a smooth transition from the taxonomic view of sameness. Stances of relativist view theorists range from a blunt refusal of the idea of equivalence to a call to resuscitation of ST-TT relationships and a better definition of equivalence. The rejection of equivalence is based on two reasons. First, for some scholars the idea of equivalence, philosophically speaking, lacks solid grounds since meaning is, quantitatively and qualitatively, in a state of flux. The other reason stems from the practical uses of the concept of equivalence in translation studies. Snell-Hornby is not in favor of identity assumption (Snell-Hornby, 1988). The ST and TT are likely asymmetrical. The term equivalence, lacking a precise definition, has served to distract attention from real, basic translation conundrums. Meanwhile, some scholars reject sameness not as an idea but as a criterion to predefine the ST-TT relationships. For example, Toury is more descriptive than comparative in his analysis of ST-TT relationships (Toury, 2006). The target culture should be the basis for information concerning the relationships in question. The predefined relationships between ST and TT are replaced by empirically derived and culturally situated ones. These new types of relationships are determined after the fact. Time and space are two culture-dependent factors among others that may affect translational relationships. Then, there is a group of specialists who considers the concept of equivalence as a matter without any theoretical status, yet it is used for convenience as translators have used it in their study and work since time immemorial. Mona Baker (2018), another case in point, examines equivalence in translation on different levels. This includes at word level, above word level, at the grammatical level, textual, and pragmatic level. The

most related level to this study on dictionary equivalents for IFETs from Arabic to English is the level of the word. As known, the concept of a word is semantically and sometimes syntactically blurred. A word in Arabic, for example, may be composed of a subject and a predicate.

أعجبتني 'aġabatni
[She appeals to me.]

In lexicography, a bilingual dictionary presents source lexical items with their target counterparts that are semantically and pragmatically accepted. The type of equivalence in bilingual dictionaries are (1) translational equivalence and (2) explanatory equivalence (Zgusta, 1984). The former type is so close to the idea of synonymy in a monolingual dictionary. The equivalents of this type have a certain power of insertability. In other words, a translator can replace a source lexical item with its equivalent without further explanation. On the other hand, the most salient feature of the latter is the explanatory power. The user is given a clear idea of the source lexical item. Such equivalents cannot be inserted in a running target-language text. For example, definitions are good tools to give a clear idea of what an entry or item is, but the use of definitions in texts may result in awkwardness and of detrimental effects to the smoothness of the text (Gauton, 2008). By studying the following Arabic expression “أَنَا فَرَطُكُمْ، عَلَى الْحَوْضِ” 'anā farṭukum 'alā alḥawḍ, the word *alḥawḍ* linguistically means a watering-trough or tank; however, it has a technical meaning which refers to the sacred Fount that is used for purification on the Day of Resurrection. The insertion of the definition in the translation of the above Arabic text may look like the following: “*I am your predecessor at the sacred Fount that is used for purification on the Day of Resurrection.*” It can be said that “[s]uch a translation incurs notable translation loss in that it is less economical and semantically less precise than the ST” (Dickins et al.,

2017, p. 49). If the definition is replaced with a semi-synonym such as *Cistern* or *Fount*, the translation may appear as “*I am your predecessor at the Cistern.*” That is why Zgusta views equivalents with a high degree of insertability and explanatory power as “the bilingual lexicographer's best friends” (Zgusta, 1984, p.148).

The notion of equivalence in bilingual and/or multilingual dictionaries may be considered at the heart of dictionary compilation (Adamska-Sałaciak, 2010). It is the fundamental purpose of cross-cultural communication between the compiler and the user. Equivalence may be understood as the "the relationship between a source-language expression and a target-language expression with regard to meaning... and usage..." (Svensén, 2009). The coordination of lexical units of one language with their counterparts in the other language is painstaking and time-consuming (Hartmann & James, 2002). Requirements like correspondence in semantic, categorial, and pragmatic features should be taken into consideration, which is easier said than done. For example, categorial equivalence between Arabic and English seems problematic since Arabic has only three parts of speech, while English has eight. In addition, the establishment of equivalence between the lemmatized word and its interlingual lexical equivalents depends largely on how etymologically close the two languages are. European languages share relatively similar cultural commonality, which allows for ease in finding corresponding target language lexemes (Dickins et al., 2017). Otherwise, not equivalents but encyclopedic information should be given in the case of distant cultures (Zgusta, 1971). Logically speaking, equivalents may be divided into three types: Full equivalents, partial equivalents, and zero equivalents (Hartmann & James, 2002; Svensén, 2009; Yong & Peng, 2007). The first two types can be viewed through isomorphism (conceptual correspondence).

2.11.1 Full Equivalence

To start with, seldom does a language have complete synonyms (Adamska-Sałaciak, 2013; Muhassib, 2001). Interlingual synonymy (congruence) occurs when the content and semantic meaning of a lemma is represented by an expression in TL that is easily insertable into the context to create the prototypical senses thereof (Héja, 2016; Svensén, 2009). Words denoting colors, kinship terms, types of weather, shared objects, names of days, and the like are not exhaustively unique to one language. The word, 'aswad in Arabic, for instance, can equate with *black* in English in many contexts. If the meanings of the word *black* and 'aswad are compared, full equivalence can occur semantically, categorically, and stylistically. Nevertheless, its connotation and dual/plural forms definitely require explanation or the usage of a different term rather than *black*. For instance, 'aswadān, the dual form of 'aswad, refers to a number of collocations: *day and night, water and date, serpent and scorpion, or milk and water* according to the context (al-Lugha al-'Arabiyya, 2004; Umar, 2008). In dire contrast, technical and scientific terms may have full equivalence due to standardization and stripping of connotative meanings (Liu, 2018), for the focus here is on the more objective referential aspects (Hartmann & James, 2002). *Mu'āyarah* in Arabic, for example, can be equated with *gauging*, and *informatics* with *m'lūmātiyyah* (almaany.com; ISRA, 2010).

At the collocational level, full correspondence is also possible. The matter is so clear in Arabicized expressions of foreign expressions like *money laundry* and *bottleneck*, that is, *ḡasyl al'mwāl* and 'unuq alziḡāḡah respectively (Baalbaki, 2008). Furthermore, the equivalent of a technical term may occasionally be a combination of two or more words. The Arabic term *allauḡatūl 'um* denoting *motherboard* is a case in point. In Islamic finance, the term *wikālatūn ḡāḡah* is rendered into English with *limited agency*

(ISRA, 2010). Zgusta (1971, p.296) remarks scientific terms are often monosemous in nature and carry “precisely the same meaning”: full correspondence. It is worth mentioning that standardization in technology and science makes this type of equivalence possible (Cabr , 1999; Liu, 2018). Hence, the existence of interlingual symmetry facilitates the creation of reversible dictionaries and fluent and efficient translations (H ja, 2016; Yong & Peng, 2007; Zgusta, 1984). Various terms are given to full equivalents: complete, translational, insertable, and exact equivalents (Cop, 1991; Hausmann, 1989; Svens n, 2009). The salient feature for this type of equivalence is the higher power of insertability, i.e., they can be inserted in a running TL text without any further explanations.

2.11.2 Partial equivalence

The phenomenon where two expressions in different languages agree but not completely is identified as partial equivalence (Hartmann & James, 2002). To some extent, these units correspond semantically and grammatically, and make up the bulky part of any bilingual dictionary (Liu, 2018; Svens n, 2009; Yong & Peng, 2007). Partial equivalence is better studied in light of the distinctive features shared by SL and TL units. While Svens n (2009) talks about two types of partial equivalence, Yong & Peng (2007) enumerates five types of partial equivalence to demonstrate the relationship between SL and TL lexical units. They are as follows:

1. Approximate equivalents: The existence of relatively complete denotative and grammatical correspondence between lexical items in SL and TL is considered approximate equivalence. *Defect* in business approximately equates with ‘*ayb*’, since both refer to imperfection (ISRA, 2010; Qal’aji, 1988). However, the image of ‘*ayb*’ evokes socially outright rejection and it is used to show social disapproval, that is, vice (Wehr & Cowan, 1979), while the English term, i.e., *defect*, seldom demonstrates that.

2. Analytical equivalents: When a single SL lexical unit has distinctive features that need being semantically decomposed to show its components in the target language, this is known as a case of analytical equivalence or divergence. To cover the semantic meanings of *shade*, we need to match it with *fay'* and *zil* (as observed in Lane's lexicon (1865)), of which the former is specifically used to indicate afternoon shade, while the latter is general. Such a difference in the semantic features of *shade* is not shown in Doniach's dictionary (1981) or Al-Mawrid (2014) or Steingass' dictionary (1882), which calls for a better study of semantic ranges of dictionary entries. Another example from the financial point of view is the word *zakat* which literally means purification and growth (ISRA, 2010). Having said that, in DILT (1988) the Arabic term is matched to a single part of its senses, that is, *flourishing*.

3. Synthetic equivalents: When a single TL lexical unit is represented with two or more SL expressions belonging to the same semantic field, it is a case of synthetic equivalence or convergence. Words such as *childhood*, *infancy*, and *babyhood* will be combined to represent the Arabic word *tufulah* as shown in Rohi's dictionary (2009).

The two equivalents, analytical and synthetic, form the two ends of a continuum. To put it simply, if *tufulah* is rendered into English, it must be decomposed to reflect the meanings of *childhood*, *boyhood*, or *girlhood*. Nevertheless, when *boyhood* is rendered into Arabic, either *tufulah* or *şibā* can be used.

4. Subordinate equivalents: Subordinate equivalence is the relationship existing between lexical units of specific reference and those of general reference where the former is embedded in the reference range of the latter. The word *kitāb* in Arabic is a polysemous word with senses denoting *book*, *dictionary*, and *letter* (al-Lugha al-'Arabiyya, 2004). Thus, the English word *book* shares some of the semantic features of

kitāb that encompasses all the semantic features of *book* and goes beyond that. By the same token, the semantic range of the word *girlhood* falls entirely within that of the gender-free word *tūfulah* as explained by Umar's dictionary (2008).

5. Superordinate equivalents: When the semantic range of an SL lexical unit covers all the semantic features of more than one TL expressions, it is a case of superordinate equivalence. The English word *cousin* embeds the meaning of *son* and/or *daughter* of a paternal and/or maternal *uncle/aunt* in Arabic. In other words, *cousin* is the general reference of eight specific references in Arabic.

Based on the above examples, superordinate and subordinate equivalence can be said to represent two ends of a scale. Additionally, if examined carefully, the last four types of equivalence can be grouped into two types as done by Svensén (2009). This means there is no difference between analytical and superordinate equivalence, which can be studied under one term, i.e., divergence. Neither is between synthetic and subordinate equivalence which can be viewed as convergence. Svensén (2009) also employs similar terms to subordinate and superordinate, interlingual hyponym and hyperonym respectively.

2.11.3 Anisomorphism

After discussing isomorphism, here comes the last part in the equivalence realm: anisomorphism. Svensén defines it as the lack of conceptual correspondence between two languages (2009). It is also discussed as one-to-none equivalence (Kade, 1968). For Hartmann (2002), it is a situation when an SL term lacks a TL match owing to differences of semantic, grammatical or cultural nature. Zgusta (1971) cleverly points out that anisomorphism may occur due to the lack of any component of the lexical unit. Nida (2000) claims that cultural differences make it harder to bridge the gap since a

one-to-one relation is absent. Nida states that translation “can never be discussed apart from the cultures of respective languages, since languages are themselves a crucial part of culture” (1964, pp. 147-163). It shows how important it is to take both language and culture in the transference of meaning between languages. Fedorov (2002) suggests one of the earliest form of taxonomies back in 1953 and 2002 (cited in (Shiryaeva & Badea, 2014)). The proposed treatment has four categories as follows:

1. The rendering of an SL term by transliteration or transcription, be full or partial.
2. The creation of a new lexical unit taken into consideration the morphological and phonological characteristics.
3. The use of a TL term that to some extent has a similar function.
4. The use of a superordinate.

The solutions offered to overcome challenges of anisomorphism range from foreignization to naturalization: both ways never guarantee no meaning loss.

Zgusta (1971) and Al-Kasimi (1983) observe the following cases where anisomorphism takes place in the TL:

A lack of the same designative function

Some lexical units in the source language may lack corresponding lexical units in the target language due to their grammatical function (Al-Kasimi, 1983; Baker, 2018). The Arabic expression ‘*andi*’ is composed of ‘*and*’, which is an adverb of time and place, and ‘*i*’, which is a possessive particle of the first speaker. English lacks such an expression with the same grammatical and morphological function, and a lexical expression of a subject and a predicate (*I have*) is used to render ‘*andi*’. Another example is *waw*, denoting addition like *and* in English, but specially used to link between seven and eight

in Arabic as illustrated in the following Quranic verse: "... *wa yaqooloona sab'atunw wa thaaminuhum kalbuhum*" (Transliteration, 2019). The translation of the meanings of the preceding verse will be: "... and they will say there were seven, and the eighth of them was their dog." (Verse 22 in Cave Chapter as cited in (Al-Mehri, 2016).

(a) Culture-specific words

The success of intercultural communication relies on the shared heritage the language pair in question has. Cultural anisomorphism is a common phenomenon that challenges lexicographers, translators, and foreign language learners. Words like *sunnah* and *ṣahābah* are semantically complex. The former means "[t]he traditional portion of Muslim law based on Muhammad's words or acts, accepted (together with the Koran) as authoritative by Muslims and followed particularly by Sunni Muslims" (Dictionary), while the latter means "the companions or personal disciplines of Muhammed" (Catafago, 1873, p.206). Technically speaking, the definition of *ṣahābah* is not accurate although it gives the literal meaning as perceived by laymen (Newby, 2013). Such expressions unique to Arabic will require circumventing techniques to illustrate their meanings. It seems that paraphrasing is insufficient, so a lexicographer can provide encyclopedic information while the translator can furnish a definition with a loan word. These solutions can be employed by both the lexicographer and the translator.

(b) Onomasiological gaps

Advances in science and technology bring about new concepts and objects. Designations of scientific or technological concepts in SL may lack their counterparts in TL. Several ways can be illustrated to show the methods whereby new vocabulary is expressed in TL (Al-Kasimi, 1983). They are as follows:

i Word borrowing:

Arabic *muḍārabah* English *mudharaba*, which means *sleeping-* (or *silent-*) “*partnership enterprise between a provider of the capital and an entrepreneur to manage the business*” (islamic-banking.com).

ii Coinage

English *Google* Arabic *ḡūḡl*.

iii Existing words are given new meanings

English *tablet PC* Arabic *ḥāsūb lauḥi*.

iv Existing words extend their meanings

English *refrigerator* Arabic *talāḡah* which comes from the word *talḡ* that is *ice* in English.

v Creating new words from existing lexical units

English *feedback* Arabic *attaḡdiyyah alraḡi‘ah*.

Still SL and TL may have anisomorphism due to other reasons. Baker (2018) and Al-Kasimi (1983) individually give instances of a lack of correspondence between languages. First, SL and TL may not have the same parts of speech (Al-Kasimi, 1983; Baker, 2018). While Arabic lexicon is composed of tripartite classification of nouns, verbs and particles (Weiss, 1976), English lexicon consists of eight parts of speech. Such a difference requires lexicographers and terminologists to add glossaries to help users avoid possible mismatches (Yong & Peng, 2007). Second, one of the corresponding expressions differs in its expressive meaning (Al-Kasimi, 1983; Baker,

2018), which adds a burden on dictionary makers to find neutral language items since words tend to have either positive or negative connotations. *Poor* in English may be rendered with *faqyr* or *miskyn*, of which the former means a person with *no wealth or vocation*, while the latter means a person with *some money or profession* (ISRA, 2010). It is obvious that *faqyr* carries a negative expressive meaning, which is a divergence in connotation. Al-Kasimi (1983) notes that a lexical unit may be polysemous, and its equivalent, on the other hand, is monosemous. Whereas English people speak of the *budget* of the current year or the last year, some Arabs use one word to refer to the budget of the current year, that is, *muwazānah*, and another word to talk about the budget of the last year, *myzāniyyah*. As discussed above, this is a case of partial equivalence, to put it in other words, a case of divergence. Third, Baker (2018) remarks TL lexical items may refer to different concepts of distance. A good example is the Arabic demonstrative pronouns of distance, which refer to three different distances concerning a third person singular- near (*hādā*), somehow far (*dāk*), and far (*dālik*); however, one demonstrative pronoun for a third person plural for masculine or feminine pronouns, *hā'ulā'*, is used to refer to near or far distances (Ibn Aqil, 1980). English native speakers may have problems understanding and using *dāk* since this concept is not lexicalized in English. Fourth, Al-Kasimi (1983) and Baker (2018) rightly point out that idiomatic and figurative expressions create difficulties due to their culturally and linguistically specific usage. For example, bidding farewell irrespective of the expressions used is culturally shared among nations. Arab people may use '*astaudi'uka Allah*' which may translate with *God with you* (Wehr & Cowan, 1979). The literal meaning of the Arabic expression is *I ask God to protect you*, which demonstrates the intention of a personal blessing. It is, however, obvious the translation sounds pragmatically inappropriate to English speakers who may use *Have a safe journey*, instead. Such an Arabic expression is a collocation and Baker (2018) refers to the

translation of collocations as challenging and surprising. Patterns of collocation occur arbitrarily and partially matched with their (pseudo-) correspondence (Yong & Peng, 2007). The collocation of *day and night* or *night and day* may render with *layla nahār* (night day), or with *nahārun wa layl* (day and night) (Baalbaki, 2009; Wehr & Cowan, 1979). The latter Arabic expression is inflected with nunation (doubling the diacritical point and pronouncing them with a final nasal sound /n/), whereas the former Arabic expression is not. Another difference is the absence of the conjunction *and* in *layla nahār*. Having said so, *pay a visit* has no direct equivalent at the collocational level in Arabic except *'araġ 'ala*, which means *someone paid a short visit while traveling somewhere*. In many cases, the absence of a term in a language may entail the target language to provide more lexical construction owing to its syntagmatic requirements (Mateo, 2014).

To sum up, partial equivalents and absence of direct equivalents impose difficulties for lexicographers, translators, professionals, and language learning. In the current study, the focus has been shifted to lexicographers and translators since both are actively involved in the process of finding the most appropriate TL terms to communicate information and knowledge.

Cabré (2010) identifies four levels of involvement a translator may go through while solving a terminological problem. The first level of involvement takes place when a translator encounters an unknown term. To solve this problematic issue, he consults a bilingual dictionary and specialized databases. If not satisfied, he seeks consultation services. When the problem is unresolved, the translator may transliterate or transcribe or paraphrase the original term. In this case, the translator is passively involved in terminology. The second level of involvement takes place when a translator uses the logic of lexicology to offer a proposal of a new term to communicate the meaning of the

SL term through a *neological term*. To clarify the new term, the translator provides a footnote documentation of it. Until this stage, the translator's work is still peripheral to terminology. Only in the third and fourth levels of involvement is a translator considered to be a terminologist. In the third level, the translator approaches the problem from a conceptual point of view. Aided by the comprehension of the field of specialization and how concepts are structured wherein, he suggests a term to fill the terminological gap. Due to his limited effort, the translator is regarded as an ad hoc terminologist. After creating his own databases that incorporate prior translation works, the translator unblocks the terminological gap with terms that are used more than once in a similar work and glossed by other translators. This represents the fourth level of involvement where the translator acts as a systematic terminologist in dealing with terminological problems.

A simple question arises as to how translators find equivalents for words or expressions that do not exist in the lexicon of the target language. A study of strategies employed by professional translators to come up with TL equivalents was conducted with reference to Baker's work (2018). The researcher relies heavily on her work without neglecting any useful strategies discussed herein.

The first strategy centers around coming up with a superordinate term pertinent to the semantic field of the SL term and “the core propositional meaning” of the SL term (Baker, 2018, p.27). The Quranic expression *tayyammum* (Ali, 2011) which may translate with "then seek clean earth and wipe over your faces and your hands [with it]" (Al-Mehri, 2016). Wipe is a more general word but lacks the specificity of *tayyammum*, that is, to rub with dust and to religiously connotate. The second strategy consists in the use of a neutral term, which is discussed above with the example of Arabic equivalents of *poor* in English. The third strategy is concerned with cultural substitution whereby a

translator seeks to make readers associate unfamiliar things with things familiar. A good example is the great love story of *Romeo and Juliet* which is better associated with similar love stories common to the Arabic reader such as romance of 'Antar. This strategy, by contrast, is useful to render either a whole composition or a cultural equivalence as illustrated in Baker's book (2018). The fourth strategy involves the use of loan words in the TT. Words such as *sunnah* and *zakat* are culture-specific items which have no direct equivalents in English, and the use of the nearest English equivalents may confuse the readership with the propositional meanings of the Arabic expressions. If repeated, these loan words may be used on their own without explanation and would serve to add evoked and expressive meaning. The fifth strategy is based on paraphrasing of the SL concept which is lexicalized but with different forms. The collocation *itihad al-mağlis*, referring to the physical gathering of the contracting parties in the same place, translates with *unity of contract session* (ISRA, 2010). A second example is the translation of *waqf al-'awarid* -designated part of the yield in reserve for the emergencies befalling a certain group of people or neighborhood- with *contingent endowment* (ISRA, 2010). However, paraphrasing may be carried out with unrelated words like in the case of translating the following Quranic verse: "*Hatta yatabayyana lakumu alkhaytu al-abyadu mina alkhayti al-aswadi mina alfajri*" (Quran 2:187), which literally means: "until becomes distinct to you the thread [the] white from the thread [the] black of [the] dawn". It is rendered with "until you can discern the white streak of dawn against the blackness of night" (Asad, 1984). The translator uses the *white streak*, modified with *of dawn*, to denote *alkhaytu al-abyadu*, while he uses *the darkness of the night* in place of *alkhayti al-aswadi*, since the expression *the black thread* hardly conveys any associative or expressive meaning in English. Based on the examples above, paraphrasing may necessitate the use of several terms to reflect the meaning of a single term or compound noun. Thus, the power of

insertability is low, leading to long target texts. By examining the paraphrases given in Baker's book (2018, pp. 39-40), it is obvious that the paraphrases given in back translation are either a dependent clause (*which resembles cream*) or a phrase (*to a very slight degree of referring <to it>*).

The use of several target language equivalents to reflect the meaning of a single source language lemma can also prove to be very useful to give the different denotative and connotative senses of the SL term. This may be well illustrated with the words of Rigual and Calvi (2014):

“The concept of (translation) equivalence is essential in T and in bilingual or multilingual L, although there is an important difference: whereas equivalence is basically context-dependent in T, context is left aside in L, i.e., the maximum number of contexts for a lexical unit are disregarded so that the equivalents suggested can be appropriate for the most common contexts in which that unit appears” (Rigual & Calvi, 2014, pp. 41-42).

The above quotation demonstrates the significance of context to differentiate between the different possible equivalents to render a term; however, such liberty is not plausible for lexicographers. All in all, the suggested equivalents, although beneficial to capture slight differences, may run into more than five possible renditions, which may create confusion or uncertainty with the translator or dictionary user to what equivalent should be used.

The last two strategies, translation by omission and illustration, are less frequently employed (Baker, 2018). The latter lends itself to dictionary compilation rather than translation of textual discourse. It is used to label parts of new inventions, in technical dictionaries, or unfamiliar items, in cultural dictionaries (Svensén, 2009).

A very important issue when dealing with linguistic gaps appears when trying to differentiate between good translation techniques, i.e., paraphrases and definitions. The following section gives a somewhat detailed introduction.

2.12 The difference between a paraphrase and a definition

It is not easy to differentiate between a paraphrase and a definition of a term since they are not clearly distinguished in scholarly writing. For example, a paraphrase may be used to indicate the use of a definition to explain a term, as will be seen later. Having said this, the term ‘paraphrase’ is better studied based on its intralingual and interlingual senses.

2.12.1 The concept of paraphrase

The first meaning of paraphrase can be approached in terms of the lemma, which is idiomatically associated with explanation and interpretation of a speaker’s or writer’s statement (Bussmann, 2006). To explain this sense, the different, short Arabic interpretations of the Holy Quran are good examples. Each Quranic verse is interpreted with a paraphrase which has an explanatory power to render the verse in a syntactically and semantically simpler way.

The second meaning refers to “a statement that expresses in a shorter, clearer, or different way what someone has said or written” (Longman, 2019). The phrase *Under no circumstances are you allowed to drive my car* can be replaced with the paraphrase *You may not drive my car*. It is obvious that the paraphrase is shorter and different but practically carries the same intended meaning.

The third meaning is associated with logical inferences which necessitate the existence of equivalence relations (Bussmann, 2006). Two or more propositions, for

instance, may differ in wording but carry the same meaning. Let's examine three statements:

- a) Mount Everest is higher than Mount Al-Nabi Shu'ayb.
- b) Mount Al-Nabi Shu'ayb is not as high as Mount Everest.
- c) Mount Al-Nabi Shu'ayb is less high than Mount Everest.

Each proposition is safely considered equivalent to the other two propositions.

The fourth meaning of paraphrase is associated with linguistic semantics (Burkhanov, 2010). The paraphrasing competence of a speaker plays a pivotal role. Based on the language's synonymous system, a competent speaker can express the same idea in several different ways using different wording without significantly altering the semantic content. Burkhanov (1998) mentions some ways such as:

- a) Derivation: Refers to the way of using a linguistic unit formed by adding an affix to the root. For instance, *Jamil teaches history* can be *Jamil is a history teacher*.
- b) Converseness: refers to the reciprocal relationship between some lexical units about the same part of speech. For example, *Lila is the wife of Ali* can be paraphrased as *Ali is the husband of Lila*.
- c) Complementarity in negation: indicates an opposite relation of non-gradable nature. For example, *John is not well* is a paraphrase of *John is ill*. This is also called lexical paraphrasing (Bussmann, 2006).
- d) Semantic equivalence: signals a relation between a one-word lexeme and a lexeme of several units. For instance, the word utilities in *I paid the current month's utility bills* can refer to bills for gas, electricity, and other services.

In daily life, a person may express the same statement using different language glosses, that is, paraphrases. Thus, Bussmann adds other types as follows (2006):

- e) Deictic paraphrases: A word that can replace a previously mentioned word may be used in deictic reference: *Vanie picks up Momen from school* can be paraphrased as *Vanie picks up Momen from there*.
- f) Pragmatic paraphrases: this type of paraphrase lacks corresponding lexical units but carries the same pragmatic power: *Please give me a glass of water* may be expressed as *All this running is thirsty work*.

The fifth meaning concerns the interlingual usage of paraphrases. It refers to the explanation of a single lexical unit that exists in a source language but is not lexicalized in the target language. Cultural or religious lexical units are good examples. For example, In Arabic *laylatu alqadri* is a religious night that is observed by Muslims on the last ten days of the lunar calendar's ninth month. By checking over 40 translations of the meanings of the Holy Quran, translators of the Quran seem to provide many translations of the term as *Night of Destiny/ Glory/ Decree/ Power/ Predestination/ Majesty*, etc. As is obvious, the Arabic term *alqadri* needs a paraphrase to make the meaning attainable. By going to several interpretation books of the Holy Quran such as Tafsir bin Kathir, it becomes obvious that it is a night when the Holy Quran was revealed, so it is especially blessed. It is a night full of blessings and mercy in abundance. During this night, the annual decree is maintained to be revealed and entrusted to the angels, who are in charge of conducting it following the divine plan (Ibn Kathir, 2000). Thus, an acceptable rendition could be *the blessed and valuable night*. A reader of the translation can know that this night is special and has its blessings and valuable status. It seems right to say that this paraphrase conveys more meaning than

mere synonyms could. However, the insertion ability of the suggested paraphrase is lower than that employed by other translators.

Another good example could also be *xenophobia*, defined as a state of suspicion and fear expressed by an ingroup against an outgroup. It is made up of two morphemes: *xeno-* and *phobia*. The former is a bound morpheme that has two meanings in general: a) related to people from other regions or countries; and b) not sharing the same origin. The latter, a free morpheme, means an aversion or irrational fear. The concept exists in Arabic, but it is expressed with two paraphrases *الخوف من الأجنبي* (*alhawfu min al'aġnaby*) or *كره الأجنبي* (*kurhu al'aġnaby*) to reflect the implied meaning. Both translations are formed with free morphemes. In some Arabic countries, especially Gulf countries, people use *الوافد* (*alwafid*) instead of *الأجنبي* (*al'aġnaby*), so the translation may be *الخوف من الوافد* (*alhawfu min alwafid*), for example. The latter Arabic paraphrase, if googled, seems very rare or unnatural.

In translation studies, paraphrasing is employed to render certain lexemes that impose difficulties for one reason or another. Based on Mona Baker (2018), there are two types of paraphrasing techniques that can be employed to render lexical units. The two types are as follows:

- 1- using a related word in the paraphrase: Some concepts may exist in both languages, source, and target, but their forms or frequency can vary. So to render the concept, a change in the syntactic form becomes necessary to produce natural stretches of language. For example, the word *information* can easily be equated with *معلومة* or its plural form since Arabic has both forms; however, when the English word has prefixes like *dis-* or *mis-*, the Arabic equivalence

needs to change to indicate the semantic change in the English word. A quick review of the meanings of these two lexemes as shown by Mariam Webster:

- A) disinformation: “false information deliberately and often covertly spread (as by the planting of rumors) to influence public opinion or obscure the truth.”
- B) Misinformation: “incorrect or misleading information”

The word *disinformation* refers to 1) false information created and distributed to 2) harm or change people’s opinion regarding an issue. Thus, the Arabic equivalent needs to reflect these meanings. At almaany.com, it is equated with “سوء تفسير المعلومات”. Neither of the two senses of *disinformation* is reflected by the Arabic paraphrase which can be translated back into “wrong interpretation of information.” Accordingly, the English term should be translated in a way that may reflect its senses as much as possible. Accordingly, معلومات مضللة بقصد (m’luwmātun muḍalilatun biqaṣdi al’iḍrāri ’aw tġīrir’ay alnās) may be suitable since its senses match the English senses of *disinformation*. However, if space and economy of words are to be considered, a suitable paraphrase could be معلومات مضللة متعمدة (m’luwmātun muḍalilatun muta’amidatun). On the other hand, the English term *misinformation* refers to the content of the information, false and deceptive. Three equivalents are offered at almaany.com, as follows: استعلامات خاطئة؛ تضليل؛ سوء الإخبار (asta’lāmātun ḥāṭi’ah, taḍlīl, or suw’u al’iḥbār). The back translation can help show whether these are good equivalents or not.

No	Arabic Equivalent	Back translation
1	استعلامات خاطئة asta’lāmātun	Wrong inquiries

	<i>hāti'ah</i>	
2	تضليل <i>tadlīl</i>	Misleading
3	سوء الإخبار <i>suw'u al'ihbār</i>	Bad news

Table 1: Back translation of Arabic equivalents

Before the analysis of the above back translations, it would be appropriate to remind readers that Arabic has just three parts of speech: nouns, verbs, and articles. Nouns can be used as adjectives or adverbs as stipulated by place and function in the sentence. Based on this, only Equivalent No 2 in the table above reflects part of the sense of *misinformation*. Therefore, the English term needs a different paraphrase to reflect, if possible, its senses more accurately. A paraphrase such as *معلومات مضللة أو خاطئة* would be a better one.

In the case of a single concept that is expressed by two or more words in the source language but is not lexicalized in the target language, the translator or lexicographer needs to exert more effort and make a careful decision. For instance, the English phrase *advance directive* means a legal document properly signed by a sick person who may become incapable to take future health decisions due to health or mental incapacity, so this person either specifies what actions to be taken or assigns another person to be a surrogate decision-maker. The concept can be expressed by various terms such as *personal directive*, *living will*, *medical directive*, *advance directive*, or *advance decision* with limited differences. In the Arab world, usually, when a sick person is unable to make decisions, it is either the person's father, the eldest brother or son who becomes the guardian and is deemed to have the right to make decisions regarding the person. The absence of the concept of *advance directive* in Arabic requires a lexicographer or a translator to explain it in a short paraphrase such as *وثيقة التوجيه*

الطبي المسبق (*waṭīqatu altawǧī h alṭaby almusbaq*). The Arabic paraphrase is not self-explanatory. Thus, it is the job of a translator or interpreter to give a full definition to a sick person or his family when they both live in the West since it is not common in the Arab world. Another example from Arabic is العرق الظالم (*al'irqu azālim*) which “refers to a situation when a person grows plants or builds a house on another person's land without the permission or approval of the owner to claim a right to possess the land” (Ali et al., 2021). The collocation consists of two nouns. It can be rendered as the *unlawful acquisition of land* or *appropriation of land*. Both *unlawful* and *appropriation* are related words for الظالم (*azālim*).

- 2- Sometimes the source term or phrase is not lexicalized in the target language and shows a kind of semantic complexity that compels a lexicographer or a translator to unpack its meaning by a paraphrase that has no related word. For example, the term *meme* refers to “an amusing or interesting item (such as a captioned picture or video) or genre of items that is spread widely online especially through social media” (Webster’s Dictionary). Since Arabic lacks such a lexeme, a paraphrase may be constructed to reflect the English sense of the word. For example, مادة مسلية تنتشر سريعا على الانترنت (*mādatun musalīatun tantaširu sarī’an ‘ala alintarnit*) may be used. The paraphrase indicates the type of the item, amusing, that is characterized with rapid spread. To make the paraphrase shorter, a translator may use مادة مسلية (*mādatun musalīatun*) later to refer to the English word *meme*.

In summary, “Translation by paraphrasing is an umbrella category of various translation sub-strategies that involve providing additional information to help readers

recognize the referents of the source words in the absence of direct equivalents” (Mughazy, 2016, p. 38).

2.12.2 The concept of definition

In metalinguistics, the term definition refers to the provision of the intralingual and/or interlingual meanings of a linguistic expression, be it one word, a compound word, or a dictionary entry. In metalexigraphy, the illustration of the meaning of a lemma is an arduous task for a couple of reasons. The first is related to the concepts associated with the word *definition*. According to Burkhanov (2010), the term may refer to:

1. The two parts of a definition: the *definiendum*, i.e., the defined symbolic unit, and the *definiens*, that is, the part that explains the linguistic content of lemma. The former part may be referred to as the unfamiliar, the unknown, the defined term, etc., while the latter may be denoted as a paraphrase of the meaning or the sense.
2. The defining part of the definition, known as a *definiens*. In other words, the semantic or lexical characteristics of the defined term are equated with the term *definition*. This excludes all the syntagmatic features of the defined linguistic unit.
3. Any dictionary entry except for the entry line, i.e., the lemma and extra information preceding or succeeding the *definiens*.

The second reason is related to the expectations from a dictionary definition. This is best described in Enani’s words:

“The dictionary gives a definition which only contains the minimum information needed to establish the basic sense of the term, relying on the reader's prior knowledge. It is

not part of the lexicographer's work to give full and final definitions incapable of further explanations or interpretations. Any dictionary definition will always be incomplete and capable of further interpretations” (Enani, 2000, p 42).

For example, the definition of religion as “a particular system of belief and the ceremonies and duties that are related to it” (Longman, 2019) requires the prior knowledge of the reader to form a clear picture of what it is meant by belief, ceremonies, and duties. For the average person, these terms may seem easily defined, but for specialists such as logicians, theologians, and philosophers, it is not easy to agree upon particular definitions. Despite this view, encyclopedic definitions, which are detailed and lengthy, are often preferred as aids to understanding a concept or a terminological expression.

The third reason is related to formal logic. Formal logic examines definitions in terms of the equivalence relationship between the *definiendum* and *definiens*, and also deals with issues of formation. According to Bussmann (2006), the types are as follows:

1. Real definition: a concrete concept or an object may be defined by providing the *genus*, that is, the superordinate term, and the *differentia*, i.e., a stretch of language that specifies the semantic properties that distinguish the term from other linguistic units belonging to the same lexical field. For instance, the lexeme ‘blender’ is defined in the Longman Dictionary as follows: “an electric machine that you use to mix liquids and soft foods”. The noun phrase *an electric machine* accounts for the genus of electric machines, so the *definiendum* belongs to the lexical field of electricity-powered machines. The *differentia*, specifying the semantic characteristics, distinguishes 'blender' from the other lemmata belonging to the same lexical field.

2. Operational Definition: It is described in terms of procedures, processes, or actions that are usually referred to as operational procedures. For example, the operational definition of *length* can be defined by several centimeters, as is the case with a ruler. Accordingly, abstract ideas such as anxiety may require a different kind of measurement that is viewed as subjective rather than objective.
3. Nominal Definition: It involves the designation of names or linguistic expressions that are part of statements to show the relationship between the unfamiliar and the defining part.
4. Inductive definition: It is used to designate a class that consists of an infinite number of lexemes connected by some rules and a set of basic elements. It is also used in mathematics to define the elements in a certain set-in terms of the other elements in the same set.

The last reason is the type of definitions a reader may come across in a dictionary, be it monolingual or bilingual. Generally speaking, and based on Burkhanov (2010), there are three common types, as follows:

1. Analytical definition: The meaning of a linguistic unit is analyzed in terms of the *genus*, which functions as a superordinate term, and *differentia*, which illustrates the distinguishing semantic features as per the lexical field. For instance, the lexeme *fry* has the following definition in Longman: “to cook something in hot fat or oil, or to be cooked in hot fat or oil.” The verb *cook* is viewed as the *genus*, i.e., the classifying lexical item that represents the head of the lexical field to which ‘*fry*’ belongs. The *differentia* is the specifying set of lemmata that determine the semantic features that differentiate *fry* from the other verbs of cooking. Semantically speaking, this kind of definition represents a paraphrase of a certain meaning (Burkhanov, 2010).

2. Descriptive definition: It accounts for a detailed explication of the senses of a lexical item by showing its position in the language, and sometimes its syntactic behavior, namely, valence. Usually, dictionaries seek economy over detailed explications of lemmata, so encyclopedias and terminology dictionaries employ this kind of definition. Having said that, most monolingual Arabic dictionaries make use of descriptive definitions. Some multilingual Arabic dictionaries such as *An Arabic English Lexicon* are an exception, though. A descriptive definition rarely has a superior power of insertability in comparison to translation equivalents. Thus, descriptive definitions are not paraphrastic equivalents. This is obvious in the following example: *She looks obnoxious*. Here, the adjective can be replaced with words such as rude, unpleasant, or offensive. A definition such as *someone obnoxious is not polite and makes offensive statements* will look awkward and unnatural if it is used to replace the adjective obnoxious in the said sentence.
3. Ostensive definition: It is a definition that explicates the meaning of the lemma by ostentation, that is, by referring to something the lemma shares some characteristic with or by pointing out examples. The definition of some lemmata imposes difficulties on the lexicographer, who avoids scientific terminology to offer easily comprehended concepts. For example, *sweet* is defined as “Having the pleasant taste characteristic of sugar or honey; not salt, sour, or bitter” (Walter, 2008). Such a definition is helpful since it applies to the senses and experiences of a layman. Despite that, this definition is rarely employed to replace a lexical item in any sentence.

To summarize, all these types of definitions are used to clarify what a linguistic term means. More than one type may be used by a lexicographer who can decide the

profitability of a given use. For the average reader, a single definition, be it analytical, descriptive, or ostensive, is better provided along with a list of synonyms.

It is worth mentioning that the online Collins Dictionary sometimes presents complete sentences as definitions of entries. The definition can be a single sentence such as the definition of lecturer “A lecturer is a teacher at a university or college” (Collins, lecturer). In other entries, definitions are made of two parts: the first one is a clause that “shows the grammatical and lexical environment”, while the second “specifies the particular meaning of the lemma in the context” (Fuertes-Olivera & Arribas-Baño, 2008, p.64). A good example is the definition given to pension: “Someone who has a pension receives a regular sum of money from the state or from a former employer because they have retired or because they are widowed or have a disability” (Collins, pension). The best place to know about how a dictionary defines words is the preface which may indicate the method followed in presenting definitions.

With regard to the current reference works, the researcher comes across three types of bilingual dictionaries with respect to the compilation of their entries and equivalents. The first type relies on the exploitation of a monolingual dictionary as the primary resource for creating a bilingual dictionary. Then, the compiler seeks existing bilingual dictionaries to provide equivalents for his own dictionary. As exemplified by the compiler's dictionary introduction, the second type involves the use of the compiler's own experience or other writers' or translators' works to make a dictionary. In many cases, this is true for monolingual dictionaries. These traditional methods, although being practiced for ages, are replaced with a more systematic method where electronic corpora form the prime resource. To approach corpora, a bilingual lexicographer has two directions: parallel corpora or comparable corpora (Corréard, 2006). The former consists of juxtaposition of original texts and translations thereof. The hunt for

equivalents is readily accessible. Corréard (2006) underlines that the accuracy and adequacy of equivalents extracted in the corpora heavily banks on the professionalism of the translator. The second way a bilingual lexicographer may approach corpora is as comparable corpora where content-similar texts are collected. These texts, written for their own native speakers, are free from the influence of a foreign language. Having said so, Fuertes-Olivera (2011) claims that both approaches illustrate frequency, but rarely relevance, and asserts the existence of variation. Such assertion refutes the basic notion of a one-to-one correspondence. That is why dictionary compilers need to exert extra effort to locate translation equivalents in theme-similar texts (Catford, 1965).

The researcher believes a rich source of equivalents exists in linguistic studies as shown in academic researchers in either dissertations or articles. Although limited in scope, it sheds light on new approaches in linguistic studies and matches theoretical studies with practical application of the notion of equivalence.

CHAPTER 3: RESEARCH METHODOLOGY

3.1 Introduction

This chapter discusses the theoretical framework and the research design for this study. The scope of the data sample, the instrument employed for data collection, and the process involved in the data analysis is presented here.

3.2 Theoretical Framework

English is the lingua franca of international communication including business, sciences, media etc. Thus, considering the dramatic growth of Islamic banking with over \$2.5 trillion (REFINITIV, 2020), and the asset growth of the whole Islamic financial industry amounting to \$ 1.89 trillion (IFSB, 2017), the rendition of Islamic financial and economic terms (IFETs) into English becomes a must to create a far-reaching economic impact in English-speaking countries. However, the absence of an international body to produce a comprehensive dictionary has resulted in the proliferation of several dictionaries. Many Islamic financial institutions in non-Arabic countries have also published their own glossaries and dictionaries, and while this has contributed to the existence of varied English terms to refer to the same concept or Arabic term, it has also created the allowance or space for confusion; investors, linguists, translators, and other related parties have too many options that may cause misunderstandings about the precise and complete meanings of the IFETs. Not only the researcher but also other scholars believe the correct equivalent, not a proxy, should be offered (Fuertes-Olivera, 2011).

The current study assumes the theoretical framework offered by Cabré (2003) which makes use of three dimensions to study specialized terms in a communicative exchange of knowledge and information. According to Cabré's theory, an entry in a dictionary can be viewed in accordance with disciplines and theories of language, communication, and

psychology. Cabré introduced the theory of doors which allows a researcher to approach a terminological unit from three dimensions: language, knowledge, and psychology. It means that a term can be investigated under the theories of language, philosophy, or psychology. The preceding paragraphs in the Literature Chapter have explained this theory in detail. Hence, the current study embarks on language disciplines to provide empirical evidence of translation techniques used by compilers to provide equivalence. Several studies have dealt with the issue of equivalence in English-Arabic dictionaries or translations (Ahmad et al., 2017; Almujaivel, 2012; Asfour, 2003; Dickins et al., 2017; Hassan, 2017). Likewise, but on a small scale, equivalence in Arabic-English dictionaries and translations has been studied (Abdulrahman, 2005; Abu-Ssaydeh, 1995; Al-Ajmi, 1992; Asfour, 2003). This study is mainly based on the model of equivalence at the word level postulated by Mona Baker (2018) and has been extended to build a more comprehensive model by including the techniques used by other translators and lexicographers. This has been elucidated in the preceding chapter. To iterate, the model is based on four categories as follows:

First Category: where the propositional meaning of a term, although comparatively rare, is shared by the SL and TL.

1. The use of synonyms: It refers to the use of interlingual synonyms. It is widely applied to transfer the meaning of technical words (Cabré, 2010; Zgusta, 1971). These assumed synonyms have a higher power of insertability (Cop, 1991; Hausmann, 1989; Svensén, 2009).

Second Category: where partial correspondence is found between the SL term and the TL term.

2. The use of a superordinate: It refers to the use of a TL general term to cover the meaning of a specific term in SL (Baker, 2018a; Dickins et al., 2017). It is widely practiced bridging the gap between semantic domains. For example, in Arabic there are over ten types of usury (Hammad, 2008), whereas in English the concept of usury and/or interest is extremely limited to one type. To disambiguate the Arabic terms, a TL lexical, such as *excess* or *delay*, is added to the superordinate to cover the new semantic field of the Arabic terms.
3. The use of a subordinate: It refers to the use of a TL specific term to render an SL general term. This technique is not as widely used as the use of a superordinate since semantic fields are usually headed with superordinate words (Baker, 2018a). To convey the meaning, a translator or lexicographer needs to use a different expression according to the context. The rendition of the English word *facility* into Arabic is a good case.
4. The use of paraphrase: It refers to the use of a lexical unit or expression to render a concept that, although lexicalized, has a different form (Baker, 2018a). For instance, *baḥa‘a al’areḍa bizzirā‘ah* is rendered with “He exhausted the strength of the land by sowing, tilling it continuously, and not giving it rest for a year” (Lane, 1865). The word *baḥa‘* means *to take the treasure*.

Third Category: this is where anisomorphism occurs.

5. The use of a loan word: A foreign lexical item is used to refer to a concept in TL that is not lexicalized. It is often used with “culture-specific items, modern concepts and buzz words” (Baker, 2018a, p.34). The frequent use of loan words in a language may turn them into standard words (Dickins et al., 2017). This technique may be referred to as transliteration (Newmark, 1973). According to Newmark, borrowing is referred to as:

“...the process of transferring an SL word to a TL text as a translation procedure. It is the same as Catford’s transference, and includes transliteration, which relates to the conversion of different alphabets: e.g. Russian (Cyrillic), Greek, Arabic, Chinese, etc — into English. The word then becomes a ‘loanword’. Some authorities deny that this is a translation procedure, but no other term is appropriate if a translator decides to use an SL word for his text, say for English and the relevant language” (Newmark, 1988, p.100).

The Arabic term *zakat*, for example, is often used in English texts. European languages, through the circulation of Arabic books during the Middle Ages, incorporated many Arabic words such as *algebra*, *zero*, *algorithm*, *alchemy*, *sugar*, *artichoke*, *apricot*, and *admiral*, but changed their phonological and morphological forms (Versteegh, 2014a).

6. The use of a definition: It refers to the use of a definition of an SL lexical term written in the TL to convey its meaning. This type of technique has “a higher degree of explanatory power” (Svensén, 2009, p.257).
7. The use of antonym: It refers to the use of antonyms to explain the meaning of a particular lexical. For instance, the Arabic term *halal* is lexicalized and found in expressions like *halal shops* or *food*, but the opposite word *harām* is rarely found in English dictionaries. For economic purposes, *not halal* can be used to define and translate *harām*.
8. The use of loan translation: Literal translation is employed to render a lexicalized concept in SL into TL. A number of scholars (Baker, 2018a; Dickins et al., 2017; Newmark, 1973) use different names to refer to this technique: literal translation or calque or cultural transposition. For example, the Arabic term *’um almu’minīn* (which literally means *a mother of believers*) is rendered with *a wife of the prophet*. If the said Arabic term *’um almu’minīn* is rendered with *mother of believers*, it represents a loan translation technique.

Fourth Category: concerns the practice commonly used by online dictionaries but least practiced by paper dictionaries:

9. The use of mixed techniques: This is the application of different techniques to render SL terms into TL terms. Some scholars have suggested different names for this technique (Chesterman, 1998, p.95; Newmark, 1988, p.91; Schäffner & Wiesemann, 2001, p.34). In Al-Mawrid, the use of mixed technique sometimes involves a synonym followed by other translation technique(s) such as the case with *'ashābu alfurūd*. The compiler provides a synonym followed by a subordinate and a definition. Besides, the longest chain under the mixed technique is for *ibtizāz*, with 15 equivalents.

legal أصحابُ الفَرَائِضِ، ذُؤُ الفَرَائِضِ [شريعة إسلامية] heirs, heirs at law, those entitled to a statutory or legal portion in the estate pursuant to Sura IV:12 of the Koran
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Extract 1: Al-Mawrid Dictionary (Rohi, 2009, p. 821)

3.3 Romanization of Arabic words

Romanization of Arabic words or terms is painstaking. One of the setbacks stems from ambiguity at the morphological level that results in different versions of transliterations. A good example is the transliteration of *بَعْدَان* (a district in Yemen), which may take such forms as “*Ba'dan* or *Badan*” (Dickins et al., 2017, p.42). Another problem is the absence of vowel points, also known as diacritic marks; educated Arabs do not mind reading a complete book virtually nearly lacking diacritics. For the purpose of consistency in this research, all Arabic terms and sentences were Romanized using the following website: <https://www.lexilogos.com/>. For instance, the word *بَعْدَان* becomes *ba'dān*. The Arabic word has diacritics inserted by the researcher in order to clarify as much as possible the pronunciation in the Romanized version.

3.4 Sources of Data

The researcher chose a monolingual Arabic dictionary (referred to with the acronym, DEFTRJ in this study) to constitute the Arabic entries in the study. These entries are the primary data source. Later, against each Arabic entry the researcher keyed in its translation extracted from three manual Arabic-English dictionaries and two online dictionaries. The extracted translation was the secondary data source. The details of the two sources are discussed in the forthcoming sections.

3.4.1 The Primary Source of Data

In the absence of a wide range of choices, the researcher decided to draw IFETs from a monolingual Islamic finance and economic dictionary called *Dictionary of Financial and Economic Terms in the Register of Jurists* (DFETRJ) by Nazih Hammad (2008). The justification for selecting this dictionary is attributable to different factors.

1. The author specializes in financial contracts and transactions and has wide academic experience in Islamic jurisprudence. The compiler is also a member in different organizations (Islamic Markets, 2019).
2. His dictionary is an updated lexicographical work of his previous dictionary dated 1993.
3. With its 993 entries, the dictionary is considered medium-sized.
4. General and specialized meanings for each entry are offered to give an accurate picture of each lexical unit.
5. The dictionary indicates whether a lexical unit is polysemous or monosemous. The author takes into consideration that different schools of thought may employ varied terms to refer to the same concept. Thus, he systematically includes synonyms or antonyms.

6. To clear up confusion of misunderstanding or mispronouncing lexical units, the author often provides diacritics. It is the custom to provide vowel points whenever a mismatch arises.
7. The noun phrases constitute 339 entries of the 993 entries, which represents a third of the entries. Finally, each entry in the dictionary has a list of references which provide access to more insightful background information about a lexical item.

3.4.2 The Secondary Source of Data

To match each entry from DFETRJ with a possible translation from a bilingual dictionary, the researcher selected three manual dictionaries and two online dictionaries to provide the English equivalents. The researcher extracted the meanings provided in English in the manual and online dictionaries before 6th June 2019.

The three bilingual paper dictionaries selected are:

1. The first Arabic-English dictionary is called *Mu'jam Lughati al-Fuqaha'* (Dictionary Islamic Legal Terminology, DILT) by Qal'aji and Qunaibi (1988). The introduction of this monodirectional dictionary contains interesting lexicographical information. The authors state that DILT is the culmination of 25 years of work; the dictionary has 4390 Arabic entries, while the number of English entries is 4370 (Qal'aji, 1988). All Arabic entries have Arabic definitions before the foreign equivalent is given. Whenever the authors fail to find an English equivalent to the Arabic entries, they make use of French expressions preceded with *F*. The use of French vocabulary may refer to the fact that French is regarded the base for legal terminology. For Arabic terms that may carry the same meaning, they are separated with (=). The authors attempt to

provide as many English equivalents as possible, separated with a comma to indicate correspondence between the terms. At the end of the dictionary is an index of all foreign equivalents to ease accessibility to the Arabic terms.

Even though this dictionary is the first of its type, it contains irregularities. The authors make use of footnotes to provide information of words used in definitions or to supply an English equivalent of the Arabic entry. 'al-isti'ada is a case in point. This, the researcher believes, demonstrates a lack of systematic arrangement of the English equivalents. Another shortcoming of the dictionary is the provision of extra information in the Arabic definition which the English translation hardly reflects. For example, al'adā' has three senses, each of which has a definition and an English term. The last sense, on the other hand, has the corresponding term, i.e., *performance*, but the dictionary goes on to give two collocations of the last sense without the English translation.

الأداء: الإيصال // إيفاء ما استحق من دين ونحوه.....
Recite..... حسن الأداء في التلاوة: حسن إخراج الحروف من مخرجها بصفاتها
Performance..... 0 إتيان عين الواجب في الوقت المحدد،
وهو على نوعين :
أداء كامل : وهو الذي يؤدي على الوجه الذي أمر به مستجمعا أركانه وسننه.
وأداء ناقص ، وهو الذي يؤدي مستجمعا أركانه مع وجود الخلل في غيرها

Extract 2: DILT (1994)

As illustrated by the excerpt below from DILT, the Arabic term has a phonological hint, and a definition in Arabic, followed with the English equivalents. As mentioned earlier, although three Arabic collocations with definitions in Arabic are provided, they are not provided with English translations.

الاتحاد : بكسر الهمزة والتاء المشددة من اتحد ، امتزاج الأشياء حتى تصير
شيئا واحدا.
Unity , Union
○ اتحاد الجنس : اتحاد الاسم الخاص ، واتحاد المقصود .
○ اتحاد الحكم : جعل حكم التصرفات المختلفة حكما واحدا .
○ اتحاد المجلس : المجلس الواحد الذي تحدث فيه تصرفات متفرقة ، فلو قرأ آيات السجدة مرارا
في مجلس واحد ، ليس عليه غير سجود واحد عنه البعض لاتحاد المجلس .

Extract 3: DILT (1988)

2. The second manual Arabic-English dictionary is *ISRA Compendium for Islamic Financial Terms* by International Shari'ah Academy for Islamic Finance (2010). This dictionary is the result of a collective effort to “produce quality research and scholarly work...accessible to the widest possible scholarship” (ISRA, 2010). Unlike most specialized dictionaries, ISRA Compendium has medium-length, bilingual definitions. The dictionary consists of 2913 entries which are categorized into four major sections. Section One is dedicated to terms and their derivatives: this is based on the notion that, out of the radicals, Arabic terms, regardless of their permutation, can be formed. This section comprises 94 entries which 'make way' for the definition of 392 terms. For instance, under the entry *'ağr*, thirteen terms are defined and explained. English equivalents such as lease, wage, worker, and lessor, respectively exist under *'ağr*. This approach resembles the one adopted by traditional dictionaries. Section Two deals with separate entries that are made up of 214 terms. These entries are arranged alphabetically, which eases the search for non-Arab learners/ researchers. Section Three is devoted for variables where subtle nuances of meaning between similar terms are drawn. This section lists 242 terms sub-categorized into ninety-nine two-term entries, thirteen three-term entries, and one five-term entry. For example, *ry'* (profit) and *ribħ* (yield) refer to revenue but differ in their economic relevance. The former is relevant to land and other real estate, while the latter is based on exchange transactions. It is worth noting that some of the entries in this section are also mentioned in Section One. Finally, Section Four comprises two appendices where, in the aggregate, 2913 entries are provided. They represent all the entries in the compendium. The microstructure of the entries departs from the previous sections: these entries lack definitions and have only equivalents.

The first appendix deals with 601 Islamic financial terms. These terms are ordered according to the phonetic transcription of the Arabic terms. The second appendix is allocated for eight subcategories where 2312 entries are listed according to the English alphabetical order. The first subcategory is about accounting, with 239 terms; the second subcategory about banking, with 454 terms; the third subcategory about capital market, with 794 terms; the fourth subcategory about insurance, with 351 terms; the fifth subcategory about law, with 59 terms; the sixth subcategory about business, with 41 terms; the seventh subcategory about marketing, with 174 terms; the last subcategory about economics, with 109 terms.

The merits of ISRA Compendium are numerous. The authors take advantage of DILT in their compilation. Besides, one of the plus points of this Compendium is the provision of references for each entry in the first three sections. The Index of the dictionary provides reference to 717 Arabic terms. ISRA also has a website where the dictionary is available through subscription.

Despite these merits, ISRA Compendium has grammatical and graphematic mistakes in the translation, which can be attributed to the fact that the dictionary is still in its first edition.

★ الإِجَارَةُ الْمُنَجَّزَةُ

الإِنجَازُ لُغَةً: التَّعَجُّيلُ، وَالِإِجَارَةُ الْمُنَجَّزَةُ اصْطِلَاحًا هِيَ: الَّتِي يُعَجَّلُ الْعَمَلُ بِهَا مِنْ وَقْتِ الْعَقْدِ دُونَ إِضَافَةٍ أَوْ تَعْلِيقٍ. مِثْلُ أَنْ يَتَّفَقَ عَاقِدَانِ عَلَى إِجَارِ مَحَلٍّ لِمُدَّةٍ مُعَيَّنَةٍ ابْتِدَاءً مِنْ وَقْتِ الْعَقْدِ. وَالْأَصْلُ فِي الْإِجَارَةِ -عِنْدَ جُمْهُورِ الْعُلَمَاءِ- التَّنْجِيزُ إِلَّا أَنْ يَتَّفَقَ عَلَى عَدَمِهِ.

الْفَتَاوَى الْهِنْدِيَّةُ 4/411، كَشَافُ الْقِنَاعِ 4/11، حَاشِيَةُ الصَّawِي عَلَى الشَّرْحِ الصَّغِيرِ 4/484، دُرَرُ الْحُكَامِ 1/374، مَعْجَمُ الْمِصْطَلِحَاتِ الْاِقْتِصَادِيَّةِ (حَمَّادٌ) ص 22، الْمَوْسُوعَةُ الْفِقْهِيَّةُ 1/256.

Immediately Effective Lease (*ijārah munajjazah*)
Literally: from *injāz*: acceleration.
Technically: a lease contract which comes into effect immediately after the offer is accepted without linkage to a contingent event or a fixed future date. An example is the agreement of two parties to lease a shop for a fixed period that begins immediately with the conclusion of the contract. The majority of jurists agree that the basic rule for a lease contract is that it is immediately effective, unless the parties agree to do otherwise.

Al-Fatāwā al-Hindiyyah 4/411, *Kashāf al-Qinā'* 4/11, *Hāshiyat al-Ṣāwī 'lā al-Sharḥ al-Ṣaghīr* 4/484, *Durar al-Hukkām* 1/374, *Mu'jam al-Muṣṭalahāt al-Iqtiṣādiyyah* (Ḥammād) p. 22 and *Al-Mawsū'ah al-Fiqhiyyah* 1/256.

Extract 4: ISRA Compendium (2010)

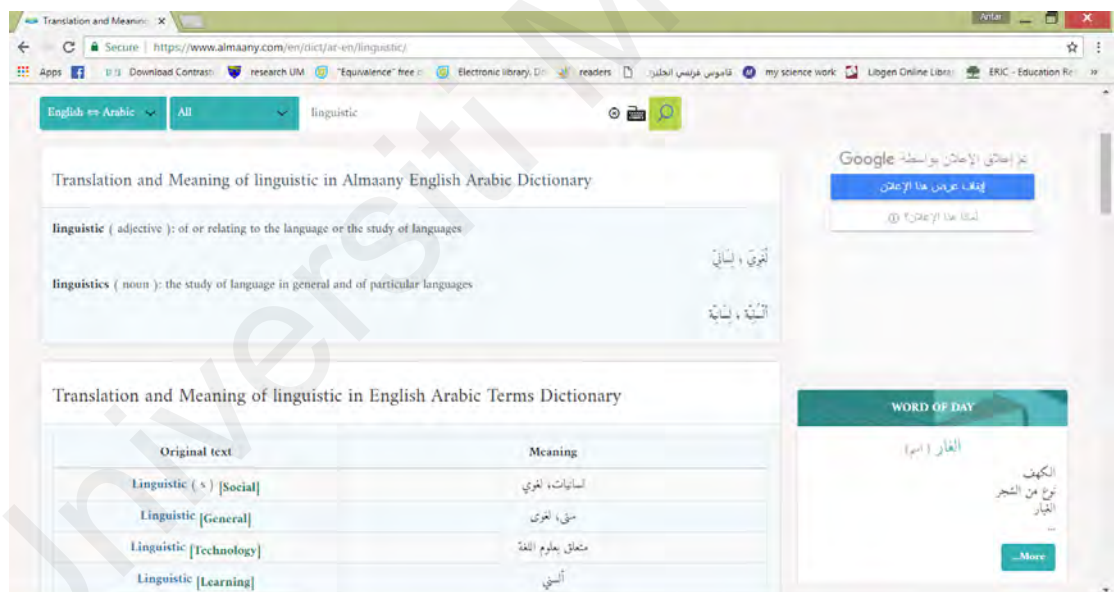
3. The third dictionary used as a secondary source for the current study is the Modern Arabic-English Dictionary by Rohi Baalbaki (2009). The first edition of this general dictionary appeared in 1987, taking advantage of a most successful English-Arabic dictionary called Al-Mawrid compiled by Muneer Baalbaki (1967) and its subsequent editions. It consists of 1240 pages, with almost 60000 entries. It arranges words based on their graphematic properties not their common roots as in monolingual dictionaries. It overlooks obsolete and archaic Arabic words. One of the serious shortcomings of the dictionary is that the compiler makes use of available dictionaries to compile this dictionary, which accounts for the absence of modern Arabic words, e.g., Arabic terms for informatics, structuralism, deconstruction and so on. The dictionary also fails to

indicate whether the English equivalent is American or British. Words like *lift* and *elevator* are given as the equivalent of the Arabic term *maṣ'ad*. Although the dictionary uses certain labels to show technicality of terms, the use of labeling is not systematic. In addition, the dictionary overlooks subtle differences in English equivalents for Islamic words. "[A]msgiving, alms, charity; alms tax" are meant to correspond to the Arabic term *zakat*, which is currently acceptable in Islamic religious books in English (Baalbaki, 2009). The previous English equivalents have subtle differences a learner should be made aware of. Baalbaki could have turned to loan translation to catch the real meaning plus some explanation. Having said that, this dictionary is still so popular since modern dictionaries based on the utilization of corpora are unavailable.

Generally speaking, these three manual dictionaries share some common shortcomings. Firstly, the absence of examples makes them passive dictionaries that only help to decode the source language. Secondly, they never provide phonetic transcription to help the user to pronounce the English words. The introductions in the three dictionaries also fail to inform the readership which spelling system they follow.

Next, the two online dictionaries considered in this study are:

4. Almaany.com is a free website that offers many inter- and intralingual services, one of which is a multilingual dictionary. A user can look up nine bi-directional dictionaries: Arabic, English, Spanish, Portuguese, French, Turkish, Persian, Indonesian, and German. The provision of equivalents for 15 fields/ disciplines constitutes its outstanding merit. A user, for example, can specifically search for words related to legal, Islamic, sports, or military matters. Besides, the dictionary lists all derivatives of the source word. To help the user understand the word better, the dictionary also provides numerous expressions that contain the word or its derivatives in different fields. A new addition to the dictionary is the contextual examples of the word under search. These examples, on the other hand, never change when the field is changed.



Extract 5: Almaany (image taken on 4th May 2019)

5. Glosbe.com is a multilingual online dictionary that provides "free dictionaries for almost every existing language and translation memory with 1013284995 sentences."

Extract 6: Glosbe Website (image taken on 4th May 2019)

It provides the pronunciation of words according to IPA transcription. After listing the target equivalent, it demonstrates the definition of the word. Similar phrases containing the being-searched word are provided where derivatives are illustrated. The last section in this dictionary are the sentences that contain the being-searched word which is highlighted for convenient location.

Online dictionaries are considered a tool for acquiring general and specialized meanings. Compared with conventional dictionaries, online dictionaries are characterized with an extraordinary volume of data, better platforms to present

information including pronounced examples, and easy accessibility by smart phones and laptops.

3.5 Research Process

The first step for this research began with the creation of a random sample of DFETRJ, followed by a thematic/semantic classification of the randomly selected samples of IFETs, the insertion of the English translation equivalents from five selected dictionaries, the identification of the type/s of translation techniques used in providing the English equivalents and the frequency of use of these techniques in relation to the thematic/semantic classifications of the randomly selected IFETs. For IFETs that did not appear as entries in the five selected dictionaries (here forth, referred to as ‘undocumented IFETs’), translations were suggested by the researcher alongside two other specialized translators and/or lexicographers. The first translator is Mr Abdulaziz Ateik, a lecturer in Malaysia-based Universiti Antarabangsa Al-Madinah (Al-Madinah International University). He has been a freelancer translator for over 20 years during which he has been exposed to a variety of documents and genres. Additionally, he is familiar with Islamic terms since he worked in Islamic centers where he preached and translated books for new converts. He was also a PhD candidate in Universiti Sains Islam Malaysia in what year?? where he was studying the semantic content of Islamic finance and economic terms. The second translator is Dr Mujeeb Ali Murshed Qasim, a lecturer in Sana’a University. Before 2019, Dr Mujeeb had worked as the head of the translation section in the Center for Translation and Language Learning, Faculty of Languages, Sana’a University, for almost five years. In his role as the head, he had been involved in translating many types of documents. Furthermore, he is interested in the Islamic culture and how it is depicted in English novels.

A comparative analysis of the techniques employed by the researcher and the two other professional translators in providing English equivalents to the undocumented IFETs in the 5 selected dictionaries were also carried out as a final step in the research process.

A challenge faced in the research process was getting experienced Arabic-English translators to fulfill the final step. Despite the endeavor of the researcher to obtain proposed translations of the undocumented IFETs, requests for assistance which were sent to many people through translators' WhatsApp groups and direct correspondence with Islamic finance postgraduates who have a good work experience were declined. The refusal could have been due to the complex nature of the terms that posed impediments to identify potential English equivalents. Then, the researcher resorted to send the list of undocumented IFETs together with their definitions to the Translation Unit in Sana'a University on 12th December 2019. After some correspondences that went back and forth, the Translation Unit apologized for not translating the list. A copy of the apology is attached in the Appendices. After that, an Islamic translator and interpreter, called Abdulaziz Ateik, was requested to propose English equivalents for the same list. He submitted the translation on the 29th December 2019. Later, the researcher contacted Dr Mujeeb Qasem to perform the same task in his capacity as a translator. He was kind enough to email the translation on the 4th of January, 2020. Neither of the translators knew that the other was given the same list of IFETs. This guaranteed zero communication between them which was important to ascertain that each provided their very own translations of the IFETs undocumented in the five selected dictionaries.

3.5.1 Random Sampling of DFETRJ

The number of Arabic terms in DFETRJ is 993, which demands a lot of work that is beyond the scope of this thesis. To limit the number, the researcher needed to create a sufficient, fair, impartial sample that reflects the entries. It should be large enough to ensure that the results of a survey or experiment are statistically significant and that any conclusions drawn from the data can be considered reliable. According to Conroy and Alreck, usually ten percent of the community is a good maximum sample size under the condition the number of the sample constituents never exceed 1000 (Alreck et al., 1995; Conroy, 2015) . Accordingly, the community of terms found in the studied monolingual dictionary is 993, so 10% is 99.3 units, but this is impossible. So, 100 terms is a good sample size for the current study.

To do so, the researcher made use of 365 Microsoft Office Excel. In an Excel sheet, a Serial Number column that runs from 1 to 993 was created. In the next column, all the entries from the dictionary were keyed in. The diacritic marks were maintained to reflect the correct pronunciation and help to discriminate meanings. For the purpose of creating a sample, two Excel functions were applied separately. The first function, that is, `RANDBETWEEN`, helped to return "a random integer number between the numbers you specify" (Office). As shown by the description of the function, only numbers were dealt with. The steps were as follows:

1. The population (herein the DFETRJ entries) was defined as the range.
2. The `RANDBETWEEN` function was inserted in a new cell. The syntax of the function is as follows:

- i. `Randbetween(bottom;top)`

where the bottom integer and the top integer reflected the number of entries;
from 1 to 993.

Automatically, a random number was chosen.

After creating the 100 random numbers, the second function, i.e., VLOOKUP, was used to insert the DFETRJ entries as follows:

3. In the adjacent cell, the VLOOKUP function was inserted to find the term associated with the number generated by the RANDBETWEEN function in the new cell.

The syntax of the VLOOKUP function is as follows:

(value; column number; exact match)

Value refers to the generated number, column number is the serial number, and exact match is the term matching the generated number.

4. The process could be automatically repeated by the two functions in the cells mentioned to produce 100 randomly selected terms.

After creating the sample, a new worksheet was created for the purpose of this study. Then, the sampled entries were inserted into the worksheet. Each entry was categorized to show whether it was a noun or a noun phrase since translation techniques applied to render them might differ. Next, the transcription of each entry to reflect its pronunciation was completed. The specialized sense of each entry was translated word for word, where possible. Then, a thematic classification was carried out to put entries into groups, for instance, terms of money and currency, wealth and poverty, and so on. As DFETRJ provided synonyms that were used by other school of thoughts, a column was created for this. Then, antonyms and their meanings were added into two more columns of the worksheet.

3.5.2 Semantic Fields

The IFETs in DFETRJ belong to a variety of themes, each of which contains a number of terms that share the same semantic field. For example, by poring over the

dictionary, terms pertaining to measures, wages, money, agency, and so on could be identified and categorized. Such categorizations might help the researcher to observe how translation techniques are applied to terms related to the same theme. According to Ash-Shay'a (2004), twenty semantic fields are identified and described. They are as follows:

1. Sale and purchase
2. Money and currency
3. Income and public treasury resources
4. Measures and volumes
5. Wages and hires
6. Liabilities and rights
7. Donations and alms
8. Wealth and poverty
9. Slavery and emancipation
10. Agency and authorization
11. Fines and financial penalties
12. Earning and work
13. Spending and dissipation
14. Luck and lot
15. Possession and ownership
16. Sharing and combination
17. Loss and damage
18. Personal affairs
19. Generosity and meanness
20. Treachery and loyalty

Ash-Shay'a's study deals with the finance and trade terms (FTs) existing in prophetic traditions scattered in the Hadeeth books (Ash-Shay'a, 2004). The terms are investigated in light of the semantic, morphological, and lexicographic facets in order to attempt to build a linguistics-based FTs dictionary where entries are arranged alphabetically according to the principles of Arabic lexicography. Then, the FTs are classified into twenty semantic fields in which each set of terms share a common core meaning.

These twenty themes or semantic fields are utilized for the categorization of the IFETs in the current study. Each term in the sampled entries was examined to determine the semantic fields it belonged to. It must be pointed out that the whole spectrum of these semantic fields might not be reflected in the sampled entries and in case some of the IFETs do not fit under any of the fields listed above, the researcher resorted to creating other thematic categories.

3.5.3 Translation Techniques

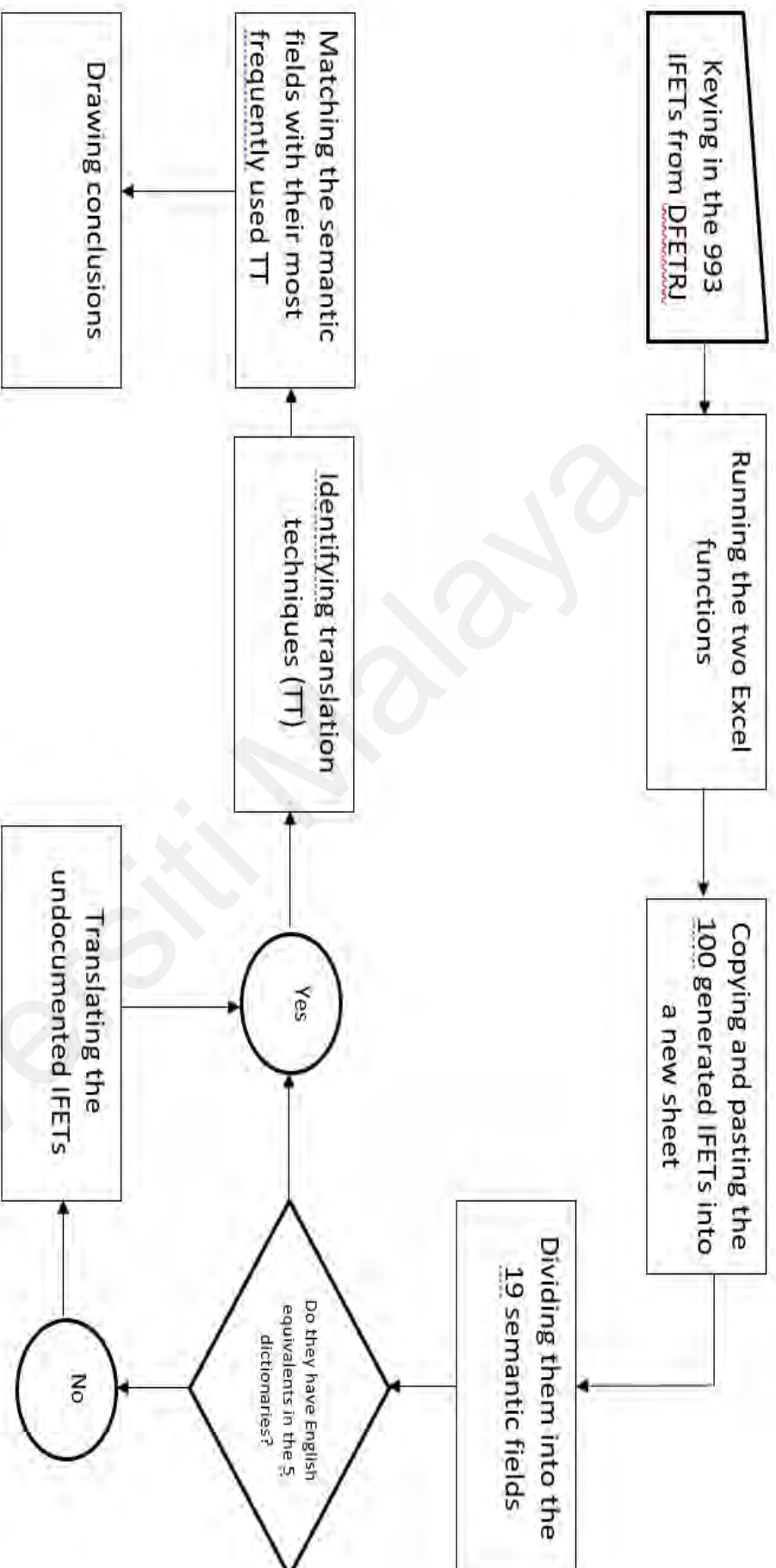
Following the creation of the worksheet with the sampled entries, more columns were created to allow the insertion of equivalents from the five selected dictionaries and the insertion of the translation techniques employed for the English equivalents. The analysis of the translation techniques as suggested by Mona Baker (2018) and other researchers used in all the five selected dictionaries was based on the four levels aforementioned.

3.5.4 A Summary of the Analysis Procedures

1. Once the worksheet had all the entries of the two sources, both primary and secondary, the semantic fields of the monolingual IFETs was carried out. This was done to answer the first research question which is about the identification of the semantic fields that the selected IFETs belong to.
2. Each DFETRJ entry belonging to the same semantic field was examined in line with the translation techniques employed to render the IFETs. This relates to answering the second research question which is concerned with the prevalence of translation techniques to render the selected IFETs.
3. Steps 2 and 3 were repeated for all paper and online dictionaries.
4. A comparison of the translation techniques used in the five dictionaries within each semantic field was carried out. The results of this comparison was used to identify whether there are specific translation techniques more suited for providing English equivalents for certain semantic categories.
5. Each entry with no English translation in the five dictionaries understudy was inserted in a separate sheet. Based on the analysis of the translation techniques in connection with the semantic fields, the researcher endeavored to put forward a technique to render each term effectively.

6. Finally, two Arab lexicographers were asked to suggest English equivalents to all entries with no English translations in the selected dictionaries. Their suggestions were also investigated and compared to draw conclusions on translation techniques that are frequently employed and the effectiveness of these techniques. Steps 5 and 6 were carried out to answer research question 3:
add RQ3 here.

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Flowchart of the Research Procedures

CHAPTER 4: DATA ANALYSIS AND FINDINGS

4.1 Introduction

This chapter provides a detailed quantitative and qualitative analysis of the data. The first phase of analysis involves the identification of the semantic fields of 100 IFETs extracted from Hammad's *Dictionary of Financial and Economic Terms in the Register of Jurists* (DFETRJ). After identifying the related semantic fields, the second phase of analysis will be carried out to list out the translation techniques used to translate the 100 IFETs in the selected five dictionaries, utilizing the translation technique model developed in the previous chapter. Next, the translation techniques used within each semantic field will be compared and contrasted accordingly. Then translation techniques which are suitable to render the undocumented IFETs in the selected dictionaries will be put forward by the researcher. This will be followed by translations provided by two lexicographers/translators with expertise in fiqh for the undocumented IFETs which will be compared with the researcher's own translation to discuss the range and suitability of the translation techniques employed.

4.2 Semantic Fields

As known, lexemes never exist in isolation, and they are better understood in terms of interrelationship with each other. The lexemes referring to the objective world such as chairs and tables etc., may be grouped into hundreds of semantic fields. Each semantic field is headed by a general word that is referred to as an archilexeme, or a headword, generic term, or superordinate (Coseriu & Geckeler, 1981; Lehrer et al., 2012; Nida, 2000).

In specialized disciplines, the number of semantic fields seems definite and precise, that is, they are less diversified. Their meaning is characterized in terms of the specialization they serve in as communication-specific tools. Additionally, the semantic

fields provide an amenable way to collect, classify, and analyze the seemingly unstructured lexicon in the semantic space. All linguistic units that share semantic features in order are put next to each other. For example, the semantic field of the lexeme 'lending' includes *loan*, *lend*, *advance*, and *accommodate with*. Despite this fact, the semantic fields of one language differ from those of another language, leading to a semantic field gap. Such a gap is felt in the absence of documented lexemes in bilingual dictionaries or when translators encounter such gap difficulties.

The Muslim society illustrates types of financial and economic activities that have existed for centuries. All linguistic terms related to these activities are worth being scrutinized and investigated under potentially proper semantic fields. The current study endeavors to shed light on a complex of IFETs that may be categorized under the foregoing semantic fields.

IFETs are part of the Sharia terms connected with the daily lives of Muslims. Since Islamic banking services and products target non-Muslims, the intrinsically linguistic units related to these services and products are of significance to people regardless of their religion. Due to the broad nature of IFETs, some are used in finance and economy with different meanings. The word *contract*, for example, belongs to the two preceding domains; it, in spite of its semantic content, is viewed differently- financially and economically.

To answer the first question of the study, the 100 terms extracted from the list of all the entries in DFETRJ were examined under the twenty semantic fields suggested by Ash-Shya'a (2004). The results were as follows:

No	Semantic Fields	No of IFETs	IFETs
1	sale and purchase	23	<i>iqtisār</i> (اقتِصَار), <i>aqtiwā'</i> (اقتِوَاء), <i>albay'u alġabry</i> (الْبَيْعُ الْجَبْرِي), <i>albay'u bilānmudaġ</i> (بِالْأَنْمُودَج), <i>alribā alḥukmy</i> (الرِّبَا الْحُكْمِي), <i>ašsirā'u lā širā'i alġyr</i> (الشِّرَاءُ عَلَى شِرَاءِ الْغَيْرِ), <i>āswāq</i> (أَسْوَاق), <i>bay'u al'rāyā</i> (بَيْعُ الْعَرَائِيَا), <i>bay'u alnasy'h</i> (بَيْعُ النَّسِيئَةِ), <i>tangyzyz</i> (تَنْجِيز), <i>tandyd</i> (تَنْضِيض), <i>tawaruq</i> (تَوْرُق), <i>hiyāru al'ayb</i> (خِيَارُ الْعَيْبِ), <i>dilālāh</i> (دِلَالَةٌ), <i>saqqaṭ</i> (سَقَاط), <i>sallam</i> (سَلَم), 'ayb (عَيْب), <i>muhāḍarah</i> (مُخَاضِرَةٌ), <i>muwāṭabah</i> (مُؤَاثَبَةٌ), <i>mīrah</i> (مِيرَةٌ), <i>mabiy'</i> (مَبِيْع), <i>waks</i> (وَكْس), <i>ribā albuyu'</i> (رِبَا الْبُيُوع)
2	money and currency	3	<i>almālu alḥlālu almuḥṭaliṭu bilḥarām</i> (الْمَالُ الْحَلَالُ الْمُخْتَلِطُ بِالْحَرَامِ), <i>zuyūf</i> (زُيُوف), <i>naḍḍ</i> (نَضْن)
3	income and public treasury resources	2	<i>ḥarāġ</i> (خَرَاَج), <i>nā'ibah</i> (نَائِبَةٌ)
4	measures and volumes	3	<i>ta'dīl</i> (تَعْدِيل), <i>ṭi'f</i> (ضِعْف), <i>wadīfah</i> (وَدِيفَةٌ)
5	wages and hires	7	<i>irtizāq</i> (اِرْتِزَاق), <i>al'igārtu almunġaza</i> (الْإِجَارَةُ الْمُنْجَزَةُ), <i>ġu'l</i> (جُعَل), <i>igāratu dḍimmah</i> (إِجَارَةُ الدِّمَّةِ), <i>inzāl</i> (انْزَال), <i>umālah</i> (عُمَالَةٌ), <i>quwwah</i> (قُوَّة)
6	rights and liabilities	10	<i>ittihadu dḍimmah</i> (اِتِّحَادُ الدِّمَّةِ), <i>i'tiyād</i> (اِعْتِيَاذ), <i>iktināz</i> (اِكْتِنَاز), <i>alḥāġatu alāšlyh</i> (الْحَاجَةُ الْأَصْلِيَّةُ), <i>daynu aššihḥah</i> (دَيْنُ الصِّحْحَةِ), <i>addaynu alda'tf</i> (الدَّيْنُ الضَّعِيفِ), <i>addaynu almuwattaq</i> (الدَّيْنُ الْمُوْتَقِّ), <i>takāful</i> (تَكَاْفُل), <i>ġizyah</i> (جِزْيَةٌ), <i>ziyādah</i> (زِيَادَةٌ)
7	donations and alms	5	<i>tasbīl</i> (تَسْبِيل), <i>taulīġ</i> (تَوَلِيْج), <i>raḍḥ</i> (رَضَخ), <i>suknā</i> (سُكْنَى), <i>samāḥah</i> (سَمَاحَةٌ)
8	wealth and poverty	0	
9	slavery and emancipation	0	
10	guarantee and authorization	4	<i>alwikālatu addauriyyah</i> (الْوَكَالَةُ الدَّوْرِيَّةُ), <i>ḍamānu alḥusrān</i> (ضَمَانُ الْخُسْرَانِ), <i>ḍamānu alġurūr</i> (ضَمَانُ الْغُرُورِ), <i>kafāltu al'ayni almaḍmūn</i> (كَفَالَةُ الْعَيْنِ الْمُضْمُونَةِ)
11	finances and financial penalties	0	
12	earning and work	2	<i>sā'</i> (سَاع), <i>barṭīl</i> (بُرْطِيل)
13	spending and dissipation	0	
14	luck and lot	0	
15	possession and ownership	8	<i>ibtizāz</i> (اِبْتِزَاز), <i>iḥtišāš</i> (اِحْتِشَاش), <i>al'arḍu almatrūkah</i> (الْأَرْضُ الْمَتْرُوكَةُ), <i>al'irqu azālim</i> (الْعِرْقُ الظَّالِم), <i>igār</i> (إِغَار), <i>salab</i> (سَلَب), <i>ṣayd</i> (صَيْد)

No	Semantic Fields	No of IFETs	IFETs
			<i>nahha</i> (نَحَّة)
16	sharing and combination	7	<i>alširkatu alğabriyyah</i> (الشَّرِكَةُ الْجَبْرِيَّةُ), <i>almālu almuštarak</i> (الْمَالُ الْمُشْتَرَكُ), <i>šarikatu al'ibāhah</i> (شَرِكَةُ الْإِبَاحَةِ), <i>šarikatu al'aqdām</i> (شَرِكَةُ الْأَقْدَامِ), <i>šarikatu ddalālīn</i> (شَرِكَةُ الدَّلَالِينَ), <i>mufāšalah</i> (مُفَاصَلَةٌ), <i>munāhada</i> (مُنَاهَدَةٌ)
17	loss and depreciation	3	<i>halāk</i> (هَلَكَ), <i>istihlāk</i> (إِسْتِهْلَاكٌ), <i>almālu alistihlāk</i> (الْمَالُ الْإِسْتِهْلَاكِي)
18	personal affairs	5	<i>āshābu alfurūd</i> (أَصْحَابُ الْفُرُودِ), <i>qismatu alqadā'</i> (<i>al'igbār</i>) (الْقِسْمَةُ الْقَضَاءِ (الْإِجْبَارِ)), <i>qisamatu ttrādī</i> (قِسْمَةُ التَّرَاضِي), <i>mawārīt</i> (مَوَارِيثُ), <i>nafaqah</i> (نَفَقَةٌ)
19	generosity and meanness	0	
20	Treachery and loyalty	6	<i>almukkāriyu almuflis</i> (الْمُكَّارِيُّ الْمُفْلِسُ), <i>Ihfār</i> (إِحْفَارٌ), <i>ri'ayah</i> (رِعَايَةٌ), <i>gīš</i> (غِشٌّ), <i>wadī'ah</i> (وَدِيْعَةٌ), <i>wirāt</i> (وِرَاطٌ)
TOTAL		88	

Table 1: Semantic Fields of IFETs

As illustrated by Table 1, 88 of the total number of terms fit under the 20 semantic fields while 12 entries from the 100 samples did not belong to any of the foregoing semantic fields. To address this gap, the researcher in collaboration with an IIUM researcher, who possesses a PhD degree in Islamic finance, devised five extra semantic fields. This was not a difficult task since Islamic books on trade and finance are usually divided into chapters, each of which deals with one topic. The process began by studying the definition of each of the 12 terms and this was followed by a link being established between each of the terms and the topics of Islamic *fiqh* and financial domains. The results were as follows:

No	Semantic Field	No. of IFETs	IFETs
1	Contract	6	<i>infisāh</i> (إِنْفِسَاخٌ), <i>huqūqu al'aqd</i> (حُقُوقُ الْعَقْدِ), <i>risālah</i> (رِسَالَةٌ), <i>šūriyyah</i> (صُورِيَّةٌ), <i>qdu almuwālāh</i> (قَدُّ الْمَوَالِةِ), <i>kumbiyālah</i> (كُمْبِيَالَةٌ)
2	Provisions and Conditions	3	<i>alšarṭu alğazā'ī</i> (الشَّرْطُ الْجَزَائِي), <i>āhilliyyah</i> (أَهْلِيَّةٌ), <i>inšāf</i> (إِنْصَافٌ)
3	Disputes	1	<i>maḥḍar</i> (مَحْضَرٌ)

4	Ethics	1	<i>hisbah</i> (حِسْبَة)
5	Rulings	1	<i>saddu ḍdra`i`</i> (سَدُّ الدَّرَائِعِ)
TOTAL		12	

Table 2: Additional Semantic Fields of IFETs

The analysis of the 100 randomly selected IFET samples from DFETRJ illustrated the existence of 19 semantic fields. One-word terms constituted 63% of the sample, while the number of collocations amounted to over a third of the sample or 37%. Additionally, the largest semantic field for IFETs consisted of 23 terms, while the smallest consisted of one term: There were three one-word sub-fields in the sampled IFETs. In regard to the collocations, two-word terms attained 33, three-word terms 2, and four-word terms 2. The sampled IFETs also included two modern terms *alšarṭu* (الشَّرْطُ الْجَزَائِي) and *kumbiyyālah* (كُفَيْيَالَة). More-than-one-word terms are sometimes studied under collocations or compound structures. If they are compounds, they are found under a headword, whereas if they are compound structures, they are studied under “part of the headword of the modifier of the compound (Tercedor et al., 2012a. P18). That is to say that different lexicographers have different word order for such entries.

The two tables above displayed the possibility of placing IFETs into categories, each of which contained semantically related terms. The size of each semantic field differed significantly, dependent on the importance of the semantic field in day-to-day dealings. For example, the Purchase and Sale domain had the largest number of lexemes. All in all, the semantic fields reflect the paradigmatic relations which could be also utilized to encompass further terms. The next section will analyze and discuss the translation techniques used for each of the 100 samples in the five selected dictionaries. The samples will be analyzed within the semantic categories that they fall under.

4.3 Translation Techniques

Subsequent to the creation of the worksheet of the sampled entries, more columns were created to allow for the insertion of equivalents taken from the five selected dictionaries for this study and the insertion of the employed translation techniques. At first, the researcher planned to work on the said specialized dictionaries in order to study the similarities and differences of the used techniques. Likewise, the analysis of the general dictionary equivalents and their techniques was conducted. Finally, the entries from the online dictionaries had the same treatment. The analysis of the translation techniques was based on the model adopted in the preceding chapter.

4.3.1 Analysis of the specialized dictionaries, DILT (1988) and ISRA (2010)

The two specialized dictionaries used in the current study were DILT (1988) and ISRA Compendium (ISRA) (2010). They were considered specialized since the targeted audience of the two dictionaries were primarily *fiqh* specialists and academicians. As a result, most, if not all, IFETs might be thought to exist therein. One would naturally expect specialized dictionaries like DILT and ISRA to contain more IFETs than general dictionaries owing to the fact that IFETs are fixed terms and neologisms are the exception and not the rule in specialized dictionaries. However, the first analysis of identifying the selected 100 IFETs in these two dictionaries proved the case to be opposite to the expectation. While DILT had only 45 terms, that is, 45% of the selected IFETs as part of its entries, ISRA had one more at 46, that is, 46%. In other words, more than 50% of the samples were not included in either of these specialized dictionaries. This is presented in Figure 4 below.

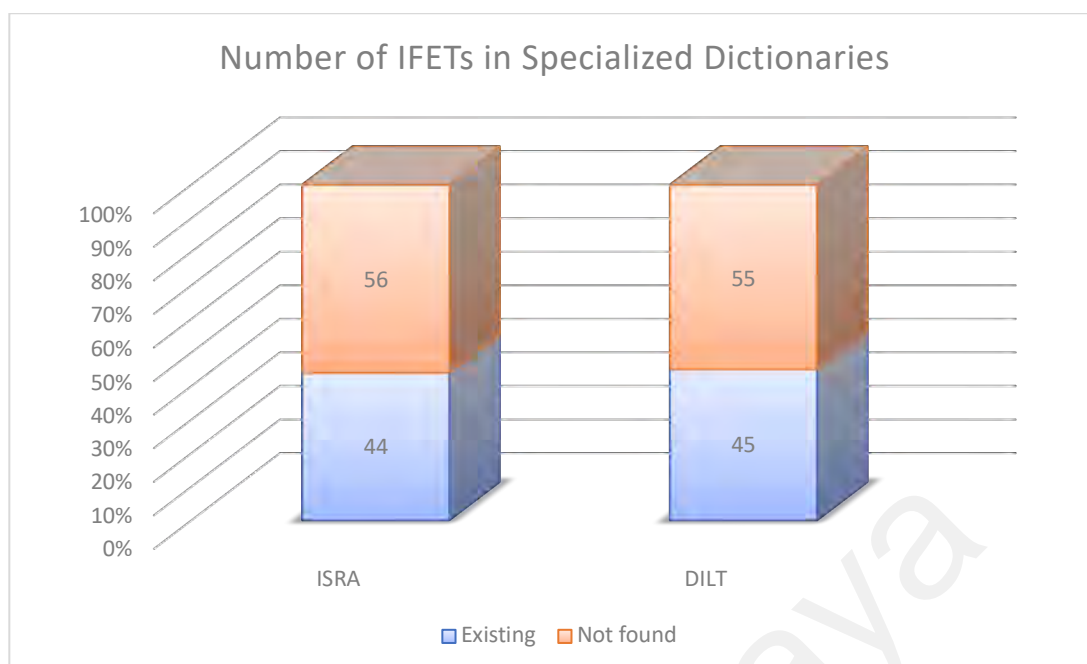


Figure 4: IFETs in the Specialized Dictionaries

Next, the 45 items identified in DILT and 46 in ISRA have been analyzed for the semantic fields each belong to and the techniques used and their frequency by the lexicographers of the two dictionaries in rendering these items into English. Table 3 below shows the results of the analyses.

Semantic Fields	Frequency of Translation Techniques Used in...	
	ISRA (2010)	DILT (1988)
Treachery and loyalty	Paraphrase (1)	Superordinate (1)
	Synonym (2)	Mixed technique (2)
	Subordinate (1)	
Contract	Subordinate (1)	Subordinate (1)
	Synonym (3)	Synonym (2)
Dispute	Subordinate (1)	Mixed technique (1)
Donations and alms		Mixed technique (2)
		Subordinate (2)
Earning and work		Mixed technique (1)
		Synonym (1)
Ethics		Mixed technique (1)
Guarantee and authorization		Paraphrase (1)
Income and public treasury resources		Mixed technique (1)

Semantic Fields	Frequency of Translation Techniques Used in...	
	ISRA (2010)	DILT (1988)
Loss and depreciation	Synonym (3)	Synonym (2)
Measures and volumes	Synonym (1)	Mixed technique (1)
	Subordinate (1)	
Money and currency	Loan translation (1)	superordinate (1)
	Synonym (1)	Subordinate (1)
Personal affairs	Subordinate (1)	Mixed technique (1)
Possession and ownership		Mixed technique (2)
		Subordinate (1)
Provisions and conditions	Synonym (2)	Synonym (1)
	Subordinate (1)	
Rights and liabilities	Synonym (1)	Superordinate (2)
	Superordinate (1)	Subordinate (1)
Ruling	Loan translation (1)	paraphrase (1)
Sale and purchase	Synonym (6)	Synonym (5)
	Subordinate (1)	Subordinate (2)
	Paraphrase (3)	Paraphrase (3)
	Definition (1)	Definition (1)
	Loan translation (2)	Loan word (1)
Sharing and combination	Loan translation (2)	
	Synonym (1)	
	Definition (1)	
	Paraphrase (1)	
Wages and hires	Paraphrase (3)	Paraphrase (1)
	Subordinate (1)	Mixed technique (1)
	Synonym (1)	Synonym (1)

Table 3: Semantic Fields and Translation Techniques Used in Specialized Dictionaries

It is evident from Table 3 that only four semantic fields have the same number of entries with their English equivalents in the two dictionaries, namely, Dispute (1 each), Money & Currency (2 each), Personal Affairs (1 each), and Ruling (1 each). This is expected since they are specialized dictionaries about the same subject matter. Furthermore, the two dictionaries showed semantic fields with no entries. For example, six semantic fields in ISRA consisted of no entries for the following semantic fields: Donations & Alms, Earning & Work, Ethics, Guarantee & Authorization, Income & Public Treasury Resources, and Possession & Ownership. In comparison, DILT had

only one semantic field with no entries, that is, Sharing & Combination. Thus, it is clear that DILT is more reliable to search for IFETs than ISRA.

As obvious in Table 3, all semantic fields, except for Contract and Loss & Depreciation, were composed of various translation techniques employed to render IFETs. ISRA and DILT made use of synonyms to provide equivalents in the semantic field of Loss and Depreciation, 3 and 2 respectively. Similarly, the semantic field of Contract, both dictionaries employed the technique of subordinate once, while they used the technique of synonym to provide equivalents for three IFETs in ISRA, and two IFETs in DILT. As regards to the semantic field of Sale and Purchase, the two dictionaries virtually utilized the same translation techniques, that is, synonym, paraphrase, subordinate, and definition. They disagreed in the technique of loan translation, utilized by ISRA, and loan word, utilized by DILT. The other semantic fields employed varied translation techniques.

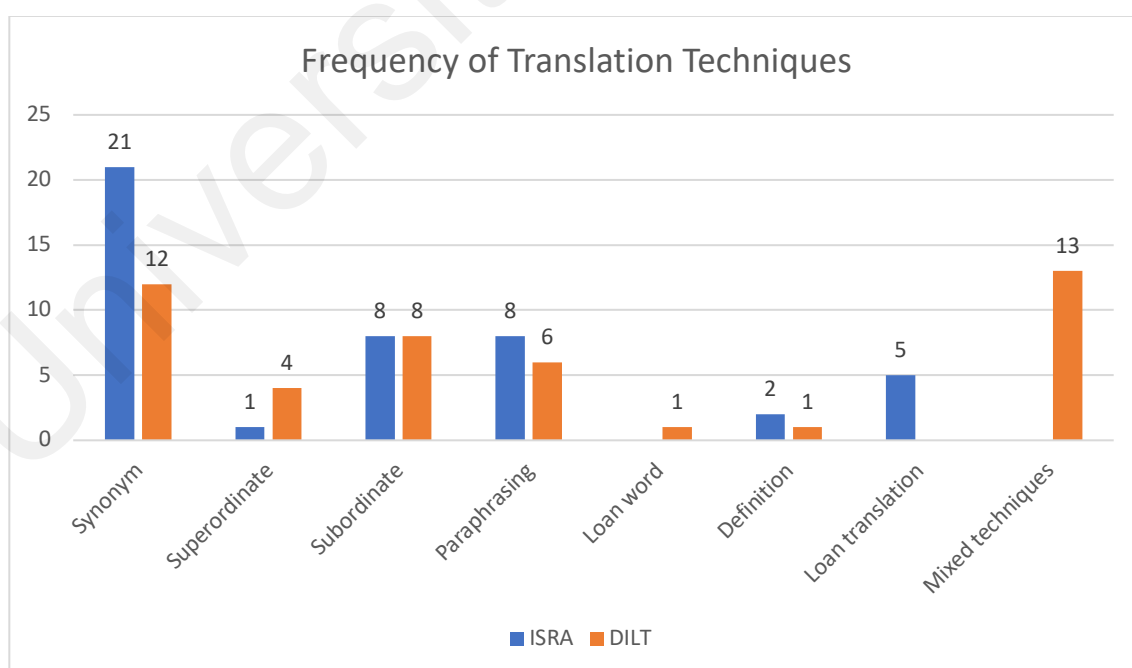


Figure 5: Frequency of Translation Techniques Used in the Specialized Dictionaries

The third level of analysis concerned the translation techniques used in the specialized dictionaries to render the Arabic IFETs into English. As illustrated by Figure 2, some translation techniques, namely, synonyms, subordinates, paraphrase, and definitions, were employed by the two dictionaries. The use of synonyms as a translation technique reached the highest frequency with 33 equivalents in totality. The number of synonyms in ISRA was almost twice as many as those in DILT, 21 and 12 respectively. The use of subordinates accounted for the second highest frequency, 8 each. The use of paraphrase constituted the third highest frequency, 8 in ISRA and 6 in DILT. Both specialized dictionaries employed the superordinate technique: ISRA once, DILT four times. The least used technique by both dictionaries was the definition technique, twice in ISRA and once in DILT.

On the other hand, each dictionary made use of certain techniques to put forward equivalents. For example, ISRA employed the use of loan translation to render 5 IFETs into English. Unlike ISRA, DILT made use of three other techniques to render IFETs into English: The highest employed technique was the mixed technique, accounting for 13 uses; and the least used technique was the loan word technique, with only one use. Lastly, the only translation technique the two dictionaries made no use of was the use of antonyms.

4.3.2 Al-Mawrid

The general dictionary used in the study was the *Modern Arabic-English Dictionary*, widely known as Al-Mawrid by Rohi Baalbaki (2009). It appeared to be one the most frequently consulted dictionary by translators and learners. Since its first publication, the dictionary witnessed a number of editions, the latest of which was the 23rd edition in 2009. Specialized dictionaries are characterized by taking care of semantic precision, but they may provide “varied translations of the same term as if they were all

synonyms” (Mateo, 2014, p. 12). In the case of general dictionaries, it is also expected to have one-to-many equivalents in the form of superordinates and subordinates to offer a wide choice of equivalents that may suit the TT. The analysis of the sampled IFETs in Al-Mawrid indicated the existence of just less than a third of the sampled 100 IFETs, with only 29 entries.

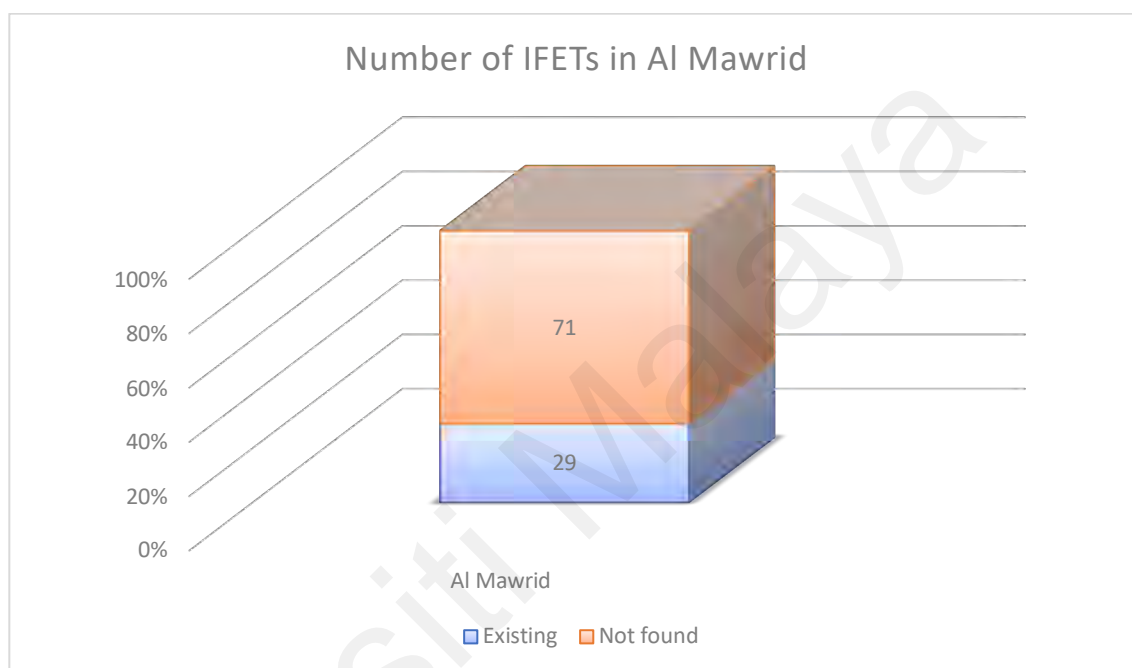


Figure 6: The Number of IFETs in Al-Mawrid

Semantic Fields	Frequency in Al-Mawrid
Treachery and loyalty	Mixed technique (3)
Contract	Mixed technique (1)
Dispute	Mixed technique (1)
Donations and alms	Mixed technique (1)
Earning and work	Synonym (1)
Ethics	0
Guarantee and authorization	0
Income and public treasury resources	Mixed technique (1)
Loss and depreciation	Mixed technique (2)
Measures and volumes	Mixed technique (1)
Money and currency	0
Personal affairs	Mixed technique (1)
	Synonym (1)

Possession and ownership	Mixed technique (3)
Provisions and conditions	Mixed technique (1)
Rights and liabilities	Mixed technique (3)
Ruling	0
Sale and purchase	Mixed technique (5)
	Synonym (3)
Sharing and combination	0
Wages and hires	Mixed technique (1)

Table 4: Semantic Fields and Translation Techniques Used in Al-Mawrid

The second level of analysis of equivalents in Al-Mawrid was relevant to the semantic fields. The semantic fields of *Ethics, Guarantee & authorization, Money & currency, Ruling, and Sharing & Combination*, had no entries. With regard to semantic fields with entries, the dictionary made use of two translation techniques, i.e., mixed technique and synonym technique, to provide equivalents for IFETs; however, it was evident that the majority of semantic fields were rendered with the mixed translation technique to render Arabic IFETs into English. Having said that, the semantic field of Earning and Work incorporated one term translated with a synonym, while the semantic field of Personal Affairs was made of two terms, one of which was rendered using a synonym. In addition, 3 out of 8 terms in the semantic field of Sale and Purchase were translated using synonyms.

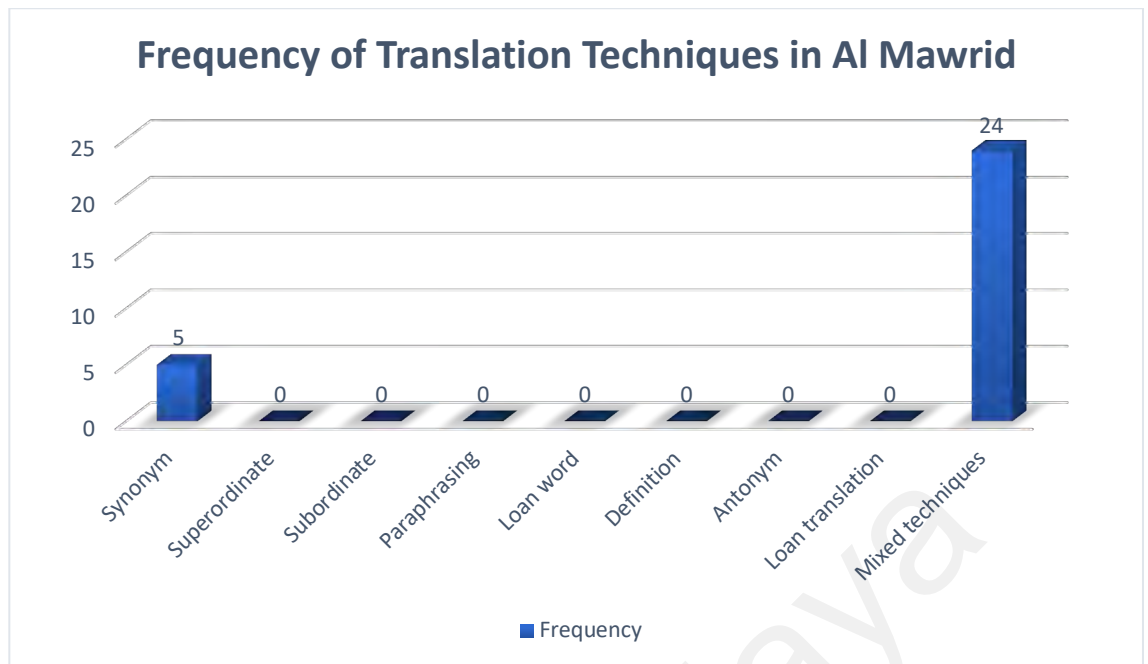


Figure 7: Frequency of Translation Techniques Used in Al-Mawrid

The third level of analysis pertained to the translation techniques used in Al-Mawrid to translate the Arabic IFETs into English. As illustrated by Table 5, two translation techniques, that is, the use of synonym, and mixed technique, were utilized to render the IFETs. The use of mixed technique obtained the highest frequency, with 24 times. The use of synonyms as a translation technique constituted the second highest frequency with 5 equivalents.

4.3.3 Online dictionaries

The current study employed two online dictionaries, Almaany.com (Almaany) and Glosbe.com (Glosbe), to conduct the analysis of dictionary-used techniques to render the selected IFETs from DFETRJ. Since these online dictionaries have no concerns related to space or price, they generally list more entries and more senses to each entry than paper dictionaries. The great advantage of online dictionaries is the possibility to

provide original documents as well as their translations, that is, translation memories or contextual examples. These dictionaries have the merit of being updated at any time.

In light of the current IFETs, both online dictionaries, Almaany and Glosbe, provided entries for 35 and 30 items respectively. The reason why Almaany listed more IFETs than Glosbe could be attributed to the fact that Almaany has the option to search words or phrases in *Islamic English Arabic Terms Dictionary* as well as in other dictionaries.

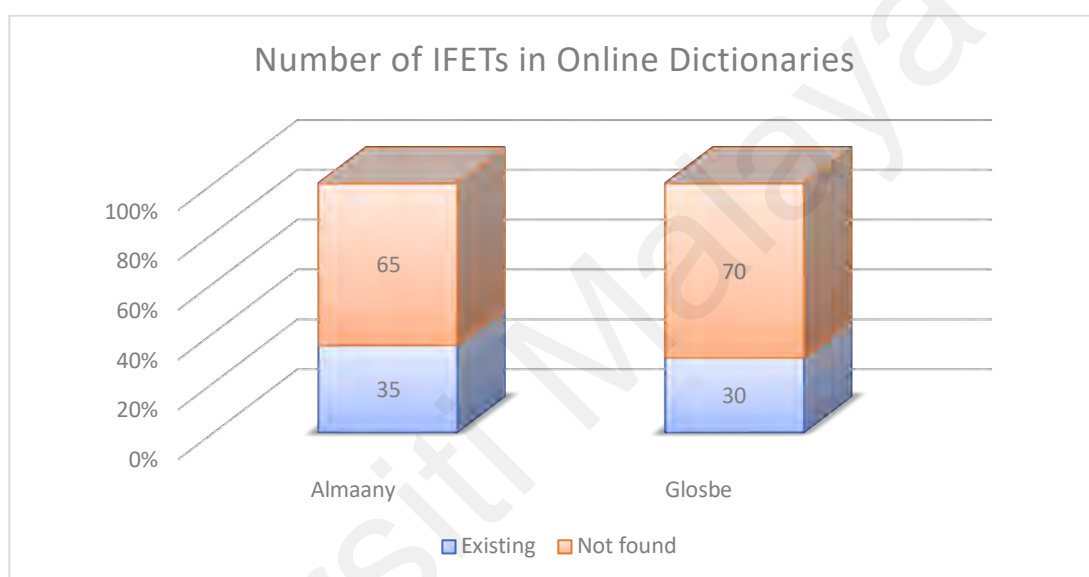


Figure 8: IFETs in the Online Dictionaries

Semantic Fields	Frequency in	
	Almaany	Glosbe
Treachery and loyalty	Mixed technique (3)	Mixed technique (3)
Contract	Mixed technique (1)	Mixed technique (2)
Dispute	Mixed technique (1)	Mixed technique (1)
Donations and alms	Mixed technique (2)	Mixed technique (1)
Earning and work	Mixed technique (1)	Mixed technique (1)
Ethics	Mixed technique	

Semantic Fields	Frequency in	
	Almaany	Glosbe
	(1)	
Guarantee and authorization	0	0
Income and public treasury resources	Mixed technique (1)	0
Loss and depreciation	Mixed technique (2)	Mixed technique (2)
		Superordinate (1)
Measures and volumes	Mixed technique (1)	
Money and currency	Mixed technique (1)	
Personal affairs		Mixed technique (2)
		Synonym (1)
Possession and ownership	Mixed technique (3)	Mixed technique (1)
		Synonym (1)
		Subordinate (1)
Provisions and conditions	Mixed technique (1)	Mixed technique (3)
	Synonym (1)	
Rights and liabilities	Mixed technique (5)	Mixed technique (1)
		Synonym (1)
		Subordinate (1)
Ruling	Definition (1)	Paraphrase (1)
Sale and purchase	Mixed technique (3)	Mixed technique (2)
	Synonyms (3)	Synonym (1)
	Loan word (1)	
	Superordinate (1)	
Sharing and combination		Mixed technique (1)
Wages and hires	Mixed technique (2)	Mixed technique (1)
		Subordinate (1)

Table 5: Semantic Fields and Translation Techniques Used in the online Dictionaries

The second level of analysis of equivalents in the two online dictionaries concerned the semantic fields. As exemplified by Table 8, one semantic field, Guarantee and

Authorization, had no equivalents to render its four IFETs. In contrary, the other semantic fields made use of the translation techniques to render its terms. It was also obvious that the most frequently used translation technique was the mixed technique. The semantic fields in both dictionaries that utilized only the mixed technique were 5, while those which used the mixed technique and other translation techniques were 6. Furthermore, there were semantic fields in each dictionary that separately made use of only the mixed technique: 4 semantic fields in Almaany and 2 semantic fields in Glosbe. In contrast, the only semantic field in both dictionaries that did not employ the mixed technique was Ruling: Almaany resorted to the use of definition, while Glosbe had recourse to the use of paraphrase.

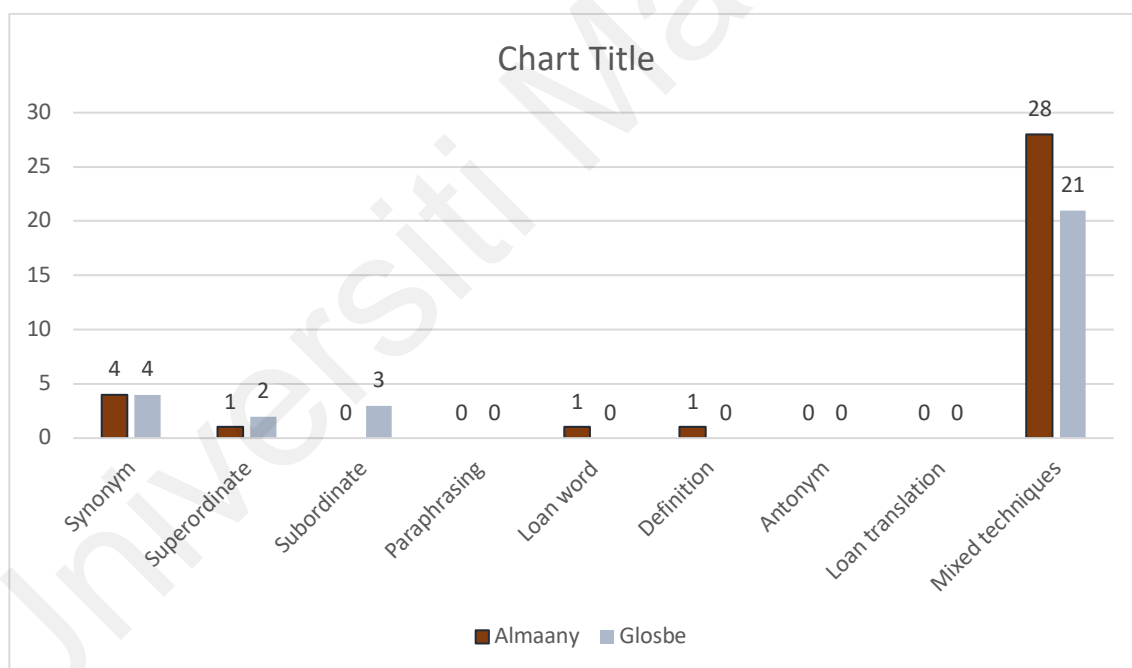


Figure 9: Frequency of Translation Techniques Used in the Online Dictionaries

The third level of analysis revolved around the translation techniques used in Almaany and Glosbe to render the Arabic IFETs into English. Figure 6 displayed that the translation technique with the highest frequency was the mixed technique, with just

49 times. The technique was used by Almaany more than Glosbe by 7 times. The second highest used translation technique was the use of synonymy: each dictionary used it four times. Both dictionaries employed the technique of superordinate: Almaany once, but Glosbe twice. Then each dictionary made use of other techniques separately. Glosbe put subordinate to use to render 3 IFETs, while Almaany employed the techniques of loan word and definition to render 2 IFETs.

To conclude, in the pursuit to answer RQ2, the analysis of the translation technique frequencies in the selected five dictionaries has been done to determine which translation technique is with the highest frequency and which one is with the lowest. The most used translation technique indicates what lexicographers or translators see as the best one to convey the meaning of IFETs into English. With reference to the analysis, the translation technique with the highest frequency is the mixed technique (86 times), which is not surprising since a lexicographer collects two or more equivalents to reflect all the senses of the Arabic term. In other words, this technique helps translators and other people to comprehend the denotative and connotative meanings of the IFETs. Although the commonly held view of specialized dictionaries is to avoid the use of this technique since they prefer to provide direct equivalents for the purpose of standardization (Cabr , 1999). The occurrence of this technique in ISRA is zero, but in DILT it is 13. The use of synonym has ranked the second most used translation technique, with almost half the frequencies of the mixed technique, 86 times. The overwhelming majority of the frequencies of this technique belongs to the specialized dictionaries, with half the frequencies. The other dictionaries have a frequency that range from 4 to 5 times. The third and fourth most frequently used techniques are the use of subordinates and paraphrases, 19 and 14 times, respectively. The other

techniques demonstrate a frequency from 2 to 7, except the technique of antonym which records zero use.

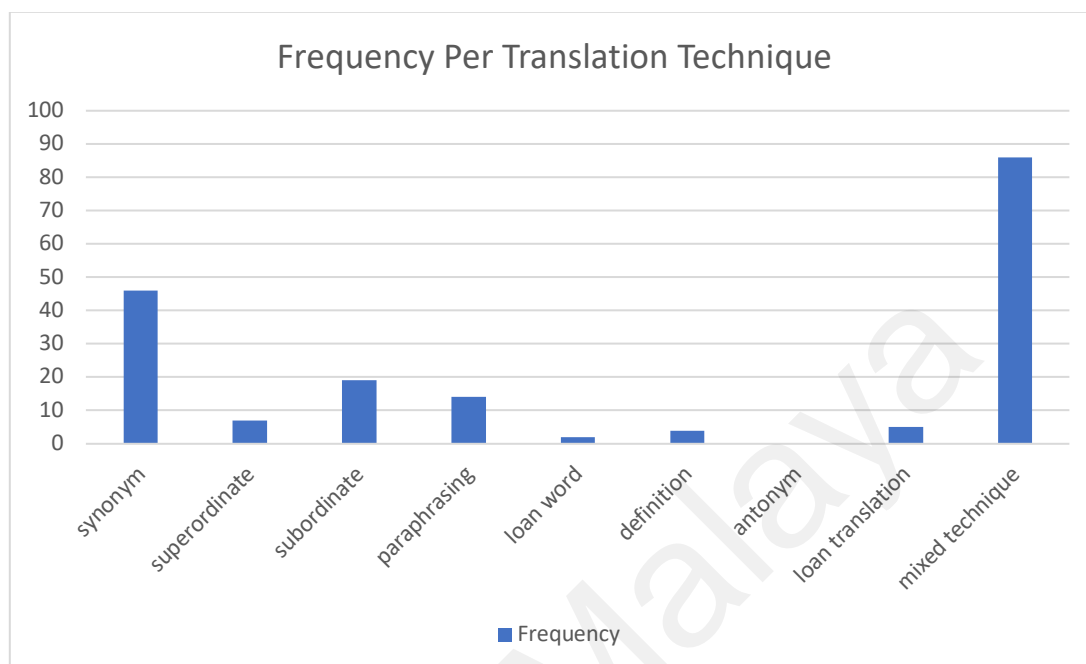


Figure 10: The Frequency of the Translation Techniques Used in the Selected Five Dictionaries

4.4 Semantic-Field Based Analysis

The above was an overview of the analysis and so, it is general in nature with regard to the rendition of IFETs in the five dictionaries. The following analysis will move from the cursory presentation of raw statistics of the techniques employed to concentrate on studying each of the 100 selected IFETs within the 19 identified semantic fields to discuss at length the translation technique/s best suited to render each of these terms.

4.4.1 Treachery and Loyalty

The basic premise of good business is loyalty that guarantees all parties concerned the benefits in a business deal. However, any form of chicanery, that is, the use of deception or subterfuge in order to increase unlawful gains may still go on. As such, strict measures, be it spiritual or physical, to forestall deception are delineated by jurists.

This semantic field consists of six IFETs, out of which only four were provided with English equivalents. They are as follows:

- 1) *Iḥfār* (أَخْفَار): Its basic and technical meaning denotes a violation of a covenant. This expression *Iḥfara araḡulu bil 'hid* أَخْفَرَ الرَّجُلُ بِالْعَهْدِ means *the man broke or did not fulfil a covenant*. Only the two specialized dictionaries listed equivalents: via a paraphrase, *breach of promise* (ISRA) and a superordinate, *violate* (DILT). Instead of the verb form, *violate*, it would have been better for DILT to render it in the noun form, *violation*.
- 2) *ri'āyyah* (رِعَايَة): The lexeme means tending to or looking after something. It connotes efforts to keep unfavorable conditions away from something or someone. In this phrase *ra'aka Allah* (رَعَاكَ اللهُ), it means *May Allah guard you*. The technical sense reflects all the preceding denotative and connotative senses. All five dictionaries had English equivalents for this term. All dictionaries except for *ISRA* utilized the mixed technique to provide equivalents. The common English word that was present in all the five dictionaries was *care*.
- 3) *ḡiḡ* (غَش): The basic meaning of the word is related to dishonest or insincere acts. Its technical sense refers to an occasion when a buyer thinks that a commodity is lacking in an attribute or it is free from a specific defect. This meaning is obvious in a phrase like *ḡa'ala 'a'alāhu yābisan lakin 'asfaluhu maršūš* جَعَلَ أَعْلَاهُ يَابِسًا لَكِنُّ أَسْفَلُهُ مَرَشُوشٌ, which denotes *someone made the upper part of something [wheat] dry, but its lower part was wet*. The word was rendered by all the five dictionaries. Again, all five dictionaries except *ISRA* employed the mixed technique to furnish the equivalents. *Deception* was the common equivalent among all the five dictionaries.

- 4) *wadī'ah* (وَدِيْعَة): It is the infinitive of وَدَعَ -*wada'*-, signifying someone who has entrusted a person with a property. The phrase *istūda 'hu māla* اسْتُوْدَعَهُ مَالًا denotes *someone asked him to preserve money*. The technical meaning refers to an object committed to the trust of someone, or a deposit. Four dictionaries provided equivalents to the term. The mixed technique was used by three dictionaries, while ISRA made use of the subordinate technique. The common term between the dictionaries as an equivalent of the Arabic term was *trust*.

The other two terms related to *Treachery and Loyalty* with no entries in the five dictionaries are as follows:

- 5) *wirāṭ* (وَرَاط): Its denotative meaning is related to deception and concealment. It is technically used to refer to the practice of hiding one's livestock from zakat collectors. The Arabic expression *warata ḡanamahu fī ḡanamin 'uhrā* وَرَطَ غَنَمَهُ فِي غَنَمِهِ أُخْرَى means *someone hid his sheep among other sheep*.
- 6) *almukkāriyyu almuflis* (المُكَّارِيُّ الْمُفْلِسُ): The first word in the collocation means a hirer, while the second word literally refers to a bankrupt person. The term refers to someone who deceives people by saying he has riding animals for rent, and after receiving the money he disappears. This is its technical sense, too.

NO	Lexical Entry	ISRA	DILT	Al-mawrid	Almaany	Glosbe
1	المُكَّارِيُّ الْمُفْلِسُ <i>almukkāriyyu almuflis</i>					
2	إخْفَارُ <i>Iḥfār</i>	paraphrase	superordinate			
3	رَعَايَة <i>ri'āyah</i>	synonym	mixed technique	mixed technique	mixed technique	mixed technique
4	غِشٌّ <i>ḡiṣ</i>	synonym	mixed technique	mixed technique	mixed technique	mixed technique

5	وَدِيْعَةٌ <i>wadī'ah</i>	subordinate		mixed technique	mixed technique	mixed technique
6	وَرَاثَةٌ <i>wirāṭ</i>					

Table 6: Translation Techniques Used for Treachery and Loyalty IFETs

To sum up, the IFETs of this semantic field represented 6% of the sample. Four terms of the six terms had equivalents. Additionally, it is clear from the table above that the technique most employed to translate IFETs of Treasury and Loyalty was the use of the mixed technique; ISRA did not use this but employed other techniques such as paraphrase, synonym, and subordinate.

4.4.2 Contract

Any legal enforcement agreement, be it oral or written, is encouraged in Islam. The longest Quranic verse (Quran 2:282) addresses, inter alia, business contracts and contract parties like debtors, creditors, scribes, and witnesses. It is stated in the Quran (5:1) that the fulfilment of contract obligations is enjoined upon believers (Al-Mehri, 2016). Its paramount importance stems from the need to maintain the rights of individuals and to rule out oppression. Six IFETs from the samples belong to this semantic field. Four have equivalents in at least one of the five dictionaries. The meanings of the six IFETs are as follows:

- 7) *infisāḥ* (إِنْفِسَاخٌ): It is the infinitive of the verb, *fasaḥ* فَسَخَ, denoting someone dislocated [an arm] or took off [his clothes]. Its technical sense implies annulment of a sale or a contract. It is common in an expression like *tafāshā al'aqd* تَفَاسَخَا الْعُقْدُ, which means *both contracted parties willingly dissolved the contract*. This term appears only in the specialized dictionaries and Glosbe. Both specialized dictionaries used different subordinates to give the English meaning

while Glosbe used the mixed technique. Glosbe employed a noun and the gerund form of the verb, 'break' to translate the term as *breaking up* and *break-up*.

- 8) *ḥuqūqu al-'aqd* (حُقُوقُ الْعَقْدِ): The first word in the collocation means rights, while the second lexeme indicates a contract. Jurists use it to refer to each act deemed necessary by the contract from each party involved in the contract; acts related to its provisions and their implementation, or its abrogation and refunding when a situation arises. Only ISRA listed a synonym, namely, *contractual rights*.
- 9) *'qdu almuwālāh* (عَقْدُ الْمُوَالَاةِ): The first word in the collocation refers to a contract, while the second word means clientage. Technically, it means a contract between two unrelated people in which one party has no heirs and asks the other to inherit him but at the same time the other party should undertake to pay money if the first one is requested to pay. The term was only translated by DILT as *a contract of clientage*; the dictionary employed the translation technique of synonym.
- 10) *kumbiyyālah* (كُؤْبِيَالَة): It is a modern term, implying a written order by a remitter to a drawing person to pay a sum of money at a specific time to a third person, a beneficiary. It is common in an expression like *kumbiyyālatun maṣrifīyyah* كُؤْبِيَالَة مَصْرَفِيَّة, meaning a bank bill or draft. Concerning the translation, the specialized dictionaries used the synonym technique- bill- to render the term; however, the other dictionaries utilized the mixed technique with *bill* as the common term.
- 11) *ṣūriyyah* (صُورِيَّة): This word is taken from *ṣawwara aṣai* 'صَوَّرَ الشَّيْءَ', which denotes someone gave a visual shape to something, i.e., he presented a mental image of something. In its technical sense, it means to pretend to do something [good], but hide the real [bad] intention. It was only rendered into English by ISRA by a synonym, *simulated*.

The only term of *Contract* with no entries in the five dictionaries is as follows:

- 12) *risālah* (رِسَالَةٌ): Its basic meaning is a message regardless of the way it is delivered in. Jurists use this word to talk about the conveyance of a request or a statement from A to B by a messenger who is not an authorized person.

N O	Lexical Entry	ISRA	DILT	Al- Mawrid	Almaany	Glosbe
1	إِنْفِسَاخٌ	subordinate	Subordinate			mixed technique
2	حُقُوقُ الْعَقْدِ	synonym				
3	رِسَالَةٌ					
4	صُورِيَّةٌ	synonym				
5	عَقْدُ الْمُوَالَاةِ		Synonym			
6	كُمِّيَالَةٌ	synonym	Synonym	mixed technique	definition	mixed technique

Table 7: Translation Techniques Used for Contract IFETs

To conclude, the IFETs of Contract amounted to 6% of the sample. Almost all the terms had English equivalents, of which the specialized dictionaries had the largest share. Nonetheless, the use of synonym technique outnumbered any other translation technique, five times out of ten.

4.4.3 Dispute

In business, disagreements may arise for several reasons and affect one's rights. In case, parties fail to reach an agreement, adjudicative processes can be initiated to resolve the dispute. One way to resolve any dispute in Islam is to seek rewards in the hereafter and, then, renounce one's own rights. A brief discussion of the sampled IFETs follows:

- 13) *maḥḍar* (مَحْضَرٌ): It is the infinitive of the verb *ḥaḍar* حَضَرَ, implying someone was present or had come. The referential meaning of the head word is a place where a congregation is present or assembled. The technical sense refers to a document which displays the content of proceedings between people in dispute.

As for equivalence, the word existed as an entry in the five dictionaries. The use of mixed technique to render the term acquired the highest frequency, four out of five.

NO	Lexical Entry	ISRA	DILT	Al-Mawrid	Almaany	Glosbe
1	مَحْضَرٌ	subordinate	mixed technique	mixed technique	mixed technique	mixed technique

Table 8: Translation Techniques Used for a Dispute IFET

To sum up, the current semantic field consisted of term representing 1% of the sample. Accordingly, it is difficult to make generalizations. Surprisingly, the only term in this semantic field was translated by all dictionaries, most of which employed the mixed technique to render it. The commonly used synonym word for the Arabic term is *minutes*. Unlike all dictionaries, ISRA resorted to the use of a subordinate: *record of proceeding*.

4.4.4 Donations and Alms

Charity constitutes a fundamental concept in Islam where individuals are encouraged to contribute generously to people in distress to maintain social welfare and equality. A purifying tool, zakat, the fifth pillar of Islam and an annually fixed sum, is taken from a sane, adult Muslim who has the minimum amount of money required by Sharia. It acts as a catalyst to deter individuals from accumulating wealth and to aid in distributing money to the needy in society. Other forms of donations are highly promoted, too. A brief discussion of the sampled IFETs on terms of Donations and Alms follows:

- 14) *tasbīl* (تَسْبِيلٌ): The root of the word is *sabīl* سَبِيلٌ, which indicates a property, a piece of land, or anything assigned to be employed for the sake of Allah. The technical sense is parallel with this referential meaning, i.e., the act of assigning something to be used for the sake of Allah or charitable causes and public

interest. With regard to equivalence, only DILT gave an equivalent to the term, utilizing the technique of mixed translation- *waqf* (consecration).

15) *radh* (رَضَح): The basic meaning is the separation of a part from something. In an expression like *radhtu lahu min māli* رَضَحْتُ لَهُ مِنْ مَالِي, it means, I have given him a little gift of my money. The technical sense is connected with war spoils. It refers to the part of the spoils given to whoever is not required to fight like women and children at the discretion of the ruler. In respect of equivalence, only DILT provided an equivalent to the term, employing the technique of mixed technique- *bonus* and *reward*.

16) *suknā* (سَكَنَى): The word is derived from *sakn* سَكَنَ, *abode*. Jurists use the head entry to refer to allocation of a house to a divorced woman as her alimony. In Islamic jurisprudence, it means the allocation of a house for someone to settle in without rent. Concerning equivalence, DILT and the two online dictionaries listed the term as an entry: DILT used a subordinate (*dwelling*), while Glosbe and Almaany utilized the mixed technique. *Residence* was the common equivalent among the two online dictionaries.

17) *samāḥah* (سَمَاحَة): This word originates from *samuh* سَمَحَ, meaning someone has become liberal or munificent. In its technical sense, it denotes liberality or provision of something willingly. With regard to equivalence, DILT, Al-Mawrid and Almaany provided equivalents of the term: DILT employed a subordinate (*tolerance*), while Al-Mawrid and Almaany used the mixed technique. The common translations in the latter dictionaries were *liberality* and *generosity*.

There is only one IFET without translation. It is as follows:

18) *taulīḡ* (تَوَلَّى): The meaning of the word is derived from expressions like *taulīḡu almāl* تَوَلَّى الْمَالَ, pointing to the act of giving part of one's wealth to some of one's

children, so that others hearing this will not request to inherit the wealth. The technical meaning is similar, e.g., when a father gives a land to one of his children in the form of a sale so as to make it impossible for others to request it as a gift.

NO	Lexical Entry	ISRA	DILT	Al-Mawrid	Almaany	Glosbe
1	تَسْبِيلٌ		mixed technique			
2	تَوَلِيحٌ					
3	رَضْحٌ		mixed technique			
4	سَكْنَى		subordinate		mixed technique	mixed technique
5	سَمَاحَةٌ		subordinate	mixed technique	mixed technique	

Table 9: Translation Techniques Used for Donations and Alms IFETs

In a nutshell, the terms pertaining to the *Donations* and *Alms* amounted to 5% of the sample. Most of the IFETs were listed as entries in DILT which utilized equally two techniques: subordinate and mixed technique. The other dictionaries used the mixed technique as the common tool to render these IFETs. Consequently, the translation technique with the highest frequency was the mixed technique, six out of eight times.

4.4.5 Earning and Work

Islam commends labor and despises idle people, be they poor or rich. All kinds of legitimate employment, if devoted to Allah, are considered acts of worship. Parties involved in employment contracts share a social and economic responsibility. Thus, they are entitled to benefits and profits without causing injustice to any party. The two IFETs identified in the sample are discussed below:

- 19) sā' (سَاع): It is derived from sa'yi (سَعْيٍ), referring to quick tripping (stumble) or walking. The referential meaning implies someone who is appointed to do something. In IFETs, it signifies a zakat collector: who is sent by the Imam at

midday to collect zakat of livestock. With reference to equivalence, only DILT provided an equivalent, utilizing the mixed technique. The two equivalents (*tax-collector* and *revenue officer*) may cover the denotative meaning, but not the connotative meaning. They are accepted as cultural equivalents whereby English-speaking people can grasp the denotative meanings since these equivalents are somehow accurate to the SL terms.

20) *barṭīl* (بَرْتِيل): Both its referential and technical meaning denote bribery. It is common in an expression like *tabarṭal* تَبَرَّطَل, denoting that someone received a bribe. As of equivalence, all dictionaries except for ISRA, provided equivalents to the term: DILT and Al-Mawrid used a synonym (*bribery*), respectively, while the online dictionaries made use of the mixed technique. The common term among the dictionaries was almost *bribery*.

NO	Lexical Entry	ISRA	DILT	Al-Mawrid	Almaany	Glosbe
1	سَاع		mixed technique			
2	بَرْتِيل		superordinate	synonym	mixed technique	mixed technique

Table 10: Translation Techniques Used for Earning and Work IFETs

To sum up, the IFETs of this semantic field amounted to 2% of the study sample. These terms were translated by all dictionaries save ISRA. Both terms were listed by DILT, while the remaining dictionaries translated only the second term. The mixed technique seemed to be generally used to render the two terms.

4.4.6 Provisions and Conditions

Provisions and conditions are contractual terms that may specify contractual obligations, the violations of which may lead to litigation. With the development of Islamic jurisprudence, new terms have been introduced and used to form part of

contractual provisions and conditions. Below are three lexemes related to this sub-group found in the sampled IFETs.

21) *alšartu alğazā'ī* (الشَّرْطُ الْجَزَائِي): This legal collocation is new in Islamic jurisprudence. It means a penalty clause, namely, it is an agreement between the contracted parties to estimate the compensation to the creditor or the pledged if the debtor or the pledger has not fulfilled a condition or has been late in fulfilling it. In connection with equivalence, ISRA and the two online dictionaries furnished equivalents. ISRA employed a subordinate, Almaany a synonymy, but Glosbe the mixed technique.

22) *'ahilliyyah* (أَهْلِيَّة): The referential meaning expresses a quality of possessing a just title, a right talent, or a sound faculty for something. Jurists use it to mean a competency or an ability that is required in a person to comply with Sharia rulings. All dictionaries listed equivalents to this term: the specialized dictionaries provided a synonym, while the other dictionaries made use of the mixed technique. The most repeated equivalent among these dictionaries was *capacity*.

23) *inṣāf* (إِنْصَاف): It is derived from the word *naṣf* نُصْفُ, referring to one of two equals, i.e., a half. In business transactions, the head word technically illustrates a situation in which one takes as many benefits as he pays for or gives compensation for. For example, if a person takes five eggs, he has to pay the price of five eggs, not three or six eggs. Only ISRA, using a synonym, and Glosbe, using the mixed technique, provided an equivalent to this term. *Equity* was the common equivalent between them.

NO	Lexical Entry	ISRA	DILT	Al-Mawrid	Almaany	Glosbe
1	الشَّرْطُ الْجَزَائِي	synonym			synonym	mixed technique
2	أَهْلِيَّةٌ	synonym	Synonym	mixed technique	mixed technique	mixed technique
3	إِنْصَافٌ	Synonym				mixed technique

Table 11: Translation Techniques Used for Provisions and Conditions IFETs

To sum up, the IFETs of *Provisions* and *Conditions* were equal to 3% of the study sample. Both techniques, namely, synonym and mixed technique, were utilized to translate these terms. Both specialized dictionaries usually employed the technique of synonymy as evident from the discussion and the table above. The online dictionaries appeared to utilize the mixed technique.

4.4.7 Rights and Liabilities

The words used for liability in Islam are *mas'uliyah* مَسْئُولِيَّة -responsibility- and *ḍamān* ضَمَان -guarantee. Social and commercial relationships between people are regulated to guarantee the rights of all individuals regardless of their race, religion, etc. Liability in Islam is twofold: moral and legal. Spiritual cultivation is explicitly linked with moral values of individuals, whereas rulings of *Fiqh* regulate legal aspects governing transactions. Below is a discussion of the sampled IFETs:

24) *i'tiyād* (إِعْتِيَاذ): The root of the lexeme is *'iwād* عَوْض. It signifies a substitute or a compensation. In its technical sense, *i'tiyād* denotes receiving a substitute, be it a property, a benefit, or a debt. In respect of equivalence, only DILT and Almaany provided equivalents, but they used different techniques, superordinate and mixed technique, respectively. *Compensation* was the common term in the two dictionaries.

25) *iktināz* (اِكْتِنَاذ): The root of the lexeme is *kanz* كَنْز, referring to buried property. In an expression like *kanaza almāl* كَنْزَ الْمَالِ, it connotes that someone buried money.

The technical meaning refers to accumulation of treasure without paying zakat. This portion of money expectedly payable to the needy is an inalienable right of the community. With regard to equivalence, both specialized dictionaries ignored the term, while the other dictionaries gave equivalents using the mixed technique. Although the dictionaries listed many equivalents, there was no single equivalent that was mentioned by all the dictionaries. Two dictionaries generally agreed on one or two equivalents. For example, *hoarding* was mentioned by Al-Mawrid and Glosbe.

26) *addaynu almuwattaq* (الدَّيْنُ الْمُؤْتَقُ): The second word in the collocation means either written or promised. In Fiqh, it denotes a debt guaranteed with a property or whatever belongs to a debtor. For example, a debtor deposits gold with the creditor to borrow cash. As of equivalence, only ISRA provided a synonym to the term, i.e., *secured debt*.

27) *takāful* (تَكَافُلٌ): The root of the word is *kafal* كَفَلَ, common in expressions like *kafalata bilmāl* كَفَّلَتْ بِالْمَالِ, which means she was a guarantee for something owed by another person. The technical sense of the head entry is a condition when two or more people become guarantors for each other. In respect of equivalence, Al-Mawrid and the online dictionaries listed equivalents of the term. Al-Mawrid and Almaany employed the mixed technique with the common equivalents *responsibility*, *solidarity*, and *reliability*. On the other hand, Glosbe adopted the subordinate technique to render the term, i.e., *back-to-back guarantee*.

28) *ḡizyah* (جُزْيَةٌ): It is one of the most misunderstood Islamic terms although it is not different from taxes imposed on foreigners as it is the case in most countries. Its technical sense in Fiqh is an imposed levy on non-Muslims living in Islamic territories. It is imposed on those who have enough money to pay the state for protection and services. With regard of equivalence, all the dictionaries excluding

ISRA provided equivalents to the term. DILT made use of the superordinate technique. Both Al-Mawrid and Almaany used the mixed technique. Glosbe resorted to the synonym technique. The common term between DILT and Al-Mawrid was *poll tax*, whereas the common term between the online dictionaries was *protection fee*.

29) *ziyādah* (زِيَادَةٌ): The basic meaning of the word is an increase or an addition. The technical sense is similar, i.e., an increase or addition to an item which was not a part of it, such as colors added to cloth. Only Almaany listed equivalents of the term by employing the mixed technique.

30) *addaynu alda'if* (الدَّيْنُ الضَّعِيفُ): The second word in the collocation signifies a weak condition. The collocation technically denotes a debt incurred without the debtor's direct action (like in the case of inheritance where heirs inherit the deceased's debts). *Commitment*, a subordinate, was used to render the word in DILT.

31) *alḥāğatu alāşlyyah* (الْحَاجَةُ الْأَصْلِيَّةُ): The first word in the collocation basically means a need, while the second word denotes the original thing. Thus, the literal translation of the collocation is the original need. However, in Islamic jurisprudence, it means the condition where zakat shall be paid once one has money in excess of his needs such as residence, furniture, clothes, servants, riding animals, and weapons. ISRA provided an equivalent of the term, using a superordinate, namely, *basic need*.

The following terms were not found in the dictionaries as entries.

32) *ittihādu ddimmah* (إِتِّحَادُ الدِّمَّةِ): The first lexeme in the collocation refers to amalgamation between two things, while the second word indicates liability or

responsibility. The collocation technically means the debtor is remitted from his debt since he has become an heir of the creditor's wealth, for example.

33) *daynu aṣṣihhih* (دَيْنُ الصِّحَّةِ): The first word in the collocation refers to a debt, whereas the second word signifies health. The collocation refers to a debt incurred while the debtor is healthy.

NO	Lexical Entry	ISRA	DILT	Al-Mawrid	Almaany	Glosbe
1	إِتْحَادُ الدِّمَّةِ					
2	اعْتِيَاضٌ		Superordinate		mixed technique	
3	اِكْتِنَانٌ			mixed technique	mixed technique	mixed technique
4	الْحَاجَةُ الْأَصْلِيَّةُ	Superordinate				
5	دَيْنُ الصِّحَّةِ					
6	الدَّيْنُ الضَّعِيفُ		Subordinate			
7	الدَّيْنُ الْمُؤْتَقُ	Synonym				
8	تَكَافُلٌ			mixed technique	mixed technique	Paraphrase
9	جَزِيَّةٌ		Paraphrase	mixed technique	mixed technique	Paraphrase
11	زِيَادَةٌ				mixed technique	

Table 12: Translation Techniques Used for Rights and Liabilities IFETs

To conclude, the IFETs of Rights and Liabilities amounted to 11% of the study sample. Nearly four fifth of the IFETs had equivalents in the dictionaries which frequently employed the mixed technique to capture the meaning of the Arabic IFETs. The second most frequently used technique was paraphrase, three times. The technique of superordinate was utilized twice. The techniques of synonym, and subordinate were used once each.

4.4.8 Ethics

'*aḥlāq* أَخْلَاقٌ', denoting ethics and morals, is the plural of *ḥuluq* حُلُقٌ. Islam encompasses a wide range of values that Muslims are advised to uphold. The term below was the only one identified in the IFETs under this semantic group.

34) *hisbah* (حِسْبَة): The word originally means the act of counting and numbering. In the Islamic concept, the word refers to the actions conducted by a designated person to promote abandoned virtues and prevent vices. It is also common in an expression like *muhtasibu sūq* مُحْتَسِبُ السُّوقِ, denoting a market inspector responsible for measures, weights, and transactions in line with Islamic rulings. With reference to equivalence, DILT and Almaany provided equivalents of the term, using the mixed technique. Yet, DILT gave equivalents of the person who inspects prices, while Almaany provided equivalents to the action of prices control.

NO	Lexical Entry	ISRA	DILT	Al-Mawrid	Almaany	Glosbe
1	حِسْبَة		mixed technique		mixed technique	

Table 13: Translation Techniques Used for an Ethics IFET

The Ethics IFET was equal to 1% of the study sample. The term was translated by two dictionaries – DILT and Almaany- using the mixed technique, which makes it difficult to generalize about the best technique to render IFETs of Ethics in general.

4.4.9 Guarantee and Authorization

The two terms *damān* ضَمَان and *wikālah* وَكَالَة are used interchangeably in Islamic jurisprudence. The former term means to undertake to compensate if damage is caused, while the latter means to give official permission to an agent to act on one's behalf. The finer differences between them are beyond the scope of this paper but the following discussion of the IFETs which falls under this sub-semantic group will exemplify some of the differences.

35) *kafāltu al'ayni almadmūna* (كَفَالَةُ الْعَيْنِ الْمَضْمُونَةِ): The literal meaning of the collocation is becoming accountable for the guaranteed usufruct. Usufruct is the

right to enjoy the use and advantages of another's property short of the destruction or waste of its substance. The technical denotation is similar, i.e., a commitment to return an asset (by itself, or a similar product or its value in case of damage) borrowed or illegally taken from the genuine owner. Only DILT gave an equivalent using the technique of paraphrase, i.e., *performance and delivery bond*.

There are other terms with no entries in the selected dictionaries. They are as follows:

36) *alwikālatu addauriyyah* (الْوَكَاةُ الدَّوْرِيَّةُ): The first word in the collocation is *alwikālah* الوَكَاةُ, denoting a kind of authorization, while the second means periodic. The verbatim translation is periodic authorization. In Fiqh, it means a power of attorney renewable whenever the authorizer revokes it. In other words, whenever an authorizer releases the proxy from acting on his behalf, the authorization is immediately renewed.

37) *ḍamānu alḥusrān* (ضَمَانُ الْخُسْرَانِ): The first word in the collocation denotes a guarantee, while the second signifies a loss. Its literal meaning is a guarantee against a loss. Terminologically speaking, it refers to the situation when a trader says to another: Do business in the market. If you incur a loss, I guarantee to compensate you for your loss.

38) *ḍamānu alḡurūr* (ضَمَانُ الْغُرُورِ): The second word in the collocation is derived from *ḡarar* غرر, denoting deception. Technically, it means that the guarantee is made to protect an individual against deception in financial contracts, or the guarantor gives ensuring that a commodity is defect free.

NO	Lexical Entry	ISRA	DILT	Al-Mawrid	Almaany	Glosbe
1	الْوَكَالَةُ الدَّوْرِيَّةُ					
2	ضَمَانُ الْخُسْرَانِ					
3	ضَمَانُ الْغُرُورِ					
4	كَفَالَةُ الْعَيْنِ الْمَضْمُونَةِ		paraphrase			

Table 14: Translation Techniques Used for Guarantee and Authorization IFETs

To sum up, the semantic field of Guarantee and Authorization had 4 terms, representing 4% of the study sample, three fourths of which was not translated. All the terms were noun phrases, of which the only noun phrase was rendered into English with the paraphrase technique. This makes it difficult to generalize which technique is the best.

4.4.10 Ruling

The source of rulings in Islam comes from the Quran, the prophetic traditions, analogy, and unanimity. The acceptance of new rulings to the Islamic canon continues as unprecedented incidents never fail to emerge. Only one term, presented below, was found in the sampled IFETs:

39) *saddu ddra'i* (سَدُّ الدَّرَائِعِ): The first word in the collocation denotes prohibition, while the second word signifies a pretext or a false excuse. The specialized sense of the phrase is used by jurists to indicate a kind of prohibition of permissible actions that are used as an excuse to commit non-permissible acts. With regard to equivalence, all dictionaries apart from Al-Mawrid furnished equivalents to this term. There was neither agreement upon the most frequently used technique nor a common word among the dictionaries.

NO	Lexical Entry	ISRA	DILT	Al-Mawrid	Almaany	Glosbe
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1	سُدُّ الدَّرَائِعِ	Loan translation	Paraphrase		Definition	Superordinate
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Table 15: Translation Technique Used for Ruling IFET

To summarize, this semantic field of *Ruling* had only one term, equal to 1% of the study sample. The *Ruling* IFET was translated by all dictionaries save Al-Mawrid, using different techniques. As such, it is difficult to make generalizations in regard to the best technique.

4.4.11 Income and Public Treasury Resources

The terms in this field are related to money and wealth either legally or illegally taken by the public treasury or individuals. The sample of IFETs consists of two terms as follows:

40) *ḥarāğ* (خَرَج): In a general sense, the word indicates revenue. Technically speaking, the linguistic term is applied to two senses. The first one is mentioned in Hammad's book (2008); it denotes a levy imposed on land that is equal to a tenth of its harvest. The other sense is related to the earnings of a slave. What a slave earns belongs to his owner, which is exemplified in the prophetic statement *alḥarāğū biḍamān* بِالضَّمَانِ الْخَرَجُ, which means *profit follows responsibility*. In respect of equivalence, the term was translated by three dictionaries, i.e., using the mixed technique. The common equivalent provided by the dictionaries was *land tax*.

There was one term with no entries in the selected dictionaries. It is as follows:

41) *nā'ibah* (نَائِبَةٌ): The referential meaning of the word is a distressing situation. The terminological sense points to what the ruler imposes on the subjects to pay for their own interest such as bridge construction or widening a river bank or so on.

NO	Lexical Entry	ISRA	DILT	Al-Mawrid	Almaany	Glosbe
1	خَرَّاج		mixed technique	mixed technique	mixed technique	
2	نَائِيَّة					

Table 16: Translation Techniques Used for Income and Public Treasury Resources IFETs

In a nutshell, the terms of this semantic field represented 2% of the sample. Only one term was rendered by three dictionaries, but the other term was left with no translation in the selected dictionaries. Thus, it is difficult to offer generalizations regarding the best technique. Having said so, the possibility to use the mixed technique is strong.

4.4.12 Loss and Depreciation

Apart from breaking even, making a loss or a profit dominates the realm of business. In this semantic sub-field, terms related to loss and depreciation are discussed as follows:

42) *halāk* (هَلَكَ): The referential meaning of the word is destruction or perdition.

However, its technical sense signifies the unsuitability of an object for general use, e.g., a building. As of equivalence, all the dictionaries provided equivalents to the term: specialized dictionaries used synonyms to provide equivalence, whereas the other dictionaries made use of the mixed technique. *Destruction* was the common equivalent among all of them.

43) *istihlāk* (اسْتِهْلَاك): It is derived from *halāk* هَلَكَ. The head word means consumption (of drinks, food, etc), wear and tear, and attrition. Similarly, the technical sense of the word means the process of making something worn out or depreciated. In respect of equivalence, the term was translated by all the dictionaries which furnished equivalence using synonyms and the mixed

technique. As expected, only the specialized dictionaries employed the technique of synonym, the other dictionaries the mixed technique.

44) *almālu alistihlāki* (المال الاستهلاكي): The second word refers to consumption. The collocation refers to a property or money that cannot be benefited from without being consumed e.g., food, or used, e.g., paper. With regard to equivalence, ISRA and Glosbe gave equivalents to the term using two techniques, namely, synonym and superordinate, respectively.

NO	Lexical Entry	ISRA	DILT	Al-Mawrid	Almaany	Glosbe
1	هَلَاكٌ	Synonym	synonym	mixed technique	mixed technique	mixed technique
2	استهلاك	Synonym	synonym	mixed technique	mixed technique	mixed technique
3	المال الاستهلاكي	Synonym				Superordinate

Table 17: Translation Techniques Used for Loss and Depreciation IFETs

To summarize, the semantic field of *Loss and Depreciation* consisted of three terms, amounting to 3% of the sample study. Two thirds of IFETs were rendered into English by all the dictionaries. Three translation techniques, of which the mixed technique outnumbered all the other techniques, were used. The use of synonyms was the second highest translation technique. On the whole, the specialized dictionaries utilized synonyms, while the other dictionaries nearly made use of the mixed technique.

4.4.13 Measures and Volumes

When people trade commodities or land, they need a kind of measurement to assess quantities or areas. A number of Quranic verses mention a variety of measures and weights such as *kayl* كَيْل (measure), *dirā'* دِرَاع (cubit), and *qintār* قِنْطَار (hundredweight). Other terms were developed by jurists to discuss distribution, division, or multiplication of goods or other things. A brief discussion of the sampled IFETs follows:

45) *ti'f* (ضِعْف): It literally denotes the addition of the same amount to make something twofold or several-fold. The technical meaning is not dissimilar. It is common in phrases like *ā 'tānī di'fa almīrāt* أُعْطَانِي ضِعْفَ الْمِيرَاثِ, i.e., *he gave me twice the like of the inheritance*. In respect of equivalence, all the dictionaries apart from Glosbe listed equivalents of the term. Only ISRA used the technique of synonym. Nonetheless, it offered a verb (multiply) instead of its noun (multiple) to translate the term. The other dictionaries employed the mixed technique which illustrated *multiple* as the common term.

46) *wadīfah* (وَضِيفَةٌ): The word literally signifies 1) an appointed installment due at a specified time, 2) a daily portion, or allowance of sustenance or food. Similarly, its technical sense denotes an estimated money, food, or sustenance. In *ḥarāḡu alwadīfah* خَرَاجُ الْوَضِيفَةِ, it means an estimated land-tax. Only ISRA provided an equivalent of the term, using the technique of subordinate.

There was only one term without equivalence in the five dictionaries. It is as follows:

47) *ta'dīl* (تَعْدِيلٌ): Its literal meaning, the opposite of *tafsīq* تَفْسِيقٌ (divesting property), means the disposal of one's property. The technical sense signifies adjustment of something to be right or straight. It is used in technical phrases such as *qismatu tta'dīl* قِسْمَةُ التَّعْدِيلِ, referring to the division of, for example, a property based on its value and utility. Quantity-based division is not part of its meaning. In DFETRJ, it indicates the distribution of a usufruct, i.e., property, or land according to its value and benefit taking into consideration many factors, for instance, its distance from a source of water.

NO	Lexical Entry	ISRA	DILT	Al-Mawrid	Almaany	Glosbe
1	تَعْدِيلٌ					
2	ضَعْفٌ	Synonym	mixed technique	mixed technique	mixed technique	
3	وَطَيْفَةٌ	Subordinate				

Table 18: Translation Techniques Used for Measure and Volumes IFETs

To summarize, the IFETs of Measure and Volumes were equal to 3% of the study sample. Two thirds of which was listed in the dictionaries save Glosbe. As obvious, the prevalent translation technique is the mixed one.

4.4.14 Money and Currency

In commercial dealings, profit-making is the target. They are evaluated in terms of money which takes different forms, amongst which are currencies or bartered animals such as red camels.

A brief discussion of the lexical units in the sample of IFETs follows:

48) *almālu alḥalāl almuḥtaliṭu bilḥarām* (الْمَالُ الْحَلَالُ الْمُخْتَلِطُ بِالْحَرَامِ): This is an expression which means legitimate wealth mixed with illicit gains. This takes two forms. The first one where the illicit gains are easily separated from the legitimate wealth. The other is when the illicit gains are totally mingled with the legitimate wealth. ISRA offered a translation using the loan translation technique.

49) *naḍḍ* (نَضٌّ): The root is *naḍḍ* نَضِيضٌ which refers to flowing water from a source. In business, the word *naḍḍ* نَضٌّ in the sentence *naḍḍ māluh* نَضٌّ مَالُهُ signifies converting commodities into money. With regard to equivalence, the specialized dictionaries and Almaany furnished equivalents of the term, using various translation techniques: synonymy, subordinate, and the mixed technique.

50) *zuyūf* (زُيُوف): Both referential and technical senses denote a situation when a dirham or any piece of money is considered bad, or is returned, or rejected on the basis of adulteration of the alloy. *Counterfeit*, a synonym of the Arabic term, was used by DILT to render the word.

NO	Lexical Entry	ISRA	DILT	Al-Mawrid	Almaany	Glosbe
1	المال الحلال المختلط بالحرام	loan translation				
2	زُيُوف		Synonym			
3	نَصْن	Synonym	Subordinate		mixed technique	

Table 19: Translation Techniques Used for Money and Currency IFETs

To conclude, the semantic field of Money and Currency was made of three IFETs, representing 3% of the study sample. The IFETs had equivalents rendered by using five different translation techniques: loan translation, synonym, subordinate, superordinate, and mixed technique. Accordingly, the synonymy translation technique is common.

4.4.15 Personal Affairs

In jurisprudence, several books are dedicated to discussing the system of inheritance and expenditure of money on family members. The science of inheritance is an autonomous discipline and taught as a university subject as part of Islamic education. The fixed share of the property of the deceased is justified based on factors like how close an heir to the decedent is and how much responsibility the heir has. Nonetheless, the parents of the decedent receive a small share, for they, if in need of money, are legally entitled to take money from their living children. *Alimony* (child and spousal support) is determined in accordance with the wealth of the divorced husband. A brief discussion of the sampled IFETs follows:

- 51) *āshābu alfurūd* (أَصْحَابُ الْفُرُوضِ): The first word in the collocation means owners or companions, whereas the second word denotes apportionment, namely, ordained quotas. The collocation implies heirs with fixed proportions as stated in the Quran or Hadeeth. As of equivalence, Al-Mawrid and Glosbe listed equivalents of the term, using the mixed technique. The term *heirs* was utilized by the two dictionaries but modified with a different adjective: *legal*, *farth*, *cognatic*, and *obligatory* as premodifiers, but *at law* as a post-modifier. *Farth* is an Arabic modifying term which means *obligatory* in the collocation of *farth heirs*.
- 52) *mawārīt* (مَوَارِيثُ): It is the plural of *mīrāt* مِيرَاثٌ, which means inheritance. The technical sense of the head word is the property left by the dead for their heirs. The expression *warītat māla ābīhā* وَرَثَتْ مَالَ أَبِيهَا means she inherited her father's property. In respect of equivalence, only Glosbe furnished equivalents of the term, using the mixed technique.
- 53) *nafaqah* (نَفَقَةٌ): It is derived from *infāq* انْفَاقٌ, which means expending or paying out money. It is common in expressions like *nafaqat ad-danānīr* نَفَقَتِ الدَّنَانِيرُ that is, *dinars became exhausted*. In jurists' writings, the word denotes alimony or maintenance. With regard of equivalence, all dictionaries apart from Almaany provided equivalents of the term, using different techniques. The use of synonym accounted for half the used techniques. The dictionaries used either *maintenance* or *alimony*, or both.

There were two terms with no translation in the study dictionaries. They are as follows:

- 54) *Qismatul qadā'* (*al'igbār*) (قِسْمَةُ الْقَضَاءِ (الْإِجْبَارِ)): The first word in the collocation means a division or a distribution, the second word refers to the judicial, and the

third one denotes coercion. The collocation means the division of the inheritance by a judge when an heir does not want to divide the inheritance.

55) *qisamatu ttrādī* (قِسْمَةُ التَّرَاضِي): The second lexeme in the collocation denotes acceptance. The technical sense refers to a situation where a judge divides an inheritance as per the request of the heirs.

NO	Lexical Entry	ISRA	DILT	Al-Mawrid	Almaany	Glosbe
1	أَصْحَابُ الْفُرُوضِ			mixed technique		mixed technique
2	قِسْمَةُ الْقَضَاءِ (الإجْبَارِ)					
3	قِسْمَةُ التَّرَاضِي					
4	مَوَارِيثٌ					mixed technique
5	نَفَقَةٌ	Subordinate	mixed technique	Synonym		Synonym

Table 20: Translation Techniques Used for Personal Affairs IFETs

To summarize, the number of IFETs in this field was five, representing 5% of the study sample. Three out of five IFETs were rendered into English. The most frequently used translation technique was the mixed technique, that is, four times. The second highest technique was the technique of synonym, twice. The least one was the technique of subordinate, just once.

4.4.16 Possession and Ownership

The concept of ownership comes from the premise that all natural resources and means of production pertain to Allah. People are not free to acquire and exploit them whimsically. In the Islamic perspective, they are supposed to act like vicegerents to cultivate and build upon the earth. Islam neither favors nationalization nor collectivization. However, they may be applied in very narrow cases. A brief discussion of the sampled IFETs follows:

- 56) *ibtizāz* (إِبْتِزَان): The referential meaning of the word is seizure of something. The expression *ibtaza matā'ah* (إِبْتَزَ مَتَاعَهُ) signifies *someone despoils his goods*. The technical sense is akin to the denotative and referential meaning. With regard to equivalence, all dictionaries excluding ISRA listed equivalents of the term, using the mixed technique. The common equivalent among all dictionaries was *blackmail*.
- 57) *iḥtišāš* (اِحْتِشَاش): The root of the word is *ḥšš* (حَشِيش), denoting grass. The head word refers to the process of cutting herbage whether dry or green to possess (either for personal or commercial use). Both the basic and technical sense are alike. In respect of equivalence, DILT, Al-Mawrid and Glosbe gave equivalents of the term, often using the mixed technique. The common equivalent among these dictionaries was either *to cut* or *cutting*.
- 58) *salab* (سَلَب): Its basic meaning is seizure by force. In a war context, it refers to spoils or booty. Technically, it implies the slain person's riding horse (or a similar animal), clothes, weapons, etc. For example, in this sentence, *āḥadat salabal qatīlah* (أَخَذَتْ سَلَبَ الْقَتِيلَةِ) signifies *she took the belongings of the slain woman*. As of equivalence, only Almaany furnished equivalents of the term, using the mixed technique.
- 59) *ṣayd* (صَيْد): The referential meaning of the term is hunting or chasing game. The technical sense is similar, referring to hunting wild animals whose meat is halal. With regard to equivalence, all the dictionaries save for ISRA supplied equivalents of the term, using two techniques, i.e., subordinate and the mixed technique.

There were terms with no entries in the selected dictionaries. They are as follows:

- 60) *al'arḍu almatrūkah* (الأَرْضُ الْمُتْرُوكَةُ): The first word in the collocation refers to a piece of land, the second word abandoned. However, in its technical sense, the collocation signifies endowment land left for people or a village to benefit from but not to be appropriated for one's own individual use.
- 61) *al'irqu azzālim* (العِرْقُ الظَّالِمُ): The first word in the collocation refers to roots of a plant, while the second one signifies oppression. The collocation is used to talk about a situation when a person grows plants or builds a house in another person's land without permission or approval of the owner in order to claim a right to claim it.
- 62) *'igār* (إِغَارٌ): There are two referential meanings for this word – it means either making a liquid boil or taking farm custom taxes. Close to the second sense, the term refers to the act of a king or ruler to enable a person to possess a piece of land and ask the new owner to pay the levy only to the giver.
- 63) *nahḥa* (نَهْجَةٌ): The word denotes a vehement action or driving. It is used to talk about slaves or working animals like cows and bulls. The technical sense signifies what a person owns but is not required to pay zakat for. It can be slaves or working bulls or cows. This expression *laysa fī nnaḥḥati zakāt* ليس في النهجة زكاة means there is no zakat required by Sharia for slaves or beasts of burden.

NO	Lexical Entry	ISRA	DILT	Al-Mawrid	Almaany	Glosbe
1	إِبْتِرَارٌ		mixed technique	mixed technique	mixed technique	mixed technique
2	اِخْتِشَاشٌ		mixed technique	mixed technique		Synonym
3	الأَرْضُ الْمُتْرُوكَةُ					
4	العِرْقُ الظَّالِمُ					
5	إِغَارٌ					
6	سَلَبٌ				mixed technique	

7	صِيْنَةٌ		subordinate	mixed technique	mixed technique	Subordinate
8	نَحْوَةٌ					

Table 21: Translation Techniques Used for Possession and Ownership IFETs

To conclude, the number of the IFETs of this field amounted to 8, representing 8% of the study sample. Half of them was found as entries in the dictionaries as stated above. The most frequently used translation technique was the mixed technique, accounting for three fourths of the techniques. The technique of subordinate came second in usage with two uses. The least used technique was the technique of synonym.

4.4.17 Sale and Purchase

Since the dawn of history, people have been engaged in exchanging fruit, animals, and other staples. The process developed until it took different forms and a category of people became totally involved in doing so and made it a profession. The uniqueness of sale and purchase in Islam stems from strict regulations used when striking a business transaction. As business transactions are a serious matter, Islam stipulates certain conditions to guarantee the rights of seller and buyer. A purchaser shall be offered a chance to examine an item for sale. A seller is requested to guarantee his commodity is defect free; otherwise, he shall point to the fault in the saleable article. Thus, there are core instructions and prohibited forms of business deals.

Here follows a brief discussion of the related IFETs:

- 64) *iqtisār* (اقتِصَار): It literally means to be content with something and not to take or look for another or additional one. In the context of business transactions, its technical meaning refers to the establishment of a ruling when an occasion takes place. In other words, the ruling will be concerned with the current condition, without any impact on past or future transactions or events. In respect of

equivalence, the only dictionary to provide an equivalent of the term was ISRA, using a paraphrase.

65) *albay'u alġabry* (البيغ الحبري): The first word in the collocation means sale, whereas the second word derived from restoration denotes coercion. In the context of *Fiqh*, it means the coercive sale of a property or goods to pay liabilities, commodities of a monopolist, or a piece of land to widen the road. With regard to equivalence, only Al-Mawrid and Glosbe gave equivalents of the term, using different techniques, i.e., synonym and the mixed technique. The common equivalent displayed by the dictionaries was *forced sale*.

66) *albay'u bilānmūdaġ* (البيغ بالأنموذج): *ānmūdaġ* "أنموذج" or *namūdaġ* "نموذج" is an Arabicized word from Persian, signifying whatever shows the quality of something. The collocation refers to a situation when a seller shows a buyer a sample of goods under the condition all the goods resemble the sample. In respect of equivalence, only ISRA furnished an equivalent of the term, using the technique of synonym, namely, *sale by sample*.

67) *'āswāq* (أسواق): It is the plural form of *sūq* سوق, i.e., souks in English, which is a place where people sell and buy. Jurists have several books concerning the rulings of souks. These books endeavor to match between Sharia texts and market events and situations. As of equivalence, Al-Mawrid and the online dictionaries had the term as an entry. While Al-Mawrid used the mixed technique, the online dictionaries employed the technique of synonyms. The common equivalent among them was *markets*.

68) *bay'u al'rāyā* (بيغ العرايا): The second word in the collocation implies palm trees. This collocation refers to the sale of fruit upon the heads of palm-trees for dried dates after assessing its value. It is only permitted for a needy man who has no fresh ripe dates from whatsoever. He may purchase three camel-loads at max.

With regard of equivalence, only the specialized dictionaries offered equivalents using the definition technique.

69) *bay'u alnasy'h* (بَيْعُ النَّسِيئَةِ): The root of the second word in the collocation is *nas'* نَسَاء, designated to deferment and delay. The collocation means a sale in which payment is delivered at a later time. As of equivalence, only ISRA supplied an equivalent of the term, i.e., *deferred-payment sale*, using a paraphrase as a translation technique.

70) *tang'yz* (تَنْجِيز): The literal meaning of *nağyz* نَجِيز is present or available. The clause *bi'tuhu nāğizan bināğiz* بِعْتُهُ نَاجِزًا بِنَاجِزٍ means *I sold him something present for money available*. The term refers to the concept of ready merchandise with ready money at the time of sale. In respect of equivalence, the equivalent of the term, namely, *accomplishment*, was given by the specialized dictionaries using the technique of synonym.

71) *tand'yd* (تَنْضِيط): The root of the word is *nađ* نَضٌ, the noun of which is *nađyd* نَضِيط. It is common in expressions like *nađa at-taman* نَضَّ النَّمَنُ, i.e., *the price/money became ready*. The technical sense is not dissimilar and means liquidation of merchandise. As of equivalence, the two specialized dictionaries supplied equivalents of the term, using two different techniques, i.e., synonym and subordinate.

72) *tawaruq* (تَوْرُق): It is derived from *wariq* وَرِق, silver or coined silver. Long ago, silver and gold were used to exchange products and services. So, the terminological unit means the sale of a commodity bought on credit for a lesser sum to a person rather than the first seller. It is done to gain money. In respect of equivalence, the specialized dictionaries together with Almaany rendered the term. DILT and Almaany employed the loan word technique, namely, *tawarq*, but ISRA made use of the synonym technique, i.e., *monetization*.

73) *hiyāru al'ayb* (خيارُ العيب): The first word in the collocation signifies option, the second word referring to a defect or fault. The phrase refers to the option to return a commodity due to a disapproved fault that may belittle its value and may lack in similar commodities. With regard of equivalence, both the specialized dictionaries and Almaany gave equivalents of the term, using two techniques, i.e., loan translation and synonym. DILT and Almaany, for example, employed a French term, namely, *actio empty*, to give an equivalent of the term.

74) *dilālah* (دلالة): Its literal meaning is direction or guidance. In business, the term means the arrangement of sales by a broker. As of equivalence, all dictionaries apart from Glosbe furnished equivalents, using diverse techniques, of which the top employed technique was the use of synonym. The most common equivalent in the dictionaries was *brokerage*.

75) *saqqāṭ* (سَقَّاط): The word *saqqāṭ* سَقَّاطُ means worthless. It is commonly used in expressions like *saqqāṭu almatā'* سَقَّاطُ الْمَتَاعِ, i.e., *something worthless*. The term signifies a trader who sells low quality commodities. With regard to equivalence, only Al-Mawrid supplied an equivalent to the term, using a synonym, i.e., *junk dealer*.

76) *salam* (سَلَم): It is derived from its verb form *sallam* سَلَّمَ and refers to someone who paid in advance. The price is delivered before receiving the commodity. The technical meaning is applied to the sale of specific goods not present for advance payment. In respect of equivalence, only the specialized dictionaries provided an equivalent of the term using two techniques, that is to say, a subordinate (*delivery*) and a paraphrase (*forward buying*).

77) *'ayb* (عَيْب): The lexeme signifies fault or blemish. The technical sense never deviates from its dictionary meaning. It means a defect in commodity that turns it less valuable or undesired. As of equivalence, all dictionaries gave equivalents of

the term, using synonyms and the mixed technique. The specialized dictionaries used the former, while the other dictionaries employed the latter. The common equivalent among the dictionaries was *defect*.

78) *muwāṭabah* (مُوَاثَبَةٌ): The root word is *watab* وَثَبَ, denoting a leap. In this sentence *tawattaba fi arḍihi 'lā ḡāriḥ* تَوَثَّبَ فِي أَرْضِهِ عَلَى جَارِهِ, it means *he appropriates the land of his neighbor*. It is used in business transactions when the preemption claimant hears about a sale session between his selling neighbor and a buyer on the spot or, later and makes haste to preclude the sale. Accordingly, he expresses his wish to buy his neighbor's property for the same price offered by the buyer. In respect of equivalence, only DILT provided an equivalent using the paraphrase technique, i.e., *prompt assertion of a claim*.

79) *mīrah* (مِيرَةٌ): The literal meaning of the word hardly differs from its technical meaning. It signifies food purveyed for sale or consumption. For example, *humā yamtārāna li'anfusihimā* هُمَا يَمْتَارَانِ لِأَنْفُسِهِمَا means *They convey food for themselves*. With regard to equivalence, Al-Mawrid and Glosbe provided equivalents to the term, using the mixed technique. The common equivalents shared by the dictionaries were *supplies, stores, and provision(s)*.

80) *mabiy* (مَبْيَعٌ): It is derived from the word *bay* بَيْعٌ. The literal meaning denotes the sold item. So does the technical sense. With regard of equivalence, Al-Mawrid and Almaany supplied equivalents, employing the mixed technique. All the dictionaries except Glosbe supplied equivalents of the term, using distinct techniques: paraphrase (*the subject matter*), synonym (*sold*), and mixed technique (*sale, selling, vendition*). The synonym technique was utilized by two dictionaries; however, *sold* should be modified by the definite article *the* to match the part of the speech of the Arabic term.

81) *waks* (وَكُس): The referential meaning of the word indicates deficiency or decrease. Technically speaking, it indicates diminution of prices or suffering losses. In a sentence like *wakisa fy mašrū'ih* وَكُسَ فِي مَشْرُوعِهِ, it means *he suffered a loss or a drop in prices in his project*. As of equivalence, DILT, Al-Mawrid, and Almaany listed equivalents of the term, utilizing different techniques, i.e., a synonym (*depreciation*), mixed technique (*to depreciate, fall in value*), and a superordinate (*loss*), respectively. Were there to be a common equivalent, *depreciation* and *to depreciate* may be opted.

82) *ribā albuyū* (رِبَا الْبُيُوع): The second word in the collocation is the plural of sale in Arabic *bay* بَيْع. The collocation implies another form of usury whose nature is hidden. An example of which is when one sells a bounce of gold for 10 dirhams of silver, either the seller or the buyer has the option to deliver money later or not. In respect of equivalence, only ISRA furnished an equivalent of the term *usury in sales*, making use of the synonym technique.

The following IFETs were not listed as entries in the selected dictionaries:

83) *iqtiwā* (اِقْتِوَاء): It literally refers to the state where something reaches its extreme. Terminologically, when two or more partners buy something, then they either decide to sell it to a partner who is ready to offer the highest price or agree on a price to sell.

84) *alribā alḥukmy* (الرِبَا الْحُكْمِي): The first word in the collocation implies usury, the second one meaning favor. As known usury regardless of its form is forbidden in Islam. The collocation indicates an increase in payment due when selling on credit. It is paramount to excess usury in Islam.

85) *āširā'u 'lā širā'i algyr* (الشِّرَاءُ عَلَى شِرَاءِ الْغَيْرِ): This phrase signifies a situation when a seller lures a buyer into canceling a prior deal already made with a second

party with the promise of a better one. The prohibition of such act is to stop enmity and hatred between people in the market, for example.

86) *muḥāḍarah* (مُخَاصِرَة): It is derived from *ḥaḍar* خَضَرَ, denoting the state when fruits are not fresh ripe. Thus, the technical meaning refers to the sale of fruit before ripeness.

NO	Lexical Entry	ISRA	DILT	Al-Mawrid	Almaany	Glosbe
1	ربا الأبيوع	paraphrase				
2	اقتصار		Paraphrase			
3	اقتواء					
4	البيع الجبري			synonym		mixed technique
5	البيع بالأنموذج	synonym				
6	الربا الحُكْمِي					
7	الشراء على شراء الغير					
8	أسواق			mixed technique	Synonym	Synonym
9	بيع العرايا	definition	Definition			
10	بيع النسبية	paraphrase				
11	تنجيز	synonym	Synonym			
12	تنضيف	synonym	Subordinate			
13	تورق	Synonym	Loan word		loan word	
14	خيار الغيب	loan translation	Synonym		Synonym	
15	دلالة	synonym	Subordinate	synonym	mixed technique	
16	سقاط			synonym		
17	سلم	subordinate	Paraphrase			
18	عيب	synonym	Synonym	mixed technique	mixed technique	mixed technique
19	مُخَاصِرَة					
20	مؤاتبة		Paraphrase			

NO	Lexical Entry	ISRA	DILT	Al-Mawrid	Almaany	Glosbe
21	مِيْرَة			mixed technique	mixed technique	
22	مَبْنَع	paraphrase	Synonym	mixed technique	Synonym	
23	وَكْس		Synonym	mixed technique	superordinate	

Table 22: Translation Techniques Used for Sale and Purchase IFETs

To summarize, the IFETs of Purchase and Sale constitute the largest semantic field, with 23% of all the sampled IFETs. Almost 20% of the IFETs of *Purchase* and *Sale* were not listed as entries in the dictionaries. It appeared that the dictionaries made use of the synonym technique to provide equivalents, with 17 times. In the second place came the mixed technique with 10 times. The techniques of paraphrase and subordinate were used 6 times and 3 times, respectively. The least used techniques were definition (twice), superordinate (once), loan word (once), and loan translation (once).

4.4.18 Sharing and Combination

Individual ownership is generally preferred; however, in business and limited circumstances, entering into partnership with other people becomes inevitable. Heirs, for instance, may be joint owners of a building that is inseparable. Long journeys in the past forced people to share what they had in order to survive. In Islam, people are entitled to share fire (to keep warm, to cook food or light up a place), pasture, and water, the sale of which is prohibited. The exception is when money is spent, for example, to dig a well, buy a pump and maintain the well, which makes it lawful to sell water. Below is a brief discussion of the sampled IFETs related to sharing and partnership.

- 87) *aš-širkatu alġabriyyah* (الشَّرْكَةُ الْجَبْرِيَّةُ): The first word in the collocation means partnership or a company, while the second refers to compulsion. The technical sense denotes a forced partnership that takes place when heirs have to become

- joint owners of the same inheritance or property that cannot be divided. The term was only translated by ISRA with a loan translation, i.e., *involuntary partnership*.
- 88) *almālu almuštarak* (المال المشترك): The first word in the collocation means property, money or wealth while the second word means joint. The technical sense signifies wealth shared by two or more people due to inheritance, will, or gift, which can be divided or the wealth that cannot be separated or distinguished. As of equivalence, both ISRA and Glosbe provided equivalents of the term using the paraphrase technique (*jointly owned wealth*) and the mixed technique (*common property; venture capital*).
- 89) *šarikatu al'ibāḥah* (شركة الإباحة): The second lexeme implies permissibility. Its technical sense denotes having the right to use or acquire permissible things that no one owns like water and pasturage. With regard to equivalence, only ISRA furnished an equivalent of the term using the paraphrase technique, that is to say, *partnership in the lawful*.
- 90) *mufāṣalah* (مُفَاصَلَة): The root of the word is *faṣl* فُصِّلَ, implying separation. The technical sense of the head word is an act of ending a partnership between people when the company is closed down. The equivalent of the term was only supplied by ISRA using a synonym, i.e., *clearance*.
- 91) *munāhadah* (مُنَاهَدَة): The root of the lexeme is *nahd* نَهَدَ, implying assistance. The technical sense of the head word signifies a situation when travelers share travel expenses by collecting money or gathering food according to their ability, and giving it to one of them to supervise. So, they all eat together. It is common in an expression like *ṭaraḥū nahdahum ma'al qaum* طَرَحُوا نَهَدَهُمْ مَعَ الْقَوْمِ, which means *they equally contributed along with the others towards the expedition expenses*. As of equivalence, only ISRA supplied an equivalent of the term using a definition, i.e., *pooling resources for the common good*.

There were two terms with no entries in the selected dictionaries. They are as follows:

92) *šarikatu al'aqdām* (شركة الأقدام): The second term in the collocation implies proactiveness or initiative. The technical sense of the collocation indicates a partnership in which partners attain profits based on their initiatives, acts, and travels.

93) *šarikatu ddallālīn* (شركة الدالّالين): The second word in the collocation refers to brokers. Technically, the collocation denotes a situation when two or more people call to customers to check the commodity of a trader. The clients are presented with the commodity to purchase.

NO	Lexical Entry	ISRA	DILT	Al-Mawrid	Almaany	Glosbe
1	الشركة الجبرية	loan translation				
2	المال المشترك	Paraphrase				mixed technique
3	شركة الإباحة	Paraphrase				
4	شركة الأقدام					
5	شركة الدالّالين					
6	مفاصلة	Synonym				
7	مناهدة	Definition				

Table 23: Translation Techniques Used for Sharing and Combination IFETs

To conclude, the IFETs of Sharing and Combination accounted for 7% of the sample. Only two terms were not found as entries in the selected dictionaries. The translated terms were rendered through the utilization of different techniques vis a synonym (once), loan translation (once), a paraphrase (twice), mixed translation (once), and a definition (once). It was difficult to state which technique was most frequently utilized. Apart from Glosbe, all the translated terms existed in ISRA as entries.

4.4.19 Wages and Hires

Economy is based on delivering services and products. A one-man business is not as prevalent as it was in the past. Small or medium enterprises engage tens of people to run and compete. Thus, a relationship is created between employers and employees. An oral or written contract stipulates that the former pays the latter a wage which is a remuneration for a rendered service. Any kind of payment delay or unjust payment is condemned in Islam. A brief discussion of the sampled IFETs follows:

94) *irtizāq* (ارتِزَاق): The root *rizq* رِزْق represents a means of subsistence in general or pay to soldiers in particular. Likewise, the terminological sense of the head word signifies money allocation from the Treasury for people such as judges, rulers, workers, soldiers, imams, and muftis. With regard to equivalence, only Glosbe provided an equivalent of the term using a subordinate, that is to say, *livelihood*.

95) *al'igārtu almunğaza* (الإِجَارَةُ الْمُنْجَزَةُ): The first word in the collocation is equivalent to *lease* in English, whereas the second word means accomplished or quickly performed promised. Based on the terminological use of the collocation, it signifies a lease as of the commencement of the contract. The equivalent of the term was only furnished by ISRA, using a paraphrase, i.e., *immediately effective lease*.

96) *ğul* (جُعِلَ): The lexical meaning of the word indicates wages or what is appointed to be given to a worker for his service. The technical sense of the lexeme does too. It is common in phrases such as *ğ'latu alwasīt* جَعِيلَةُ الْوَسِيْطِ which means *what is stipulated to be given to a broker*. As of equivalence, all dictionaries gave equivalents of the term using two techniques: a paraphrase (once) and the mixed technique (4 times). It was obvious that DILT and Glosbe made use of the same equivalents, i.e., *wages* and *payment*.

97) *'iġāratu ddimmah* (إِجَارَةُ الدِّمَّةِ): The second word in the collocation signifies the liability of the hirer. Accordingly, the collocation means a lease that relies on the hirer to fulfil a certain obligation. It is used when someone orders a hirer to rent a certain object. As a result, the delivery or rent of another object other than the one agreed upon is not acceptable. With regard to equivalence, only the specialized dictionaries provided equivalents of the term using the same technique, i.e., the paraphrase technique that generated two different phrases.

98) *inzāl* (انزَال): The root *nazal* نَزَلَ, denotes someone who has ascended or alighted. In a phrase like *al'asalu laīs min inzāli alārḍ* أَلْعَسَلُ لَيْسَ مِنْ انزَالِ الْأَرْضِ which denotes *honey is not from the yield of the land*. The term means yield or produce. In another sense, it signifies what is given to be used in the cause of God, i.e., zakat. However, the technical sense of the word is a permanent rent for endowment. The rendition of the term was only given by ISRA, using a subordinate, i.e., *increment*.

99) *'umālah* (عُمَالَةٌ): The referential meaning of the word refers to the appointment of a governor or a prince. In Fiqh, it signifies a salary or pay given to a worker for work, service, or agency. With regard to equivalence, both the specialized dictionaries and Almaany listed equivalents of the term using two techniques. The specialized dictionaries employed the same term, that is to say, *wage*.

There was only one term with no entries in the selected dictionaries. It is as follows:

100) *quwwah* (قُوَّة): The lexeme is connected with power or strength. Its technical sense refers to things such as seeds, cows, cultivating tools, or water tanks that help to cultivate or invest a piece of land. In a phrase like *man daḥala 'la quwwatin ḥarraġa 'la nazīriha* مَنْ دَخَلَ عَلَى قُوَّةٍ حَرَجٍ عَلَى نَظِيرِهَا which means

whoever rents a land with whatever is on it shall hand the land over in a similar status.

NO	Lexical Entry	ISRA	DILT	Al-Mawrid	Almaany	Glosbe
1	ازْتَرَاقَ					Subordinate
2	الْإِجَارَةُ الْمُنْجَرَةُ	paraphrase				
3	جُعِلَ	paraphrase	mixed technique	mixed technique	mixed technique	mixed technique
4	إِجَارَةُ الدِّمَةِ	paraphrase	paraphrase			
5	انْزَالَ	subordinate				
6	عُمَالَةٌ	synonym	synonym		mixed technique	
7	قُوَّةٌ					

Table 24: Translation Techniques Used for Wages and Hires IFETs

To conclude, the percentage of Wages and Hires IFETs in the sample represented 7%. Only one term was not listed as an entry in any dictionary. It was evident from the table above that the dictionaries utilized two techniques: mixed technique (5 times) and paraphrase (4 times). Both the subordinate technique and synonym technique were equally used: twice.

4.5 Undocumented IFETs in the selected five dictionaries

The analysis of the IFETs extracted from DFETRJ and the study of their equivalents in the five dictionaries demonstrated that a number of terms were not documented in the said dictionaries. In other words, there were 24 IFETs without equivalents or non-equivalents in the dictionaries above.

No	Lexical Entry	Thematic Classification	Most frequently employed translation technique
1	الْمُكَارِيُّ الْمُفْلِسُ	Treachery and Loyalty	Mixed

No	Lexical Entry	Thematic Classification	Most frequently employed translation technique
2	وَرَاطٌ		technique
3	رِسَالَةٌ	Contract	Synonym
4	تَوَلِيحٌ	Donations and Alms	Mixed technique
5	الْوَكَالَةُ الدَّوْرِيَّةُ	Guarantee and Authorization	Not specific
6	ضَمَانُ الْخُسْرَانِ		
7	ضَمَانُ الْغُرُورِ		
8	نَائِبَةٌ	Income and Public Treasury Resources	Mixed technique
9	تَعْدِيلٌ	Measures and Volumes	Not specific
10	قِسْمَةُ الْفَضَاءِ (الْإِجْبَارِ)	Personal Affairs	Mixed technique
11	قِسْمَةُ التَّرَاضِي		
12	الْأَرْضُ الْمَثْرُوكَةُ	Possession and Ownership	Mixed technique
13	الْعِرْقُ الظَّالِمُ		
14	إِيغَارٌ		
15	نَحَّةٌ		
16	إِتْحَادُ الدِّيمَةِ	Rights and Liabilities	Mixed technique
17	دَيْنُ الصِّحَّةِ		
19	اِقْتِرَاءٌ	Sale and Purchase	Synonym
19	الرِّبَا الْخُكْمِي		
20	الشِّرَاءُ عَلَى شِرَاءِ الْغَيْرِ		
21	مُخَاضَرَةٌ		
22	شَرَكَةُ الْأَقْدَامِ	Sharing and Combination	Not specified
23	شَرَكَةُ الدَّلَالِيْنَ		
24	فُؤَةٌ	Wages and Hires	Mixed technique

Table 25: Untranslated IFETs

As obvious, the number of one-word IFETs is 10, the number of two-word IFETs is 12, the number of three-word IFETs is 1, and, finally, the number of four-word IFETs is 1. These undocumented IFETs were scattered in twelve semantic fields. Building on the analysis above of the potentially suitable translation technique, a quick glance over Table 25 illustrated the potentially expected translation techniques translators or lexicographers may employ to render the undocumented IFETs. As evident in Table 25,

seven semantic fields utilized the mixed technique, the technique of synonym was employed in two semantic fields, and the other three semantic fields had no specific translation techniques.

The existence of 24 non-equivalent IFETs in the said dictionaries is expected since this area of discipline has a shortage of research and scholarly works. The translation of such undocumented terms is essential to be accurate and adequate, but it is easier said than done. According to Newmark (1988), it is difficult to translate words due to two things: a) they are not easy to understand, and 2) they are hard to translate. To overcome these challenges, the researcher, armed with the idea that most terms are translatable to a point, endeavored to suggest English equivalents based on the analysis of translation techniques regarding each semantic field, if possible. Meanwhile, the researcher sought the assistance of two translators with professional expertise in the field of Islamic terms to suggest potential equivalents. The suggested equivalents are compared and contrasted in the following sections.

4.5.1 The Rendition of the Untranslated IFETs

It is obvious that neither reputable dictionaries nor updated online glossaries can cope with the huge introduction of new concepts and innovations. The existence of certain IFETs without proper documentation renders the job of translators or lexicographers more challenging. The number of these terms could multiply if the conceptual incongruence between two cultures and two jurisprudence systems is wide.

In an attempt to answer the third research question (RQ3), the researcher had to find suitable translations of the twenty-four undocumented IFETs. Two professionally competent translators were requested to carry out the task. Their translations together

with the researcher's translation were tabulated to conduct the analysis of the translation techniques employed.

4.5.2 The proposed translations

As evident from Table 26, the proposed translations were analyzed first within the scope of the semantic fields.

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Islamic Fields	Lexical Entry	Proposed translation by		
		Researcher	Qasem	Ate
Deceit and Loyalty	المُكَارِيءُ الْمُفْلِسُ (<i>almukkāriyu almuflis</i>)	dishonest hirer; swindler (MT)	dishonest animal lessor (P)	deceitful animal L
	وَرَاطٌ (<i>wirāt</i>)	Zakat evasion (P)	zakat evasion (P)	zakat evasion (P)
Contract	رسالة (<i>Risālah</i>)	Message delivered without incurring liability (P)	message delivered without liability (P)	message delivered without liability (P)
Gifts and Alms	تَوْلِيَجٌ (<i>Tawliġ</i>)	Nepotism-like gifting; the illegal act of giving a gift to a relative (MT)	relative-favoring gift (P)	nepotism-like gift
Guarantee and Authorization	الوَكَالَةُ الدَّوْرِيَّةُ (<i>alwikālatu addauriyyah</i>)	Irrevocable authority (Syn)	irrevocable proxy (Sub)	irrevocable author
	ضَمَانُ الْخُسْرَانِ (<i>ḍamānu alḥusrān</i>)	Loss guarantee (Syn)	at the trader's risk (P)	risk-free guarante
	ضَمَانُ الْعُرُورِ (<i>ḍamānu alġurūr</i>)	Guarantee against deception (sub)	defect-free guarantee (Syn)	defect-free guaran
Income and Treasury Sources	نَائِيَةٌ (<i>nā'ibah</i>)	tax to fund a public project (P)	taxes for construction (P)	zakat imposed by the public interest (P)
Partitions and Schemes	تَعْدِيلٌ (<i>ta'dīl</i>)	Value-based distribution; partition in kind; consent partition; adjusted partition (MT)	adjusted partition (Syn)	adjusted partition
Inheritance Affairs	قِسْمَةُ الْقَضَاءِ (الْإِجْبَارِ) (<i>qismatu alqaḍā' (al'igbār)</i>)	Division of inherited property by a judge; compulsion division (MT)	inheritance division by court (P)	distribution of inheritance by a judge; compulsion (MT)
	قِسْمَةُ التَّرَاضِي (<i>qisamatu ttrāḍī</i>)	Satisfaction-based division; satisfying division of inheritance (MT)	satisfactory division (Syn)	inheritance division by consent (P)
Land and Ownership	الأَرْضُ الْمَنْزُوكَةُ (<i>al'arḍu almatrūkah</i>)	Waqf land left for people to reclaim (P)	waqf land left for people to utilize (P)	waqf land left for people to utilize (P)
	الْعِرْقُ الظَّالِمُ (<i>al'irqu azālim</i>)	Unlawful acquisition (P)	unlawful acquisition of land (P)	unlawful acquisition
	إِيْغَارٌ (<i>igār</i>)	Provision of a land to a user by a king or a ruler (P)	officially gifted land (P)	offer of land to a king/ruler (P)

Semantic Fields	Lexical Entry	Proposed translation by		
		Researcher	Qasem	Ata
	نَحَّة (nahḥa))	Zakat free wealth (P)	wealth subject to no zakat (P)	zakat free wealth (P)
and ilities	إِتِّحَادُ الدِّمَّةِ (ittihādu dḍimmah)	The write-off of debt (Syn)	the write-off of debt (Syn)	the write-off of debt (Syn)
	دَيْنُ الصِّحَّةِ (daynu aṣṣiḥḥah)	debt incurred by a healthy debtor (P)	healthy debt (LT)	healthy debt (LT)
and chase	اِقْتَوَاءٌ (aḥtiwāʾ))	Buying out a business partner ; purchasing a partner's share; partner buyout (MT)	buying partner's share (P)	to purchase partner
	الرِّبَا الْحُكْمِي (arribā alḥukmy)	Riba hukmi (LW)	hukmi usury (LT)	hukmi usury (LT)
	الشِّرَاءُ عَلَى شِرَاءِ الْغَيْرِ (aširāʾu ʿalā širāʾi alḡayr)	Urging a seller to cancel an already made transaction to buy from him with a higher price; third party intervention in purchase negotiations (MT)	urging a buyer to cancel an already made transaction to buy from another one (P)	urging a buyer already made transa from another one (P)
	مُخَاصَرَةٌ (muḥāḍarah))	Mukhadarah; sale of unripe fruit (MT)	Mukhadarah (LW)	selling unripe fruit
g and ination	شَرِكَةُ الْأَقْدَامِ (šarikatu alʾaḡdām)	Partnership associated with levels of physical exertion (P)	partnership associated with levels of physical exertions (P)	effort-associated p
	شَرِكَةُ الدَّلَالِينَ (šarikatu dḍalālīn)	Partnership with agents to sell goods; partnership in sale (MT)	partnership with agents to sell goods (P)	partnership with b goods (P)
and Hires	قُوَّةٌ (quwwah))	What a piece of land possesses to help cultivate; Quwwah (MT)	what a piece of land possesses such as cultivating materials or tools (P)	land's potentials (S

Table 26: Translation Techniques Used in the Proposed Translations

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Based on Table 26, the translations made use of different techniques to render the undocumented IFETs. The researcher took into consideration the following: (1) to highlight and discuss the presence of semantically inadequate senses in the translations; and (2) to note the use of more than one technique to render an IFET was more suitable to cover all the senses of the Arabic term. By and large, these translations witnessed congruence and divergence as illustrated below:

1. Treachery and Loyalty IFETs: There were two terms: *almukkāriyu almuflis* and *wirāt*. With regard to the first term, the researcher's translation made use of the mixed technique, while the other two translations were paraphrases of the term. The mixed technique consists of a paraphrase and a superordinate: the paraphrase may be applied to a hirer of either vehicles or animals; and the superordinate, *swindler*, is general and used to talk about someone who dishonestly takes money from people or organizations. As known, superordinates head the semantic fields and reflect the general or commonly shared senses of the subordinates, which justifies the use of superordinates in case there is a lexical gap. They give "a generic expression of broader meaning....the noted translation principle of generalization" (Ischenko, 2012). However, the other translations merely differed in the adjectives, i.e., *dishonest* and *deceitful* that modify the noun phrase *animal lessor*. Both phrases denote the propositional meaning of the Arabic term. For the second term, a paraphrase, *Zakat evasion*, was utilized. The structure of the paraphrase is parallel to the English collection *tax evasion*, which denotes the illegal ways to pay less tax. It has a negative connotation in contradistinction to the neutral English collocation *tax avoidance*, that is, the practice of paying less tax in the legal sense.

2. Contract IFETs: There was only one term, i.e., *risālah*. The translations made use of similar paraphrases.
3. Donations and Alms IFETs: There was only one term, i.e., *taulīğ*. To render it, the researcher employed the mixed technique which consists of two paraphrases, of which the second paraphrase signifies that the action is illegal, i.e., it is against Sharia. On the other hand, the other two translations utilized the paraphrase technique, sharing the same head word, that is to say, *gift*. The difference is in the use of pre-modifying phrases, viz *relative* and *nepotism*, before the headword.
4. Guarantee and Authorization IFETs: There were three terms, i.e., *alwīkālātu addaurīyyah*, *ḍamānu alḥusrān*, and *ḍamānu alğurūr*. For the first term, the researcher used a synonym, while the other two translators utilized a paraphrase that shared the same premodifying adjective, i.e., *irrevocable*, but made use of two different headwords: *proxy* and *authorization*, which are subordinates. For the second term, the researcher utilized a synonym, while the other two translations employed the paraphrase technique to produce two different equivalents. With regard to *ḍamānu alğurūr*, the researcher employed a subordinate with a religious connotation to render it, whereas the other two translators used a business synonym which may seem easy to understand by those who have little knowledge of Arabic or the Islamic finance.
5. Income and Public Treasury Resources IFETs: There was only one item, i.e., *nā'ibah*. The three translations used the paraphrase technique to put forward different paraphrases to translate it. The researcher and Qasem utilized the word *tax* (a secular term), whereas Ateik used in the paraphrase the word *zakat* (a religious term). The researcher believes that the use of a religious term, *zakat*, to translate a secular concept or term is inappropriate.

6. Measures and Volumes IFETs: There was only one term, that is to say, *ta' dīl*. The term was rendered by the researcher with the mixed technique (paraphrases and a superordinate). The superordinate is an English term used to talk about partition of a property in adjustment deeds. On the other hand, the other two translators agreed on the use of the synonym technique to produce the equivalent, i.e., *adjusted partition*.
7. Personal Affairs IFETs: There were two terms, i.e., *qismatu alqadā'* (*al'igbār*) and *qisamatu ttrādī*. The researcher and Ateik rendered the first term into English using the mixed technique (a paraphrase and a superordinate). Both made use of *compulsion division*, the superordinate. The paraphrase technique to render the same term was used by Qasem. Concerning *qisamatu ttrādī*, different translation techniques were employed. The researcher made use of the mixed method (two paraphrases), while both translations utilized the same headword with differences in the modification phrases: the first translation made use of the synonym technique, while the second one used a paraphrase to render it.
8. Possession and Ownership IFETs: There were four terms, that is to say, *al'arḍu almatrūkah*, *al'irqu azālim*, *'igār*, and *nahḥa*. With regard to the first term, although the translations made use of the paraphrase technique. Qasem and Ateik proposed similar paraphrases except in the use of infinitive verb: *to reclaim* and *to utilize*, respectively. With regard to *al'irqu azālim*, the researcher and translators utilized the paraphrase technique to provide equivalents. The researcher's paraphrase was ambiguous in relation to what type of acquisition. The other two translations were similar and more accurate. In regard to *'igār*, the translations utilized the paraphrase technique, but put forward different paraphrases. The last term, *nahḥa*, was rendered with two different paraphrases.

The researcher and Ateik offered the same paraphrase as an equivalent of the term, while Qasem provided a syntactically different, but semantically similar, paraphrase.

9. Rights and Liabilities IFETs: There were two terms, namely *ittiḥadu ddimmah* and *daynu aṣṣiḥḥah*. For the former, the researcher and the translators employed the same synonym, an accounting collocation, to render it into English. The English collocation is used to show a cancellation of a debt by the creditor in favor of the debtor regardless of the reason. However, in the Islamic concept, both the terms, creditor and debtor, refer to the same person. So, the English equivalent does not cover all the meanings of the Arabic term. With reference to the latter, *daynu aṣṣiḥḥah* was rendered into English with the loan translation technique by Qasem and Ateik. However, the use of *healthy* in the phrase *healthy debt* may indicate in English a large amount of money owed to someone, while the Arabic term does not denote such a sense. On the other hand, the researcher used a paraphrase.
10. Sale and Purchase IFETs: There were four terms: *ʾaqtiwāʾ*, *alribā alḥukmy*, *aṣirāʾu ʾlā širāʾi alġyr*, and *muḥāḍarah*. Relating to the first term, two translation techniques, mixed technique and paraphrase, were employed. The researcher used the mixed technique (two paraphrases and a synonym). The synonym, *partner buyout*, is used in buyout agreements to set out the future sale of partner's shares. On the other hand, the other two translations used the paraphrase technique to produce two semantically similar paraphrases. They were similar in everything except the choice of the noun form: gerund (buying) or an infinitive (to purchase). Concerning the second term, the two translators used the same equivalent, employing the loan translation technique, whereas the researcher used the loan word technique. In connection with *aṣirāʾu ʾlā širāʾi*

alġyr, the two translations employed a paraphrase. However, the concept has not been rendered correctly, for the Arabic term concerns the seller not the buyer. On the other hand, the researcher utilized the mixed technique (two paraphrases) to produce suitable equivalents. Regarding the last term, for the first time the translations totally differ in the employability of the translation technique: the researcher used the mixed technique (a loan word and a paraphrase); Qasem the loan word technique, which was also part of the proposed equivalents of the researcher gave ; and Ateik the paraphrase technique. Both the English paraphrases convey the meaning of *muḥāḍarah*.

11. Sharing and Combination IFETs: There were two terms: *šarikatu al'aqdām* and *šarikatu ddalālīn*. Concerning the former, all three translations used the paraphrase technique to put forward three different equivalents. With regard to the latter, the researcher employed the mixed technique, while the paraphrase technique was utilized by the other two translators. Both used almost similar paraphrases, despite in the difference in the use of *agents* (a general and business term) and *brokers* (a business term).

12. Wages and Hires IFETs: There was only one term: *quwwah*. The researcher employed the mixed technique (a paraphrase and a loan word) to render it, while Qasem and Ateik made use of a paraphrase and a superordinate, respectively.

The study of semantic fields to find solutions to the problematic issues of translation is not new (Mounin, 1963). Every linguistic system works on its own to coordinate with the real world, which is clear from the rearrangement of lexicals in the semantic fields due to the 'death' or 'birth' of words during developmental phases a language has passed through.

As clear from the analysis above, and with regard to the semantic fields, the three translators agreed and disagreed on the employed technique to render the undocumented IFETs. If Table 25 and 26 above were taken into consideration, the following conclusions could be made. The three translations seem to favor the paraphrase technique to render IFETs that belong to the following seven semantic fields: Treachery and Loyalty (83%), Contract (100%), Donations and Alms (66%), Income and Public Treasury Resources (100%), Possession and Ownership (100%), Sale and Purchase (42%), and, finally, Sharing and Combination (83%). It is obvious there is no agreement between the choice of translation techniques between the selected five dictionaries and the translations. The choice of the paraphrase technique to render the undocumented IFETs was justifiable due to the following observations:

1. The majority of these terms are obsolete. They are not common in modern writings and research. Accordingly, translators and lexicographers may never encounter them;
2. Some terms such as *nā'ibah* may have other synonymous expressions, such as *daryba* or *rusūm*, that are used in modern research;
3. The translators may opt for this technique to cover most of the senses of the IFETs. Paraphrases look like dense definitions; and lastly
4. It is easy to convey the meaning of a term in a paraphrase than to search for a superordinate or subordinate equivalent that may not reflect its meaning adequately. Since IFETs are religious terms in general: they invoke religious connotations that are rarely shared by employed English equivalents.

The employability of the synonym translation technique ranked second in the three translations. It was used with the following semantic fields: Measure and Volumes (83%), Rights and Liability (50), and Guarantee and Authorization (33%). By studying

Table 26, it was clear that the translators utilized different techniques to render the Guarantee and Authorization IFETs, and the most frequently used translation technique was the paraphrase. In Table 25, the selected five dictionaries did not agree on a specific translation technique. The comparison of the two Tables 25 & 26 illustrated that the semantic field of Personal Affairs was rendered with the mixed translation technique as most frequently employed by both the translators and the five selected dictionaries. The remaining semantic field, i.e., Wages and Hires, did show to make use of any translation technique as evident in Table 26, although the mixed technique was frequently employed by the five selected dictionaries according to Table 25.

The translation of IFETs is not an easy task. According to Zitouni (2022),

“Consequently, in interlingual communications, translators encounter both cultural and linguistic challenges and it is her or his duty to employ appropriate translation strategies to cope with such challenges based on the situation and the text. Religion, technical terminologies, social traditions and politics are regarded to be some of the most problematic areas in cultural translation that translators might face mainly between languages that belong to totally different cultures as in the case of Arabic and English” (Zitouni, 2022, p.236).

In a similar vein, Baker says, “the choice of a suitable equivalent in a given context depends on a wide variety of factors. Some of these factors may be strictly linguistic [...]. Other factors may be extra-linguistic” (Baker, 2018, p. 16). The majority of IFETs have originated over fourteen centuries at least, which means most terms have acquired some layers of connotative meanings. This renders the job of translating them so difficult. That is why it is essential to investigate which translation technique may be suitable for a compiler. It was worth mentioning that not all the translation techniques were employed in the three translations. To understand the frequency of each translation technique, it should be compared in all the dictionaries and translations to have a clear

picture. Accordingly, the analysis of the translation techniques as employed in the whole sampled IFETs is as follows:

1. The use of synonyms: Lexical items that have an identical meaning in a specific context are synonymous, i.e., interchangeable and bearing similar connotations (Crystal, 2008). Generally speaking, lexicographers or translators or dictionary users prefer to deal with synonyms rather than other types of equivalents. Zgusta's description of synonyms as best friends of lexicographer can now be justified (1984). Other researchers believe that a TL equivalent of a foreign term "should be as short as possible and convey the full volume of the original term meaning" (Polyakova et al., 2019, p. 2). Synonyms may have different names such as exact equivalents, complete equivalents, insertable equivalents, or translational equivalents (Yong & Peng, 2007). Bilingual synonyms in technical writings are considered to be stripped of connotations with rare focus on cultural or stylistic variations (Yong & Peng, 2007). The existence of synonyms in specialized dictionaries is highly expected (Liu, 2018), as it is evident from the analysis of the two specialized dictionaries concerning the IFETs in question. Nonetheless, the use of synonyms to render the IFETs without entries in the selected five dictionaries and the translations proves to be of consequence. The higher frequency of this technique was, as expected, reported in the specialized dictionaries with virtually 38% and 21% in ISRA and DILT respectively. This is justified since the specialized discourse is dominated by similar concepts that require specific terms for each one to avoid unambiguity. All the same, the other dictionaries witnessed a frequency ranging more or less than 5%. By and large, the use of this technique ranked second among the other techniques.

2. The use of a superordinate: Superordinate is a term that refers to an inclusive semantic unit (Crystal, 2008) which “has a hierarchical relationship to another word...whose semantic range is more restricted” (Delisle et al., 1999, p.183). Superordinates belong to a category that constitutes the largest part of a dictionary since full synonymy is unlikely possible (Yong & Peng, 2007). The use of a superordinate is part of approximate translation (Shiryaeva & Badea, 2014). A dictionary user may understand the general meaning of a SL lemma if superordinates are used to transfer lexicographical information. Only did DILT have the highest frequency of the technique, with 50%. The use of this technique by Glosbe (25%) was equal to the total use of Almaany and Ateik. ISRA, Al-Mawrid, and the researcher reported a zero frequency. The frequency of this technique ranked sixth.
3. The use of a subordinate: to understand a subordinate, it is better to contrast it with superordinate. In a hierarchy of relationship between terms, a subordinate “covers a smaller conceptual space than” the superordinate (Hartmann & James, 2002, p.129) “by at least one feature that specifies it further” (Bussmann, 2006, p.527). The use of a subordinate makes the rendition approximate the meaning of the SL term (Shiryaeva & Badea, 2014). The highest frequency of this technique was reported by the two specialized dictionaries, each 36%. The use of this technique by Glosbe (15) was equal to the use by the researcher, Qasem and Ateik together. This translation technique was the fourth highly used technique.
4. The use of a paraphrase: The term *paraphrase* refers to, in the absence of a suitable TL substitute of the SL term (Newmark, 1988), the process of producing a stretch of lexical units that has the equivalent sense of a certain term (Delisle et al., 1999). In translation, it is usually used to refer to the formulation of

alternative versions of phrases or texts without altering the meaning (Hartmann & James, 2002). Divergences, be social or political, cultural or linguistic, lead to difficulty to find suitable equivalents, creating lexical gaps (Yong & Peng, 2007). One way to overcome distantly unrelated or culturally foreign aspects is the use of paraphrases. Paraphrases help to achieve a high level of specificity of a problematic term or concept. Semantically complex terms or concepts, not lexicalized in the TL, are better rendered with paraphrases to preserve their meanings. In this regard, the highest frequency of this technique was demonstrated by Qasem and Ateik, 26% each. The specialized dictionaries made use of this technique, 15% by ISRA and 11% by DILT, whereas other dictionaries never made use of it. This technique rated third in documenting the IFETs.

5. The use of a loan word: The term denotes a linguistic unit that is used in a foreign language while both form and meaning are fully or partially maintained (Crystal, 2008). The use of a loan word as a surrogate equivalent (Gouws, 1996) seems an easy option to translators and lexicographers. In literary texts, it may add flavor or foreignization to the TT (Japhari, 2019). Nonetheless, it is not advisable in transferring the meaning of IFETs since it fails to disambiguate the term or the texts in which it is mentioned. It is preferable to use it with caution and to add a definition or a description after the foreign term or a footnote if possible.

In this regard, this technique demonstrated one of the lowest frequencies though it is commonly known that English is a hospitable language that can borrow without restraints (Salloum & Peters, 1996). Surprisingly, this translation technique witnessed a similar frequency by DILT, Almaany, Qasem, and the researcher. Therefore, it ranked before the least used technique.

6. The use of a definition: the semantic content of a linguistic term, usually called *definiendum*, can be shown by an explanation (*definiens*) (Hartmann & James, 2002) or a statement (Bussmann, 2006). “[T]he inclusion of a definition, an image, conceptual and terminological information ...facilitates both word comprehension and production” (Tercedor et al., 2012b, p. 191). It may be defined as “a brief statement that provides a clear understanding of the meaning of a specialized term presented in lexicographical or dictionary-like format” (Sager, 1990, p.39). It is believed that the use of definitions by lexicographers is the most widely used (Steiner 1984; Wiegand 1999). According to Moradi and Sadeghi (2014), the definition strategy helps to render “the unknown to the known and the unshared to the shared” (Moradi & Sadeghi, 2014, p. 17377). In other words, it helps to clarify most of the denotative senses used in one context or a dictionary entry. Having said so, Zgusta has a different idea concerning definition: “...the dictionary should offer not explanatory paraphrases or definitions...” (1984, p. 147). Such belief may explain why the frequency of this technique in the current study was very low. Although it is not on Baker’s list, ISRA recorded the highest usage (50%), followed by Glosbe and Almaany, (25%) each, while the employability of this technique in the other dictionaries and translations was zero. It came seventh in terms of frequency, that is to say, the same rank of the loan word translation technique.

7. The use of an antonym: Antonymy refers to a semantic term that illustrates the oppositeness existing in some linguistic units (Crystal, 2008). In other words, two or more words may share the same properties but differ in one property that render them incompatible (Murphy, 2006). Having said that, the binarity of antonymy was never used by any dictionary or translation.

8. The use of loan translation: The term designates a linguistic unit that refers to “a loose translation of the foreign concept into one’s own language” (Bussmann, 2006, p.701). To face the formidable challenge of compiling vocabularies that are adequate to express all concepts in modern life, loan translation appears as a suitable technique. A loan term may pass from language to language, i.e., a French expression such as *ordre public* was loaned in English and became *public order* (Mattila, 2006). Meanwhile, the same term was transferred into Arabic and became *ʔniḻāmu ʔl’ām*. A more famous loan translation is of AIDS, that was literally translated into Arabic. What happens here is that the translation of a term is transferred with less regard to the TT. It may be successfully efficient when the two languages share cultural interrelatedness. In the current study, this technique rated in the fifth position as it was utilized by one dictionary and the two translators. The highest frequency was recorded by ISRA (56%), whereas a percentage of 22% was registered by each translation.
9. The use of mixed techniques: When a term is translated into a language with more than one technique to make its meaning unambiguous, the transference of meaning is conducted through the mixed technique. The number of provided equivalents is sometimes above ten. The senses of the equivalents in totality capture the meaning of the term as it appears in several contexts. The usefulness of having more than one equivalent to reflect the distinctive senses a single source language term has is of paramount importance. Though it may be thought of as making the job of lexicographers easier for they are not concerned any more with making a choice between so similar equivalents, but with writing a sequence of attainable semi-synonyms. Rigual and Calvi (2014) believe the selection of such equivalents should be based on the commonest contexts. This technique was rated the first by over 260 frequencies of use. The highest

frequency was registered by the general dictionary and online dictionaries, with almost 25% each. DILT displayed a frequency of 13%, whereas the researcher's frequency was less by 3%. ISRA and Qasem never employed this technique to render the IFETs.

In conclusion, the above analysis proved that some techniques were more frequently employed by translators and lexicographers to capture the meanings of certain IFETs. From the highest to the lowest, the following list of frequently utilized techniques could be compiled:

1. Mixed technique
2. Synonym
3. Paraphrasing
4. Subordinate
5. Loan translation
6. Superordinate
7. Definition and Loan word
8. Antonym (zero frequency)

The following conclusions can be drawn to answer the research questions (RQs). Each question has a certain number of procedures to follow in order to reach the targeted results. RQ1 deals with the potentiality of IFETs classification into semantic fields, each one of them covers a common, thematic topic. Built on the semantic fields of IFETs as demonstrated by an unpublished doctorate thesis, and with regard to the current thesis, the researcher has been able to identify 19 semantic fields, five of which was not proposed in the unpublished doctorate thesis, but devised by the researcher in collaboration with an IIUM researcher to cover the IFETs that remained not subsumed under any semantic fields. The number of IFETs in the nineteen identified semantic fields range from 1 to 23. The main findings are the possibility of classifying the IFETs and creating new semantic fields to encompass the sampled IFETs. On the other hand, RQ2 addresses the translation techniques as used by the lexicographers of the selected dictionaries. These translation techniques are grouped into four categories according to the strategies suggested by Baker (2018) and other researchers. The frequency of each

translation technique has been determined to reveal the most used ones and to be compared with the frequencies as shown by the third research questions. The most frequently used translation techniques as illustrated in the analysis of RQ2 are: the mixed technique (86), synonyms (46), subordinates (19), and paraphrases (14). On the subject of the RQ3, there are 24 IFETs with no entries in the selected dictionaries. They were translated into English by two well-trained translators and the researcher. The translations have been analyzed in terms of the employed translation technique to determine the techniques with highest and lowest frequencies. The final conclusion of the most used translation techniques discloses that the mixed technique is at the top, followed by synonyms, paraphrases, and subordinates. A further conclusion is that the effort of bridging the gap between the Arabic monolingual dictionaries and their bilingual versions is neither satisfying nor characterized with conspicuous success.

CHAPTER 5: CONCLUSION

5.1 Introduction

This chapter will provide a summary of how this study came about, the main contributions and implications of the findings which attempted to answer the three research queries, and recommendations for further research in the area of translating IFETs within and without the context of lexicography.

5.2 Motivation for this Study

The Quran and the Sunnah are the two main sources of Islamic rulings and teachings. Since early times, many scholars and lexicographers have endeavored to render their meanings into English, in particular, or other languages, in general. However, these efforts have encountered many challenges at different levels. The level of the lexical units represents the linguistic gap between the translational language pair in question. Since the two languages are distant in terms of culture and history, the gap becomes wider and harder to be bridged. It also becomes more complex when a term is polysemous. Additionally, if the term has an old meaning and a new meaning such as *qarn*: the old meaning refers to a generation, while the new meaning designates a period of 100 years, more attention should be given to render the term in conformity with the context. According to Saleh (2001), “the translation of various Islamic works would reveal the discrepancies between the Arabic text and its translation, on one hand, and the different renderings of the same Arabic terms by different translators or even by the same translator at different times” (Saleh, 2011, p.v).

The translation of universal notions imposes more challenges than the translation of culture-specific terms. Universal concepts such as love, anger, pain, time, etc., are shared in different cultures and nations. Although they are universal in nature, some or

little challenge may be encountered. A good example is the appreciation of time and words employed to denote time. For instance, “Do you have the time?” may be used to ask about the time, but if rendered literally, it does not sound correct in Arabic. On the other hand, cultural-specific terms or concepts require a comprehensive knowledge of the two cultures in question before any knowledge transfer happens.

Intercultural communication, often achieved via translation and interpreting, assumes the existence of a system that enables all involved parties to comprehend a message fully and accurately. Such a system requires various levels of information exchange, starting from single terms to passages or lengthy spoken utterances. Theoretically, the complete comprehension of cross language communication largely depends on the absence of culture-specific terms which refer to objects or concepts particular to one nation, language or dialect and foreign to others (Florin, 2018). In reality, however, much needs to be done by linguists, specifically translators and lexicographers to provide information that would achieve unhindered understanding of languages that are often deeply couched in culture. Translation plays a crucial role in the formulation of representations and realization of foreign cultures. The more specific the culture of a nation or language, the more demanding it is to find a suitable translation technique to reflect its culture-specific concepts. The ability of the translator to reconcile cultural and linguistic gaps functions significantly in shedding light on or neutralizing the cultural content (Ivir, 1987). The process of rendering distinctly culture-specific IFETs by using adequate translation techniques is, therefore, an important engagement for the researcher who has worked in the field of Islamic banking and finance for some time.

The relations between terms and concepts are not usually symmetrical. In other words, the existence of one term that refers to some concepts or the existence of several terms that refer to the same concept challenges knowledge transfer efficacy according to

traditional terminologists (Cabr , 1999; Sager, 1998). Having said so, such hindrance of interlingual communication is scaled down by a number of contemporary terminologists (Sager, 1998; Temmerman & Kerremans, 2003). A good example is the existence of multiple terms that refer to the same object/concept such as *cell phone*, *hand phone*, *mobile phone*, *cellular phone*, etc. That compels academic researchers to include all these terms in a search engine to collect sufficient data. A good example of a term that refers to two or more concepts is the word *biweekly*. It means that something that happens once every two weeks like in *a biweekly paycheck*, but also it means something that happens twice a week like in *a biweekly TV program*.

The surge of business activities and transactions in the world currently has increased the need for better intercultural communication in the global arena (Cronin, 2013). This, amongst other things, has caused most market regulations to become increasingly similar and thereby, allowing for greater assimilation of different types of economic systems. Islamic banking and financing, although mainly targeting the Muslim community, has become a world phenomenon and an industry where various non-Muslim governments invested in and thus have made space for it to function within their business practices. According to Almarwaey and Ahmad,

“Although Islamic terms are deeply rooted in Arabic from which they originated, they are used widely by Muslims across different linguistic and cultural backgrounds such as Malay, Indian, Pakistani as well as those from the Western world. Today, English is used by many Muslims as the medium for communication more than any other. It is globally used in a variety of social, academic, professional, commercial contexts. Therefore, it is important to ensure that Islamic terms borrowed into English preserve their original associations in order to achieve successful intercultural communication” (Almarwaey & Ahmad, 2021, p.162).

Despite this, there has been little research in relation to the translation of Islamic literature from Arabic that deal with Islamic jurisprudence related to banking and

finance. The researcher believes that the first important step in any such study is gaining a thorough understanding of IFETs and being able to expand their use amongst relevant parties by translating them effectively into other languages. Hence, this was the main motivation for this study.

Generally speaking, dictionary compilers target two types of readerships: general or specific language learners. Each group has expectations when consulting a dictionary. General information is such as senses, collocations, pronunciation, usages, and, in narrow cases, etymological information. According to Frawley, dictionaries are a kind of writing that works as bridges to other texts (Frawley, 1985). Thus, the purpose of reading a dictionary is to comprehend the sense(s) of a certain lexical or collocation. What a dictionary may lack is the cultural aspects which lemma have. In case it is left out, users or translators are expected to apply general language knowledge to have a clear picture of the term's connotation as native speakers do (Tercedor et al., 2012a).

From another point of view, the evolution of online dictionaries should be considered as a good means to help disseminate glossaries on IFETs since specialized terminological units need a long time to collect, define, translate and enter bilingual dictionaries. The immediacy of the digital era may make many publishing houses hesitate before embarking on publishing a new dictionary or a new edition of a former dictionary. On the other hand, online dictionaries may suffer from certain shortcomings. According to Mateo (2014), the lexicographic material on the internet constitutes "a kind of black... hole" where all types of dictionary users can supply their lexicographic preferences and solutions, which are in many cases unreliable. As a result, this creates a sense of helplessness and frustration even among professional translators and lexicographers. The current situation may not last more, for "among other reasons, ... the advantages of immediacy and improving reliability of digital dictionaries" outweigh the drawbacks of online dictionaries (Mateo, 2014, p.44). The interesting advantage of

electronic or online dictionaries is the infinite space to put forward multifarious hints and clues about a term.

This study looked at the translation of IFETs within the context of lexicography. The understanding of terms like IFETs and their uses arise from interconnected disciplines such as linguistics, translation, lexicography, communication, psychology and others. These disciplines are necessary to deal with terms related to genres of distinct hybridity, multimodality, and multifunctionality. This is evident, for example, in business terms used in corporate websites which may contain financial statements, a foreword by the CEO, press releases, announcements of business activities, advertisements, etc. The translation of IFETs thus requires an interdisciplinary approach since translation is considered “a multitask activity in which attention is focused on different cognitive sub-activities related to transferring and mapping the content and nuances of the source onto the target” (Tercedor et al., 2012a, p.181).

The current work is interested in the translation of a well-established discipline in Arabic: the finance and economic aspect of Islamic jurisprudence.

Worldwide there is a parallel trend to translate the scientific and technical knowledge of modern life. The existence of hundred dictionaries in various fields of knowledge still faces a challenge to include all new terms and concepts, “but none of them is able to provide a translation of all the terminological units existing and newly coined” (Polyakova et al., 2019, p. 1).

5.3 Research Findings

To reiterate the main purpose of the current study, it is as follows:

1. To numerate the semantic fields into which the 100-sampled IFETs can be grouped

2. To study the frequency of the translation techniques employed in the five selected dictionaries to render the IFETs
3. To suggest translations for the undocumented entries in the identified semantic fields

Culture is not limited to the knowledge, morals, customs, beliefs, and faculties or habits of society members, but also refers to social behavior and norms (Tylor, 1958). The culture people adhere to shapes the ways whereby communication is carried out and perceived. Upon translating their communication, a translator attempts to convey a message “across cultural and linguistic boundaries” (Hatim & Mason, 2005, p.1). Accordingly, linguistic units are not mere viewed in a vacuum, but evaluated in light of other variables such as culture, sociology, psychology and so forth. Consequently, language is to a great extent inseparable from the culture it is used in. Searching for precise equivalents of cultural terms in dictionaries may not be fruitful. In a relatively positive scenario, the translator may come across lengthy explanations, but not direct, easily insertable equivalents. When the two languages share a common history due to geographic locations or religious beliefs, the rendition of cultural terms becomes possible. Having said that, the number of untranslatable terms increases if the language pair has no shared cultural commonality. It is safe to say the job of translators, terminologists, and lexicographers is to explore the link between languages and cultures.

In the current study, Arabic, as any language, is associated with specific culture and traditions, and since Arabic has been in use for centuries, the social and cultural norms have become rich to the extent that translators or lexicographers need to exercise extra caution when transmitting meanings of lemma or language stretches. According to Salloum and Peters, “Arabic is” considered one of the languages that “has contributed to the enrichment of the English vocabulary” and “to the English idiom” (Salloum &

Peters, 1996, p. xii). In spite of this fact, the translation from Arabic into English encounters many problems. Besides, what adds to the difficulty of translation is the package of knowledge, beliefs, and attitudes a translator may impose on the translation willingly or unwillingly (Mares, 2012). Language pairs such as Persian and Arabic may witness less conceptual incongruence as they are heavily influenced by Islam and Arabic was spoken there for a long time (Meisami, 2014). On the other hand, the asymmetry between Arabic and English is most noticeable. It becomes obvious when dealing with linguistic features accompanied with cultural dimensions. The linguistic gaps, such as the frequency of using a linguistic term, and cultural gaps, such as value-added concepts, require special techniques to compensate for lost meanings. Greetings in Arabic, for example, are mandatory and expressed in what seems to be clichés for non-Muslim. The popular reply to a question like “How are you?” in Arabic is *alḥamdulillah*, which means *Thanks to Allah*, regardless of the respondent’s health condition. It is culturally expected in Arabic, but it is not the case in English where there are different replies based on the respondent’s health condition. Therefore, greetings, though shared as international concepts and being in the same semantic domains, constitute a problematic issue to a translator appropriate “conceptual and semantic restructuring” (Kaiser-Cooke, 1994, p.138).

Based on the above-mentioned discussions, and since this study is a descriptive product-oriented one, the 100 sampled IFETs were classified into semantic fields. The identification of the 19 semantic fields has proven that most lexemes can be assigned to larger groups under certain general concepts or superordinates (Löbner, 2013). It can be noticed that all the IFETs in all semantic fields are nouns; share something in common, i.e., they are usually used to express the thematic sense; and some of them are interrelated (for example, *addaynu aṣṣiḥḥah*, *addaynu alḍa‘īf*, and *addaynu almuwattaq*).

The semantic field is headed by a superordinate that works as an umbrella for other subordinates. This function can help to provide translational equivalents to bridge the lexical gap (Baker, 2018). For example, in the semantic field of Treachery and Loyalty, *Ihfār* was rendered with a superordinate, *violate*. Another example is when the superordinate *partition* is modified to become *adjusted partition* to reflect the meaning of *ta'dīl*. These apparently unmatched culture elements in the target language require a suitable translation strategy that can be used as an act of communication (Ivir, 2002). “Just as translators tend to select an equivalent whose referential meaning is broader than that of the source term, lexicographers may use broader terms as a means of classifying culture-bound source terms” (Šarčević, 1989). Furthermore, the researcher believes that linguists and IT specialists can come together to develop an ontology that deals with concepts and their categories in a certain area for better results.

The production of reference books that collected subject-based lexical units has preceded semantic field theories. According to Tomaszczyk (1983) “[t]raditionally, most of the studies in lexical interlanguage comparison concentrated on the semantic structure of selected closed sets of items, such as kinship terms, colour words,” (cited in Yong & Pen, 2007, p. 132). The Arabic language witnessed a number of books that took care of terms pertinent to one subject matter, that is, a semantic field. The book of Al'iskāfi's *Mabādi' Al-luġah* (Language Principles) and Aṭ-Ta'ālibi's *Fiqahu Al-luġah* are books that show such interest of early Arabic scholars. In addition, a major Arabic book, *Al-Muḥaššaš*, which contained 12 chapters arranged around subjects varying from genesis to names and types of animals, was produced by Ibn Sida (d. 1066), a famous Arabic lexicographer, poet, and philologist. Over seven centuries later, a similar English book was published by Roget under the name Roget's Thesaurus, which centers on six primary classes. Among each class, several divisions and sections are created. It appears like a giant tree with hundreds of branches for semantically related words. Each group

of lexemes can be viewed as a continuum of related concepts headed by a superordinate. If the current study is taken into account, it is easy to see the relationships governing the 100 randomly chosen IFETs. All the lexemes, for instance, repeated in a chapter allocated to talk about one subject, can be categorized under one semantic field. A case in point is the semantic field of purchase and sell that includes words such as sell, buy, the sold item, usury (of different types), transaction, etc. The different types of usury, a classic case, show clearly that semantic fields vary from culture to culture. It is more specified and elaborated in Arabic, but the opposite is true in English. That creates a problem for lexicographers since the comprehension of certain concepts is unlikely in their own culture (Gauton, 2008). According to Baker (2018), such a phenomenon may create a semantic gap, and a challenge to translators. The existence of 24 IFETs without entries in the selected dictionaries is a proof of such an opinion.

The specialized anisomorphism takes place when equivalence between SL and TL technical terms becomes unlikely to exist. Yong and Peng (2007, p.139) believe that “rare technical terms and newly created terms” cause anisomorphism. Yet, in the current study, IFETs pertaining to the religious financial field may be regarded as tools of knowledge transfer that mostly lack direct English corresponding terms.

To study equivalence, different approaches have been developed by theoreticians from several disciplines, which is a clear sign of the complicated nature of meaning. Scholars have been developing and classifying a number of equivalence types to render SL terms into TL terms. Some scholars have highlighted the types of equivalence: isomorphism and anisomorphism (Hartmann, 2002; Svensén, 2009; Yong & Peng, 2007); others study the relationship between different types of equivalence: approximate, divergence, and convergence (Svensen, 2009; Yong & Peng, 2007); the last group examine ways to express equivalence once there is a lack of equivalence with the use of word borrowing, coinage, giving words new senses, etc (Al-Kasimi Ali,

1983; Zgusta, 1971). Of the many translation techniques used to compensate the lack of equivalence, the researcher adopted the techniques suggested by Baker (2018) and other scholars. The current study has proved there are similarities and differences at the word level of the respective lexicon of Arabic and English. To compare the findings of this study with other studies has shown to be of less importance since other studies focused on either the translation of texts, which required a different type of translation studies such as cultural submission, footnote, and omission, or different taxonomies, i.e., functional equivalent, description, cultural equivalent, definition, modulation, generalization and borrowing.

The output of the current study reveals the frequency of some techniques over other ones. It is widely desirable to use synonyms in specialized bilingual dictionaries. Usually this is possible in technology and new devices bilingual specialized dictionaries. In spite of this wish, the mixed technique prevails in the selected dictionaries.

In terms of documentation of IFETs, specialized dictionaries had the highest number of IFETs entries (44 to 45), while online dictionaries ranked second in listing IFETs entries (30 to 35). The general dictionary had the least number of IFETs entries (29). This was in line with the researcher's expectations; however, the researcher believed that online dictionaries, which are easy to update on daily basis, might provide more IFETs and their equivalents. The position of Al-Mawrid, though was the last, was not bad since it was just one IFET short of Glosbe. This is also symbolic that this field of study remains, if not fragmented, under-researched.

On the other hand, the model developed by the researcher was utilized to study the types of equivalents provided in the five selected dictionaries. Each equivalent was studied to identify the best technique it belonged to. The study revealed that the mixed technique was the highest frequented employed technique. This technique, though

known by different names, proved to be useful to solve problems when the gap at level of words and phrases is huge (Chesterman, 1998, p.95; Newmark, 1988, p.95; Schäffner & Wiesemann, 2001, p.34). The researcher believes that this technique is employed to prevent any kind of confusion about the status of the provided translation equivalents.

The second most repeated technique was the use of synonyms. Although interlingual synonymy is partially accepted, dictionary compilers would not hesitate to use partial synonyms without further clarification on use or slight differences. As known the purpose of bilingual dictionaries is “to provide lexical items in one language with counterparts (equivalents) in another language (target language) that are as near as possible with regard to meaning and usage” (Svensén, 2009, p.253). To do so, a compiler needs to pay attention to the possible connotation of entries. This is clear when IFETs are religiously connotative, but the English equivalents are of secular use. Tax and *harağ* are good examples. In respect of the current study, the frequency of this technique was really high in specialized dictionaries which endeavour to satisfy the expectations of the target users. The other selected dictionaries separately fail to have more than 6% of the total synonyms reported in the current study.

The third and fourth techniques were the use of paraphrases and subordinates. The paraphrase technique is really powerful in conveying the meaning of a term and it has a power of insertability in comparison to the definition technique. According to Gouws, “the lexicographer often complements this translation equivalent with a paraphrase of meaning” (Gouws, 2002, p.202). In translated texts, cultural terms may be described in a footnote or endnote if they require more details, or in a parenthesis if they are somehow short. This technique was the most frequent employed in a study concerning the culture-specific items in the translation of the Holy Quran (Ayyad et al., 2021). However, the case is different with dictionary entries. No matter how long a sentence is to interpret the meaning of a foreign word, a lexicographer needs to

incorporate it in the entry. In case a paraphrase is sufficient to render the foreign term, lexicographers usually make use of it. It is the case with the translators, Qasem and Ateik, as well as the researcher who employed it to render the undocumented IFETs. To put forward a TL paraphrase to express SL lemmata may be carried out independent of lexical and syntactic divergences, which makes the job of the translator or lexicographer more demanding to outdo translation machines and to coin something that would receive wide currency. It is worth mentioning that the specialized dictionaries resort to this technique while the other three dictionaries are reported not to use it. On the other hand, to the opposite of the researcher's expectations, the use of subordinates, not superordinates, came fourth. Subordinates are terms with one or more fine features (Bussmann, 2006) that make concept-specific, but still provide a good rendition of the SL term (Shiryayeva & Badea, 2014). The specialized dictionaries and Glosbe offer the highest number of frequencies.

As known, all semantic fields are headed with a superordinate that works like an umbrella to the other clustering meanings and terms. Superordinates, that is to say, inclusive semantic units, are easy to locate and manipulate than subordinates which generally have more distinctive features than the SL terms (Crystal, 2008; Delisle et al., 1999). It is more general and broader, which results in delivering no or less connotative meanings. In other words, the use of a more general target term to render a specific concept may provoke unwanted generalization, oversimplification and loss of meaning (Phạm, 2010). DILT and Glosbe are reported to have the highest frequencies, whereas Almaany and Ateik offer almost 25% of the total reported superordinates.

The other translation techniques may have ranked less, but they are very helpful to render the SL lemma. That is why the findings of this study should not be generalized since both languages are in a state of flux and the study scope is limited as explained in Chapter 1.

5.4 Recommendations for Further Research

The current study has attempted to examine the semantic fields in a specific area of fiqh terminology. It also highlighted the application of translation techniques by both manual and online bilingual dictionaries. Although the results are to some extent informative, they are limited in their scope. Further studies may deal with other semantic fields related to IFETs. One suggestion is to collect all the dictionary entries related to one semantic field and study how they are rendered into English.

Further research may be conducted to study the terminologies of other areas in fiqh such as daily rituals, hajj, fast, and transactions- the most important as the researcher believes-, and zakat. There are two ways to study such terminologies: in translated books and dictionaries. The study of the former may pave the way to understand more about how to approach the connotative meanings and registers of different schools of thoughts. It is important to comprehend how translators have overcome the vocabulary gaps between Arabic and English. By studying the employed technique in these translations, one may put forward suggestions in regard to the best approach(es) to render culture-specific terms. Since the latter are knowledge transfer tools, more studies should be directed to improve specialized 1) monolingual dictionaries to encompass more terms, and 2) bilingual dictionaries to have a clear approach to suggest equivalents. It is better to remember that in the age of the internet, the shift from studying dictionaries as the core of lexicography to study materials about lexicography found in language forums, reference corpora, and specialized websites either in Arabic or English, appears as part and parcel of future studies. The comparative ease to access general online dictionaries may urge Islamic financial institutions to create online specialized dictionaries that target specialists, staff, clients, and other interested parties. With regard to the semantic field, it is easy for online dictionaries to place entries under their semantic fields to help users understand the relationships between dictionary

entries. Online dictionaries can show lexicals according to narrower, strictly defined fields to facilitate the job of users. Since online dictionaries are not restrained by space or cost, they may clarify equivalents by adding supplementary information such as explanations, definitions, glosses, charts, pictures and illustrations. The more information they add, the clearer the equivalents are.

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