

**THE TRANSLATION OF FINANCIAL TERMS BETWEEN ENGLISH
AND ARABIC, WITH PARTICULAR REFERENCE TO ISLAMIC
BANKING**

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Ph.D. Thesis

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TABLE OF CONTENTS

	<i>PAGE</i>
Dedication	xxxviii
Acknowledgements	xxxix
Transliteration	xl
Abstract	xli
Chapter 1: Introduction	
1.1 Introduction	1
1.2 Background to the Place of the Study	1
1.3 Methodology of the Study	4
1.4 Reasons for Choosing this Topic	5
1.5 Research Questions	6
1.6 Outline of the Thesis	7
1.7 Conclusion	8
Chapter 2: Fundamentals of Islamic Finance	
2.1 Introduction	9
2.2 Fundamental Principles of Islam	9
2.3 Background to Islamic Finance	17
2.4 Critical Review of the Translation of Islamic Terms	25
2.5 Conclusion	27
Chapter 3: Semantics, and Cultural and Technical translation	
3.1 Introduction	28
3.2 Semantics	28
3.3 Denotative Meaning	28
3.3.1 Synonymy	29
3.3.2 Hyperonymy-hyponymy	31
3.3.3 Semantic overlap	32
3.3.4 Semantic disjunction	33
3.3.4.1 Antonymy	34
3.4 Connotative meaning	34
3.4.1 Basic principles	34
3.4.2 Types of connotative meaning	36
3.5 Cultural Issues	36
3.5.1 Islamic Banking from a cultural perspective	39
3.6 Technical translation	40
3.7 Conclusion	44
Chapter 4: The translation of Islamic financial terms in selected Arabic texts – presentation and analysis: 1	
4.1 Introduction	45
4.2 Sources of Data	45
4.3 <i>Al-Hidāyah</i>	49
4.3.1 Translations of <i>Al-Hidāyah</i>	50
4.3.1.1 Translations of <i>Al-Hidāyah</i> : Historical, Political, Legal and Social Contexts	52

4.3.2	Analysis of Translations of <i>Al-Hidāyah</i>	58
4.3.2.1	ST 1 Hamilton TT: وإذا أوجب أحد المتعاقدين	60
4.3.2.2	ST 2 Hamilton TT: وإذا حصل الإيجاب	64
4.3.2.3	ST 3 Hamilton TT: خيار الشرط جائز في البيع	67
4.3.2.4	ST 4 Baintner and Nyazee TTs: ومن كان عليه دين	70
4.3.2.5	ST 5 Baintner and Nyazee TTs: ليس في أقل من أربعين من الغنم السائمة	79
4.3.2.6	ST 6 Baintner and Nyazee TTs: قال: ومن أوصى لأصهاره	86
4.3.2.7	ST 7 Nyazee TT: قال: ويحرم من الرضاع ما يحرم من النسب	89
4.4	<i>A Compendium of Legal Opinions on the Operation of Islamic Banks</i>	92
4.4.1	ST 8 DeLorenzo TT: السؤال (12:5) في حالة بيع بضائع بطريقة المرابحة	93
4.4.2	ST 9 DeLorenzo TT: السؤال (12:6) بالنسبة لبيع المرابحة	96
4.4.3	ST 10 DeLorenzo TT: هل يجوز إعادة جدولة أقساط المرابحة	97
4.4.4	ST 11 DeLorenzo TT: هل يجوز أن يؤخذ كفيل	99
4.4.5	ST 12 DeLorenzo TT: هل يجوز استثمار العربون المودع	101
4.4.6	ST 13 DeLorenzo TT: ما مدى اشتراط العلم بالأعيان	103
4.4.7	ST 14 DeLorenzo TT: تختلف شروط التسليم	104
4.4.8	ST 15 DeLorenzo TT: هل يجوز دفع أرباح شهرية	107
4.4.9	ST 16 DeLorenzo TT: عند إدخال شريك على مشاركة	109
4.5	Fatwas from Official Saudi website	111
4.5.1	ST 17 (8420) Saudi website TT: السؤال الثاني من الفتوى رقم:	111
4.5.2	ST 18 195 Saudi website TT: الجزء رقم: 15، الصفحة رقم:	113
4.5.3	ST 19 (10573) Saudi website TT: الفتوى رقم (116
4.5.4	ST 20 (16013) Saudi website TT: السؤال السادس من الفتوى رقم (121
4.5.5	ST 21(15361) Saudi website TT: الفتوى رقم (123
4.5.6	ST 22 (1324) Saudi website TT: الفتوى رقم (125
4.5.7	ST 23 (7495) Saudi website TT: السؤال الأول من الفتوى رقم (128
4.5.8	ST 24 (7337) Saudi website TT: السؤال الأول من الفتوى رقم (130
4.5.9	ST 25 (19912) Saudi website TT: السؤال الرابع من الفتوى رقم (132
4.5.10	ST 26 (19345) Saudi website TT: الفتوى رقم (134
4.6	Analysis of Frequency and Acceptability of Translation Techniques Used	136
4.7	Analysis of all texts (no differentiation between texts)	136
4.7.1	Frequency of translation techniques used: all texts	136
4.7.2	Degree of acceptability of all translation techniques used: all texts	137
4.7.3	Degree of acceptability of individual translation techniques used: all texts	138
4.7.3.1	Degree of acceptability of ‘addition’ translation technique only: all texts	138
4.7.3.2	Degree of acceptability of ‘addition’ translation technique with other technique(s): all texts	138
4.7.3.3	Degree of acceptability of ‘calque’ translation technique only: all texts	138
4.7.3.4	Degree of acceptability of ‘calque’ translation technique with other technique(s): all texts	139

4.7.3.5	Degree of acceptability of ‘grammatical transposition’ technique only: all texts	139
4.7.3.6	Degree of acceptability of ‘grammatical transposition’ translation technique with other technique(s): all texts	139
4.7.3.7	Degree of acceptability of ‘hyperonymy’ translation technique only: all texts	139
4.7.3.8	Degree of acceptability of ‘hyperonymy’ translation technique with other technique(s): all texts	140
4.7.3.9	Degree of acceptability of ‘hyponymy’ translation technique only: all texts	140
4.7.3.10	Degree of acceptability of ‘hyponymy’ translation technique with other technique(s): all texts	140
4.7.3.11	Degree of acceptability of ‘omission’ translation technique only: all texts	140
4.7.3.12	Degree of acceptability of ‘omission’ translation technique with other technique(s): all texts	141
4.7.3.13	Degree of acceptability of ‘paraphrase’ translation technique only: all texts	141
4.7.3.14	Degree of acceptability of ‘paraphrase’ translation technique with other technique(s): all texts	141
4.7.3.15	Degree of acceptability of ‘semantic disjunction’ translation technique only: all texts	141
4.7.3.16	Degree of acceptability of ‘semantic disjunction’ translation technique with other technique(s): all texts	142
4.7.2.17	Degree of acceptability of ‘semantic overlap’ translation technique only: all texts	142
4.7.3.18	Degree of acceptability of ‘semantic overlap’ translation technique with other technique(s): all texts	142
4.7.2.19	Degree of acceptability of ‘synonymy’ translation technique only: all texts	142
4.7.3.20	Degree of acceptability of ‘synonymy’ translation technique with other technique(s): all texts	142
4.7.3.21	Degree of acceptability of ‘transliteration’ translation technique only: all texts	143
4.7.3.22	Degree of acceptability of ‘transliteration’ translation technique with other technique(s): all texts	143
4.7.4	Relative acceptability of all translation techniques: all texts	143
4.8	Analysis of Hamilton TTs	146
4.8.1	Frequency of translation techniques used: Hamilton TTs	146
4.8.2	Degree of acceptability of all translation techniques used: Hamilton TTs	147
4.8.3	Degree of acceptability of individual translation techniques used: Hamilton TTs	147
4.8.3.1	Degree of acceptability of ‘addition’ translation technique only: Hamilton TTs	147
4.8.3.2	Degree of acceptability of ‘addition’ translation technique with other technique(s): Hamilton TTs	147
4.8.3.3	Degree of acceptability of ‘calque’ translation technique only: Hamilton TTs	147

4.8.3.4	Degree of acceptability of ‘calque’ translation technique with other technique(s): Hamilton TTs	147
4.8.3.5	Degree of acceptability of ‘grammatical transposition’ technique only: Hamilton TTs	147
4.8.3.6	Degree of acceptability of ‘grammatical transposition’ translation technique with other technique(s): Hamilton TTs	148
4.8.3.7	Degree of acceptability of ‘hyperonymy’ translation technique only: Hamilton TTs	148
4.8.3.8	Degree of acceptability of ‘hyperonymy’ translation technique with other technique(s): Hamilton TTs	148
4.8.3.9	Degree of acceptability of ‘hyponymy’ translation technique only: Hamilton TTs	148
4.8.3.10	Degree of acceptability of ‘hyponymy’ translation technique with other technique(s): Hamilton TTs	148
4.8.3.11	Degree of acceptability of ‘omission’ translation technique only: Hamilton TTs	149
4.8.3.12	Degree of acceptability of ‘omission’ translation technique with other technique(s): Hamilton TTs	149
4.8.3.13	Degree of acceptability of ‘paraphrase’ translation technique only: Hamilton TTs	149
4.8.3.14	Degree of acceptability of ‘paraphrase’ translation technique with other technique(s): Hamilton TTs	149
4.8.3.15	Degree of acceptability of ‘semantic disjunction’ translation technique only: Hamilton TTs	149
4.8.3.16	Degree of acceptability of ‘semantic disjunction’ translation technique with other technique(s): Hamilton TTs	149
4.8.3.17	Degree of acceptability of ‘semantic overlap’ translation technique only: Hamilton TTs	149
4.8.3.18	Degree of acceptability of ‘semantic overlap’ translation technique with other technique(s): Hamilton TTs	150
4.8.3.19	Degree of acceptability of ‘synonymy’ translation technique only: Hamilton TTs	150
4.8.3.20	Degree of acceptability of ‘synonymy’ translation technique with other technique(s): Hamilton TTs	150
4.8.3.21	Degree of acceptability of ‘transliteration’ translation technique only: Hamilton TTs	150
4.8.3.22	Degree of acceptability of ‘transliteration’ translation technique with other technique(s): Hamilton TTs	150
4.8.4	Relative acceptability of all translation techniques: Hamilton TTs	151
4.9	Analysis of Baintner TTs	153
4.9.1	Frequency of translation techniques used: Baintner TTs	154
4.9.2	Degree of acceptability of all translation techniques used: Baintner TTs	154
4.9.3	Degree of acceptability of individual translation techniques used: Baintner TTs	154
4.9.3.1	Degree of acceptability of ‘addition’ translation technique only: Baintner TTs	155
4.9.3.2	Degree of acceptability of ‘addition’ translation technique with other technique(s): Baintner TTs	155

4.9.3.3	Degree of acceptability of ‘calque’ translation technique only: Baintner TTs	155
4.9.3.4	Degree of acceptability of ‘calque’ translation technique with other technique(s): Baintner TTs	155
4.9.3.5	Degree of acceptability of ‘grammatical transposition’ technique only: Baintner TTs	155
4.9.3.6	Degree of acceptability of ‘grammatical transposition’ translation technique with other technique(s): Baintner TTs	155
4.9.3.7	Degree of acceptability of ‘hyperonymy’ translation technique only: Baintner TTs	155
4.9.3.8	Degree of acceptability of ‘hyperonymy’ translation technique with other technique(s): Baintner TTs	156
4.9.3.9	Degree of acceptability of ‘hyponymy’ translation technique only: Baintner TTs	156
4.9.3.10	Degree of acceptability of ‘hyponymy’ translation technique with other technique(s): Baintner TTs	156
4.9.3.11	Degree of acceptability of ‘omission’ translation technique only: Baintner TTs	156
4.9.3.12	Degree of acceptability of ‘omission’ translation technique with other technique(s): Baintner TTs	156
4.9.3.13	Degree of acceptability of ‘paraphrase’ translation technique only: Baintner TTs	156
4.9.3.14	Degree of acceptability of ‘paraphrase’ translation technique with other technique(s): Baintner TTs	157
4.9.3.15	Degree of acceptability of ‘semantic disjunction’ translation technique only: Baintner TTs	157
4.9.3.16	Degree of acceptability of ‘semantic disjunction’ translation technique with other technique(s): Baintner TTs	157
4.9.3.17	Degree of acceptability of ‘semantic overlap’ translation technique only: Baintner TTs	157
4.9.3.18	Degree of acceptability of ‘semantic overlap’ translation technique with other technique(s): Baintner TTs	157
4.9.3.19	Degree of acceptability of ‘synonymy’ translation technique only: Baintner TTs	157
4.9.3.20	Degree of acceptability of ‘synonymy’ translation technique with other technique(s): Baintner TTs	158
4.9.3.21	Degree of acceptability of ‘transliteration’ translation technique only: Baintner TTs	158
4.9.3.22	Degree of acceptability of ‘transliteration’ translation technique with other technique(s): Baintner TTs	158
4.9.4	Relative acceptability of all translation techniques: Baintner TTs	158
4.10	Analysis of Nyazee TTs	160
4.10.1	Frequency of translation techniques used: Nyazee TTs	161
4.10.2	Degree of acceptability of all translation techniques used: Nyazee TTs	161
4.10.3	Degree of acceptability of individual translation techniques used: Nyazee TTs	162
4.10.3.1	Degree of acceptability of ‘addition’ translation technique only: Nyazee TTs	162

4.10.3.2	Degree of acceptability of ‘addition’ translation technique with other technique(s): Nyazee TTs	162
4.10.3.3	Degree of acceptability of ‘calque’ translation technique only: Nyazee TTs	162
4.10.3.4	Degree of acceptability of ‘calque’ translation technique with other technique(s): Nyazee TTs	162
4.10.3.5	Degree of acceptability of ‘grammatical transposition’ technique only: Nyazee TTs	162
4.10.3.6	Degree of acceptability of ‘grammatical transposition’ translation technique with other technique(s): Nyazee TTs	162
4.10.3.7	Degree of acceptability of ‘hyperonymy’ translation technique only: Nyazee TTs	163
4.10.3.8	Degree of acceptability of ‘hyperonymy’ translation technique with other technique(s): Nyazee TTs	163
4.10.3.9	Degree of acceptability of ‘hyponymy’ translation technique only: Nyazee TTs	163
4.10.3.10	Degree of acceptability of ‘hyponymy’ translation technique with other technique(s): Nyazee TTs	163
4.10.3.11	Degree of acceptability of ‘omission’ translation technique only: Nyazee TTs	163
4.10.3.12	Degree of acceptability of ‘omission’ translation technique with other technique(s): Nyazee TTs	163
4.10.3.13	Degree of acceptability of ‘paraphrase’ translation technique only: Nyazee TTs	163
4.10.3.14	Degree of acceptability of ‘paraphrase’ translation technique with other technique(s): Nyazee TTs	164
4.10.3.15	Degree of acceptability of ‘semantic disjunction’ translation technique only: Nyazee TTs	164
4.10.3.16	Degree of acceptability of ‘semantic disjunction’ translation technique with other technique(s): Nyazee TTs	164
4.10.3.17	Degree of acceptability of ‘semantic overlap’ translation technique only: Nyazee TTs	164
4.10.3.18	Degree of acceptability of ‘semantic overlap’ translation technique with other technique(s): Nyazee TTs	164
4.10.3.19	Degree of acceptability of ‘synonymy’ translation technique only: Nyazee TTs	164
4.10.3.20	Degree of acceptability of ‘synonymy’ translation technique with other technique(s): Nyazee TTs	165
4.10.3.21	Degree of acceptability of ‘transliteration’ translation technique only: Nyazee TTs	165
4.10.3.22	Degree of acceptability of ‘transliteration’ translation technique with other technique(s): Nyazee TTs	165
4.10.4	Relative acceptability of all translation techniques: Nyazee TTs	165
4.11	Analysis of DeLorenzo TTs	167
4.11.1	Frequency of translation techniques used: DeLorenzo TTs	168
4.11.2	Degree of acceptability of all translation techniques used: DeLorenzo TTs	169
4.11.3	Degree of acceptability of individual translation techniques used: DeLorenzo TTs	169

4.11.3.1	Degree of acceptability of ‘addition’ translation technique only: DeLorenzo TTs	169
4.11.3.2	Degree of acceptability of ‘addition’ translation technique with other technique(s): DeLorenzo TTs	169
4.11.3.3	Degree of acceptability of ‘calque’ translation technique only: DeLorenzo TTs	169
4.11.3.4	Degree of acceptability of ‘calque’ translation technique with other technique(s): DeLorenzo TTs	169
4.11.3.5	Degree of acceptability of ‘grammatical transposition’ technique only: DeLorenzo TTs	169
4.11.3.6	Degree of acceptability of ‘grammatical transposition’ translation technique with other technique(s): DeLorenzo TTs	169
4.11.3.7	Degree of acceptability of ‘hyperonymy’ translation technique only: DeLorenzo TTs	170
4.11.3.8	Degree of acceptability of ‘hyperonymy’ translation technique with other technique(s): DeLorenzo TTs	170
4.11.3.9	Degree of acceptability of ‘hyponymy’ translation technique only: DeLorenzo TTs	170
4.11.3.10	Degree of acceptability of ‘hyponymy’ translation technique with other technique(s): DeLorenzo TTs	170
4.11.3.11	Degree of acceptability of ‘omission’ translation technique only: DeLorenzo TTs	170
4.11.3.12	Degree of acceptability of ‘omission’ translation technique with other technique(s): DeLorenzo TTs	170
4.11.3.13	Degree of acceptability of ‘paraphrase’ translation technique only: DeLorenzo TTs	170
4.11.3.14	Degree of acceptability of ‘paraphrase’ translation technique with other technique(s): DeLorenzo TTs	171
4.11.3.15	Degree of acceptability of ‘semantic disjunction’ translation technique only: DeLorenzo TTs	171
4.11.3.16	Degree of acceptability of ‘semantic disjunction’ translation technique with other technique(s): DeLorenzo TTs	171
4.11.3.17	Degree of acceptability of ‘semantic overlap’ translation technique only: DeLorenzo TTs	171
4.11.3.18	Degree of acceptability of ‘semantic overlap’ translation technique with other technique(s): DeLorenzo TTs	172
4.11.3.19	Degree of acceptability of ‘synonymy’ translation technique only: DeLorenzo TTs	172
4.11.3.20	Degree of acceptability of ‘synonymy’ translation technique with other technique(s): DeLorenzo TTs	172
4.11.3.21	Degree of acceptability of ‘transliteration’ translation technique only: DeLorenzo TTs	172
4.11.3.22	Degree of acceptability of ‘transliteration’ translation technique with other technique(s): DeLorenzo TTs	172
4.11.4	Relative acceptability of all translation techniques: DeLorenzo TTs	173
4.12	Analysis of Saudi fatwa website TTs	175
4.12.1	Frequency of translation techniques used: Saudi fatwa website TTs	175

4.12.2	Degree of acceptability of all translation techniques used: Saudi fatwa website TTs	176
4.12.3	Degree of acceptability of individual translation techniques used: Saudi fatwa website TTs	176
4.12.3.1	Degree of acceptability of ‘addition’ translation technique only: Saudi fatwa website TTs	176
4.12.3.2	Degree of acceptability of ‘addition’ translation technique with other technique(s): Saudi fatwa website TTs	177
4.12.3.3	Degree of acceptability of ‘calque’ translation technique only: Saudi fatwa website TTs	177
4.12.3.4	Degree of acceptability of ‘calque’ translation technique with other technique(s): Saudi fatwa website TTs	177
4.12.3.5	Degree of acceptability of ‘grammatical transposition’ technique only: Saudi fatwa website TTs	177
4.12.3.6	Degree of acceptability of ‘grammatical transposition’ translation technique with other technique(s): Saudi fatwa website TTs	177
4.12.3.7	Degree of acceptability of ‘hyperonymy’ translation technique only: Saudi fatwa website TTs	177
4.12.3.8	Degree of acceptability of ‘hyperonymy’ translation technique with other technique(s): Saudi fatwa website TTs	178
4.12.3.9	Degree of acceptability of ‘hyponymy’ translation technique only: Saudi fatwa website TTs	178
4.12.3.10	Degree of acceptability of ‘hyponymy’ translation technique with other technique(s): Saudi fatwa website TTs	178
4.12.3.11	Degree of acceptability of ‘omission’ translation technique only: Saudi fatwa website TTs	178
4.12.3.12	Degree of acceptability of ‘omission’ translation technique with other technique(s): Saudi fatwa website TTs	179
4.12.3.13	Degree of acceptability of ‘paraphrase’ translation technique only: Saudi fatwa website TTs	179
4.12.3.14	Degree of acceptability of ‘paraphrase’ translation technique with other technique(s): Saudi fatwa website TTs	179
4.12.3.15	Degree of acceptability of ‘semantic disjunction’ translation technique only: Saudi fatwa website TTs	179
4.12.3.16	Degree of acceptability of ‘semantic disjunction’ translation technique with other technique(s): Saudi fatwa website TTs	179
4.12.3.17	Degree of acceptability of ‘semantic overlap’ translation technique only: Saudi fatwa website TTs	180
4.12.3.18	Degree of acceptability of ‘semantic overlap’ translation technique with other technique(s): Saudi fatwa website TTs	180
4.12.3.19	Degree of acceptability of ‘synonymy’ translation technique only: Saudi fatwa website TTs	180
4.12.3.20	Degree of acceptability of ‘synonymy’ translation technique with other technique(s): Saudi fatwa website TTs	180
4.12.3.21	Degree of acceptability of ‘transliteration’ translation technique only: Saudi fatwa website TTs	180
4.12.3.22	Degree of acceptability of ‘transliteration’ translation technique with other technique(s): Saudi fatwa website TTs	180
4.12.4	Relative acceptability of all translation techniques: Saudi Fatwa website TTs	181

4.13	Comparison of texts translated by both Baintner and Nyazee: ST 4 and ST 5	183
4.13.1	Frequency of translation techniques used: ST 4 and ST 5: Baintner and Nyazee	184
4.13.1.1	Frequency of translation techniques used: ST 4 and ST 5: Baintner	184
4.13.1.2	Frequency of translation techniques used: ST 4 and ST 5: Nyazee	185
4.13.2	Degree of acceptability of all translation techniques used: ST 4 and ST 5: Baintner and Nyazee	186
4.13.2.1	Degree of acceptability of all translation techniques used: ST 4 and ST 5: Baintner	186
4.13.2.2	Degree of acceptability of all translation techniques used: ST 4 and ST 5: Nyazee	186
4.13.3	Degree of acceptability of individual translation techniques used: ST 4 and ST 5: Baintner and Nyazee	187
4.13.3.1	Degree of acceptability of ‘addition’ translation technique only: ST 4 and ST 5: Baintner and Nyazee	187
4.13.3.1.1	Degree of acceptability of ‘addition’ translation technique only: ST 4 and ST 5: Baintner	187
4.13.3.1.2	Degree of acceptability of ‘addition’ translation technique only: ST 4 and ST 5: Nyazee	187
4.13.3.2	Degree of acceptability of ‘addition’ translation technique with other technique(s): ST 4 and ST 5: Baintner and Nyazee	187
4.13.3.2.1	Degree of acceptability of ‘addition’ translation technique with other technique(s): ST 4 and ST 5: Baintner	187
4.13.3.2.2	Degree of acceptability of ‘addition’ translation technique with other technique(s): ST 4 and ST 5: Nyazee	187
4.13.3.3	Degree of acceptability of ‘calque’ translation technique only: ST 4 and ST 5: Baintner and Nyazee	187
4.13.3.3.1	Degree of acceptability of ‘calque’ translation technique only: ST 4 and ST 5: Baintner	187
4.13.3.3.2	Degree of acceptability of ‘calque’ translation technique only: ST 4 and ST 5: Nyazee	188
4.13.3.4	Degree of acceptability of ‘calque’ translation technique with other technique(s): ST 4 and ST 5: Baintner and Nyazee	188
4.13.3.4.1	Degree of acceptability of ‘calque’ translation technique with other technique(s): ST 4 and ST 5: Baintner	188
4.13.3.4.2	Degree of acceptability of ‘calque’ translation technique with other technique(s): ST 4 and ST 5: Nyazee	188
4.13.3.5	Degree of acceptability of ‘grammatical transposition’ technique only: ST 4 and ST 5: Baintner and Nyazee	188
4.13.3.5.1	Degree of acceptability of ‘grammatical transposition’ technique only: ST 4 and ST 5: Baintner	188
4.13.3.5.2	Degree of acceptability of ‘grammatical transposition’ technique only: ST 4 and ST 5: Nyazee	188
4.13.3.6	Degree of acceptability of ‘grammatical transposition’ translation technique with other technique(s): ST 4 and ST 5: Baintner and Nyazee	188
4.13.3.6.1	Degree of acceptability of ‘grammatical transposition’ translation technique with other technique(s): ST 4 and ST 5: Baintner	188

4.13.3.6.2	Degree of acceptability of ‘grammatical transposition’ translation technique with other technique(s): ST 4 and ST 5: Nyazee	189
4.13.3.7	Degree of acceptability of ‘hyperonymy’ translation technique only: ST 4 and ST 5: Baintner and Nyazee	189
4.13.3.7.1	Degree of acceptability of ‘hyperonymy’ translation technique only: ST 4 and ST 5: Baintner	189
4.13.3.7.2	Degree of acceptability of ‘hyperonymy’ translation technique only: ST 4 and ST 5: Nyazee	189
4.13.3.8	Degree of acceptability of ‘hyperonymy’ translation technique with other technique(s): Baintner and Nyazee	189
4.13.3.8.1	Degree of acceptability of ‘hyperonymy’ translation technique with other technique(s): Baintner	189
4.13.3.8.2	Degree of acceptability of ‘hyperonymy’ translation technique with other technique(s): Nyazee	189
4.13.3.9	Degree of acceptability of ‘hyponymy’ translation technique only: ST 4 and ST 5: Baintner and Nyazee	189
4.13.3.9.1	Degree of acceptability of ‘hyponymy’ translation technique only: ST 4 and ST 5: Baintner	189
4.13.3.9.2	Degree of acceptability of ‘hyponymy’ translation technique only: ST 4 and ST 5: Nyazee	190
4.13.3.10	Degree of acceptability of ‘hyponymy’ translation technique with other technique(s): ST 4 and ST 5: Baintner and Nyazee	190
4.13.3.10.1	Degree of acceptability of ‘hyponymy’ translation technique with other technique(s): ST 4 and ST 5: Baintner	190
4.13.3.10.2	Degree of acceptability of ‘hyponymy’ translation technique with other technique(s): ST 4 and ST 5: Nyazee	190
4.13.3.11	Degree of acceptability of ‘omission’ translation technique only: ST 4 and ST 5: Baintner and Nyazee	190
4.13.3.11.1	Degree of acceptability of ‘omission’ translation technique only: ST 4 and ST 5: Baintner	190
4.13.3.11.2	Degree of acceptability of ‘omission’ translation technique only: ST 4 and ST 5: Nyazee	191
4.13.3.12	Degree of acceptability of ‘omission’ translation technique with other technique(s): ST 4 and ST 5: Baintner and Nyazee	191
4.13.3.12.1	Degree of acceptability of ‘omission’ translation technique with other technique(s): ST 4 and ST 5: Baintner	191
4.13.3.12.2	Degree of acceptability of ‘omission’ translation technique with other technique(s): ST 4 and ST 5: Nyazee	191
4.13.3.13	Degree of acceptability of ‘paraphrase’ translation technique only: ST 4 and ST 5: Baintner and Nyazee	191
4.13.3.13.1	Degree of acceptability of ‘paraphrase’ translation technique only: ST 4 and ST 5: Baintner	191
4.13.3.13.2	Degree of acceptability of ‘paraphrase’ translation technique only: ST 4 and ST 5: Nyazee	191
4.13.3.14	Degree of acceptability of ‘paraphrase’ translation technique with other technique(s): ST 4 and ST 5: Baintner and Nyazee	191
4.13.3.14.1	Degree of acceptability of ‘paraphrase’ translation technique with other technique(s): ST 4 and ST 5: Baintner	191
4.13.3.14.2	Degree of acceptability of ‘paraphrase’ translation technique with other technique(s): ST 4 and ST 5: Nyazee	192

4.13.3.15	Degree of acceptability of ‘semantic disjunction’ translation technique only: ST 4 and ST 5: Baintner and Nyazee	192
4.13.3.15.1	Degree of acceptability of ‘semantic disjunction’ translation technique only: ST 4 and ST 5: Baintner	192
4.13.3.15.2	Degree of acceptability of ‘semantic disjunction’ translation technique only: ST 4 and ST 5: Nyazee	192
4.13.3.16	Degree of acceptability of ‘semantic disjunction’ translation technique with other technique(s): ST 4 and ST 5: Baintner and Nyazee	192
4.13.3.16.1	Degree of acceptability of ‘semantic disjunction’ translation technique with other technique(s): ST 4 and ST 5: Baintner	192
4.13.3.16.2	Degree of acceptability of ‘semantic disjunction’ translation technique with other technique(s): ST 4 and ST 5: Nyazee	192
4.13.3.17	Degree of acceptability of ‘semantic overlap’ translation technique only: ST 4 and ST 5: Baintner and Nyazee	192
4.13.3.17.1	Degree of acceptability of ‘semantic overlap’ translation technique only: ST 4 and ST 5: Baintner	192
4.13.3.17.2	Degree of acceptability of ‘semantic overlap’ translation technique only: ST 4 and ST 5: Nyazee	193
4.13.3.18	Degree of acceptability of ‘semantic overlap’ translation technique with other technique(s): ST 4 and ST 5: Baintner and Nyazee	193
4.13.3.18.1	Degree of acceptability of ‘semantic overlap’ translation technique with other technique(s): ST 4 and ST 5: Baintner	193
4.13.3.18.2	Degree of acceptability of ‘semantic overlap’ translation technique with other technique(s): ST 4 and ST 5: Nyazee	193
4.13.3.19	Degree of acceptability of ‘synonymy’ translation technique only: ST 4 and ST 5: Baintner and Nyazee	193
4.13.3.19.1	Degree of acceptability of ‘synonymy’ translation technique only: ST 4 and ST 5: Baintner	193
4.13.3.19.2	Degree of acceptability of ‘synonymy’ translation technique only: ST 4 and ST 5: Nyazee	194
4.13.3.20	Degree of acceptability of ‘synonymy’ translation technique with other technique(s): ST 4 and ST 5: Baintner and Nyazee	194
4.13.3.20.1	Degree of acceptability of ‘synonymy’ translation technique with other technique(s): ST 4 and ST 5: Baintner	194
4.13.3.20.2	Degree of acceptability of ‘synonymy’ translation technique with other technique(s): ST 4 and ST 5: Nyazee	194
4.13.3.21	Degree of acceptability of ‘transliteration’ translation technique only: ST 4 and ST 5: Baintner and Nyazee	195
4.13.3.21.1	Degree of acceptability of ‘transliteration’ translation technique only: ST 4 and ST 5: Baintner	195
4.13.3.21.2	Degree of acceptability of ‘transliteration’ translation technique only: ST 4 and ST 5: Nyazee	195
4.13.3.22	Degree of acceptability of ‘transliteration’ translation technique with other technique(s): ST 4 and ST 5: Baintner and Nyazee	195
4.13.3.22.1	Degree of acceptability of ‘transliteration’ translation technique with other technique(s): ST 4 and ST 5: Baintner	195
4.13.3.22.2	Degree of acceptability of ‘transliteration’ translation technique with other technique(s): ST 4 and ST 5: Nyazee	195

4.13.4	Relative acceptability of all translation techniques: ST 4 and ST 5: Baintner and Nyazee	196
4.13.4.1	Relative acceptability of all translation techniques: ST 4 and ST 5: Baintner	196
4.13.4.2	Relative acceptability of all translation techniques: ST 4 and ST 5: Nyazee	199
4.14	Discussion of translation analysis in Section 4.7 – 4.13.4.2	200
4.14.1	Discussion of frequency and acceptability of translation techniques used in all texts (Section 4.7 – Section 4.7.4)	200
4.14.2	Discussion of frequency and acceptability of translation techniques used by Hamilton (Section 4.8 – Section 4.8.4)	202
4.14.3	Discussion of frequency and acceptability of translation techniques used by Baintner (Section 4.9 – Section 4.9.4)	204
4.14.4	Discussion of frequency and acceptability of translation techniques used by Nyazee (Section 4.10 – Section 4.10.4)	206
4.14.5	Discussion of frequency and acceptability of translation techniques used by DeLorenzo (Section 4.11 – Section 4.11.4)	207
4.14.6	Discussion of frequency and acceptability of translation techniques used by Saudi fatwa website (Section 4.12 – Section 4.12.4)	209
4.14.7	Comparison of frequency and acceptability of translation techniques used by Baintner and Nyazee to translate ST 4 and ST 5 (Section 4.13 – Section 4.13.4)	211
4.14.8	Synoptic comparison of frequency and acceptability of translation techniques used by Hamilton, Baintner, Nyazee, DeLorenzo and the Saudi fatwa website	213
4.15	Conclusion	216
Chapter 5: The translation of Islamic financial terms in selected Arabic texts – presentation and analysis: 2		
5.1	Introduction	221
5.2	Questionnaire Methodology	221
5.3	Qualitative, quantitative and mixed methods	223
5.4	Questionnaire Distribution	225
5.4.1	Factors that disrupted the questionnaire returns	229
5.5	Questionnaire results	230
5.5.1	Arab professional translators: Comprehensibility and acceptability of terms in ST 1 المتعاقدين Hamilton TT قال: وإذا أوجب أحد المتعاقدين	231
5.5.1.1	Arab professional translators: Comprehensibility and acceptability of terms in ST 1 البيع [...] اوجب ST : قال: وإذا أوجب أحد المتعاقدين Hamilton TT ‘make a declaration’	231
5.5.1.2	Arab professional translators: Comprehensibility and acceptability of terms in ST 1 المتعاقدين Hamilton TT ‘parties’ قال: وإذا أوجب أحد المتعاقدين ST:	231
5.5.1.3	Arab professional translators: Comprehensibility and acceptability of terms in ST 1 البيع: Hamilton TT قال: وإذا أوجب أحد المتعاقدين ‘Ø’	231

5.5.1.4	Arab professional translators: Comprehensibility and acceptability of terms in ST 1 المتعاقدين وإذا أوجب أحد المتعاقدين Hamilton TT 'within the power'	232
5.5.1.5	Arab professional translators: Comprehensibility and acceptability of terms in ST 1 المتعاقدين وإذا أوجب أحد المتعاقدين Hamilton TT 'meeting'	232
5.5.1.6	Arab professional translators: Comprehensibility and acceptability of terms in ST 1 المتعاقدين وإذا أوجب أحد المتعاقدين Hamilton TT 'option of acceptance'	232
5.5.1.7	Arab professional translators: Comprehensibility and acceptability of terms in ST 1 المتعاقدين وإذا أوجب أحد المتعاقدين Hamilton TT 'recede'	233
5.5.1.8	Arab professional translators: Comprehensibility and acceptability of terms in ST 1 المتعاقدين وإذا أوجب أحد المتعاقدين Hamilton TT 'construe'	233
5.5.1.9	Arab professional translators: Comprehensibility and acceptability of terms in ST 1 المتعاقدين وإذا أوجب أحد المتعاقدين Hamilton TT 'merchandise'	233
5.5.1.10	Arab professional translators: Comprehensibility and acceptability of terms in ST 1 المتعاقدين وإذا أوجب أحد المتعاقدين Hamilton TT 'deviation'	234
5.5.1.11	Arab professional translators: Comprehensibility and acceptability of terms in ST 1 المتعاقدين وإذا أوجب أحد المتعاقدين Hamilton TT 'terms proffered'	234
5.5.1.12	Arab professional translators: Translation techniques which contributed to misunderstanding of ST 1 المتعاقدين: قال: وإذا أوجب أحد المتعاقدين: [...]، Hamilton TT	234
5.5.2	Arab professional translators: Comprehensibility and acceptability of terms in in ST 2 واذا حصل الايجاب Hamilton TT	235
5.5.2.1	Arab professional translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الايجاب ST, Hamilton TT 'declaration'	235
5.5.2.2	Arab professional translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الايجاب ST, Hamilton TT 'acceptance'	235
5.5.2.3	Arab professional translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الايجاب ST Ø, Hamilton TT 'without any stipulations'	235
5.5.2.4	Arab professional translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الايجاب ST, Hamilton TT 'becomes binding'	236
5.5.2.5	Arab professional translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الايجاب ST, Hamilton TT 'power of retracting'	236
5.5.2.6	Arab professional translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الايجاب ST, Hamilton TT 'defect'	236
5.5.2.7	Arab professional translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الايجاب ST, Hamilton TT 'the option of meeting'	237

5.5.2.8	Arab professional translators: Comprehensibility and acceptability of terms in ST 2: واذا حصل الايجاب ST متبايعان, Hamilton TT ‘buyer and seller’	237
5.5.2.9	Arab professional translators: Comprehensibility and acceptability of terms in ST 2: واذا حصل الايجاب ST فسخ, Hamilton TT ‘dissolution of the contract’	237
5.5.2.10	Arab professional translators: Comprehensibility and acceptability of terms in ST 2: واذا حصل الايجاب ST ابطال, Hamilton TT ‘an injury’	238
5.5.2.11	Arab professional translators: Comprehensibility and acceptability of terms in ST 2: واذا حصل الايجاب ST فلا يجوز, Hamilton TT Ø	238
5.5.2.12	Arab professional translators: Translation techniques which contributed to misunderstanding of ST 2: واذا حصل الايجاب, Hamilton TT	238
5.5.3	Arab professional translators: Comprehensibility and acceptability of terms in ST 4: ومن كان عليه دين, Baintner	239
5.5.3.1	Arab professional translators: Comprehensibility and acceptability of terms in ST 4: ومن كان عليه دين ST دين, Baintner TT ‘debts’	239
5.5.3.2	Arab professional translators: Comprehensibility and acceptability of terms in ST 4: ومن كان عليه دين ST يحيط بمالة, Baintner TT Ø	239
5.5.3.3	Arab professional translators: Comprehensibility and acceptability of terms in ST 4: ومن كان عليه دين ST زكاة, Baintner TT ‘Zakah’	240
5.5.3.4	Arab professional translators: Comprehensibility and acceptability of terms in ST 4: ومن كان عليه دين ST قال, Baintner TT ‘alleges’	240
5.5.3.5	Arab professional translators: Comprehensibility and acceptability of terms in ST 4: ومن كان عليه دين ST تجب, Baintner TT ‘is incumbent’	240
5.5.3.6	Arab professional translators: Comprehensibility and acceptability of terms in ST 4: ومن كان عليه دين ST تحقق, Baintner TT ‘is established’	241
5.5.3.7	Arab professional translators: Comprehensibility and acceptability of terms in ST 4: ومن كان عليه دين ST سبب, Baintner TT ‘cause’	241
5.5.3.8	Arab professional translators: Comprehensibility and acceptability of terms in ST 4: ومن كان عليه دين ST ملك, Baintner TT ‘possession’	241
5.5.3.9	Arab professional translators: Comprehensibility and acceptability of terms in ST 4: ومن كان عليه دين ST نصاب, Baintner TT ‘Nisab’	242
5.5.3.10	Arab professional translators: Comprehensibility and acceptability of terms in ST 4: ومن كان عليه دين ST مشغول بحاجته الأصلية, Baintner TT ‘clear of encumbrance’	242
5.5.3.11	Arab professional translators: Comprehensibility and acceptability of terms in ST 4: ومن كان عليه دين ST مشغو فاضل, Baintner TT ‘excess’	242
5.5.3.12	Arab professional translators: Comprehensibility and acceptability of terms in ST 4: ومن كان عليه دين ST حاجة, Baintner TT ‘encumbrance’	243
5.5.3.13	Arab professional translators: Comprehensibility and acceptability of terms in ST 4: ومن كان عليه دين ST نذر, Baintner TT ‘vows’	243

5.5.3.14	Arab professional translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST كفارة , Baintner TT ‘expiations’	243
5.5.3.15	Arab professional translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST نصاب , Baintner TT ‘Nisab’	244
5.5.3.16	Arab professional translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST استهلاك , Baintner TT ‘dissolution’	244
5.5.3.17	Arab professional translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST مطالب , Baintner TT ‘claimant’	244
5.5.3.18	Arab professional translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST سوائم , Baintner TT ‘pastures’	245
5.5.3.19	Arab professional translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST ملاك , Baintner TT ‘proprietor’	245
5.5.3.20	Arab professional translators: Translation techniques which contributed to misunderstanding of ST 4 ومن كان عليه دين ST ملاك , Baintner TT	245
5.5.4	Arab professional translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين Nyazee TT	246
5.5.4.1	Arab professional translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST دين , Nyazee TT ‘debt’	246
5.5.4.2	Arab professional translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST يحيط , Nyazee TT ‘covers’	246
5.5.4.3	Arab professional translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST زكاة , Nyazee TT ‘Zakat’	247
5.5.4.4	Arab professional translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST قال , Nyazee TT ‘said’	247
5.5.4.5	Arab professional translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST تجب , Nyazee TT ‘is imposed’	247
5.5.4.6	Arab professional translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST تحقق , Nyazee TT ‘the realisation’	247
5.5.4.7	Arab professional translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST سبب , Nyazee TT ‘cause’	248
5.5.4.8	Arab professional translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST ملك , Nyazee TT ‘ownership’	248
5.5.4.9	Arab professional translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST نصاب , Nyazee TT ‘Nisab’	248
5.5.4.10	Arab professional translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST حاجته الاصلية , Nyazee TT ‘primary need’	249
5.5.4.11	Arab professional translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST فاضل , Nyazee TT ‘surplus’	249
5.5.4.12	Arab professional translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST حاجة , Nyazee TT ‘essential need’	249
5.5.4.13	Arab professional translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST نذر , Nyazee TT ‘vows (nadhr)’	250

5.5.4.14	Arab professional translators: Comprehensibility and acceptability of terms in ST 4: ومن كان عليه دين 4: كفارة, Nyazee TT ‘expiation (kaffārah)’	250
5.5.4.15	Arab professional translators: Comprehensibility and acceptability of terms in ST 4: ومن كان عليه دين 4: نصاب, Nyazee TT ‘niṣāb’	250
5.5.4.16	Arab professional translators: Comprehensibility and acceptability of terms in ST 4: ومن كان عليه دين 4: استهلاك, Nyazee TT ‘consumed (destroyed)’	250
5.5.4.17	Arab professional translators: Comprehensibility and acceptability of terms in ST 4: ومن كان عليه دين 4: مطالب, Nyazee TT ‘claimant’	251
5.5.4.18	Arab professional translators: Comprehensibility and acceptability of terms in ST 4: ومن كان عليه دين 4: سوائم, Nyazee TT ‘pasturing animals (sawā’im)’	251
5.5.4.19	Arab professional translators: Comprehensibility and acceptability of terms in ST 4: ومن كان عليه دين 4: الملاك, Nyazee TT ‘owners’	252
5.5.4.20	Arab professional translators: Translation techniques which contributed to misunderstanding of ST 4: ومن كان عليه دين 4: Nyazee TT	252
5.5.5	Arab professional translators: Comprehensibility and acceptability of terms in ST 5: ليس في اقل من أربعين من الغنم السائمة 5: Baintner TT	252
5.5.5.1	Arab professional translators: Comprehensibility and acceptability of terms in ST 5: ليس في اقل من أربعين من الغنم السائمة 5: غنم, Baintner TT ‘goats’	253
5.5.5.2	Arab professional translators: Comprehensibility and acceptability of terms in ST 5: ليس في اقل من أربعين من الغنم السائمة 5: سائمة, Baintner TT ‘which feed [...] upon pastures’	253
5.5.5.3	Arab professional translators: Comprehensibility and acceptability of terms in ST 5: ليس في اقل من أربعين من الغنم السائمة 5: صدقة, Baintner TT ‘Zakah’	253
5.5.5.4	Arab professional translators: Comprehensibility and acceptability of terms in ST 5: ليس في اقل من أربعين من الغنم السائمة 5: حول, Baintner TT ‘year’	254
5.5.5.5	Arab professional translators: Comprehensibility and acceptability of terms in ST 5: ليس في اقل من أربعين من الغنم السائمة 5: شاة, Baintner TT ‘one goat’	254
5.5.5.6	Arab professional translators: Comprehensibility and acceptability of terms in ST 5: ليس في اقل من أربعين من الغنم السائمة 5: ثني, Baintner TT ‘Sinnees’	254
5.5.5.7	Arab professional translators: Comprehensibility and acceptability of terms in ST 5: ليس في اقل من أربعين من الغنم السائمة 5: جذع, Baintner TT ‘Juzzas’	254
5.5.5.8	Arab professional translators: Comprehensibility and acceptability of terms in ST 5: ليس في اقل من أربعين من الغنم السائمة 5: موقوفا, Baintner TT Ø	255
5.5.5.9	Arab professional translators: Comprehensibility and acceptability of terms in ST 5: ليس في اقل من أربعين من الغنم السائمة 5: ومرفوعا, Baintner TT Ø	255

5.5.5.10	Arab professional translators: Comprehensibility and acceptability of terms in ST 5 جذعة ST: ليس في اقل من أربعين من الغنم السائمة, Baintner TT ‘ <i>Juzza</i> ’	255
5.5.5.11	Arab professional translators: Comprehensibility and acceptability of terms in ST 5 شاة ST: ليس في اقل من أربعين من الغنم السائمة, Baintner TT ‘ <i>Shat</i> ’	256
5.5.5.12	Arab professional translators: Translation techniques which contributed to misunderstanding in ST 5 ليس في اقل من أربعين من الغنم السائمة, Baintner TT	256
5.5.6	Arab professional translators: Comprehensibility and acceptability of terms in ST 5 ليس في اقل من أربعين من الغنم السائمة Nyazee TT	256
5.5.6.1	Arab professional translators: Comprehensibility and acceptability of terms in ST 5 صدقة ST: ليس في اقل من أربعين من الغنم السائمة, Nyazee TT ‘ <i>ṣadaqah</i> ’	257
5.5.6.2	Arab professional translators: Comprehensibility and acceptability of terms in ST 5 غنم ST: ليس في اقل من أربعين من الغنم السائمة, Nyazee TT ‘ <i>ghanam</i> ’	257
5.5.6.3	Arab professional translators: Comprehensibility and acceptability of terms in ST 5 سائمة ST: ليس في اقل من أربعين من الغنم السائمة, Nyazee TT ‘ <i>pasturing</i> ’	257
5.5.6.4	Arab professional translators: Comprehensibility and acceptability of terms in ST 5 شاة ST: ليس في اقل من أربعين من الغنم السائمة, Nyazee TT ‘ <i>goat</i> ’	258
5.5.6.5	Arab professional translators: Comprehensibility and acceptability of terms in ST 5 حول ST: ليس في اقل من أربعين من الغنم السائمة, Nyazee TT ‘ <i>year</i> ’	258
5.5.6.6	Arab professional translators: Comprehensibility and acceptability of terms in ST 5 ليس في اقل من أربعين من الغنم السائمة ST: ثني, Nyazee TT ‘ <i>thaniyy</i> ’	258
5.5.6.7	Arab professional translators: Comprehensibility and acceptability of terms in ST 5 الجذع ST: ليس في اقل من أربعين من الغنم السائمة, Nyazee TT ‘ <i>jadh</i> ’	259
5.5.6.8	Arab professional translators: Comprehensibility and acceptability of terms in ST 5 موقوفا ومرفوعا ST: ليس في اقل من أربعين من الغنم السائمة, Nyazee TT ‘ <i>mawqūf and marfū</i> ’	259
5.5.6.9	Arab professional translators: Comprehensibility and acceptability of terms in ST 5 جذعة ST: ليس في اقل من أربعين من الغنم السائمة, Nyazee TT ‘ <i>jadh’ah</i> ’	259
5.5.6.10	Arab professional translators: Comprehensibility and acceptability of terms in ST 5 شاه ST: ليس في اقل من أربعين من الغنم السائمة, Nyazee TT ‘ <i>goats</i> ’	260
5.5.6.11	Arab professional translators: Translation techniques which contributed to misunderstanding in ST 5 ليس في اقل من أربعين من الغنم السائمة, Nyazee TT	260
5.5.7	Arab professional translators: Comprehensibility and acceptability of terms in ST 8 السؤال (12:5) في حالة بيع بضائع بطريقة المرابحة 8 DeLorenzo TT	260

5.5.7.1	Arab professional translators: Comprehensibility and acceptability of terms in ST 8 <i>بيع بضائع بطريقة المراجعة</i> (12:5) السؤال: ST <i>بيع</i> , DeLorenzo TT ‘sold’	261
5.5.7.2	Arab professional translators: Comprehensibility and acceptability of terms in ST 8 <i>بيع بضائع بطريقة المراجعة</i> (12:5) السؤال: ST <i>بضائع</i> , DeLorenzo TT ‘goods’	261
5.5.7.3	Arab professional translators: Comprehensibility and acceptability of terms in ST 8 <i>بيع بضائع بطريقة المراجعة</i> (12:5) السؤال: ST <i>المراجعة</i> , DeLorenzo TT ‘murabahah’	261
5.5.7.4	Arab professional translators: Comprehensibility and acceptability of terms in ST 8 <i>بيع بضائع بطريقة المراجعة</i> (12:5) السؤال: ST <i>تكلفة</i> , DeLorenzo TT ‘purchase price’	261
5.5.7.5	Arab professional translators: Comprehensibility and acceptability of terms in ST 8 <i>بيع بضائع بطريقة المراجعة</i> (12:5) السؤال: ST <i>المصاريف</i> , DeLorenzo TT ‘expenses’	262
5.5.7.6	Arab professional translators: Comprehensibility and acceptability of terms in ST 8 <i>بيع بضائع بطريقة المراجعة</i> (12:5) السؤال: ST <i>صرفت</i> , DeLorenzo TT ‘incurred’	262
5.5.7.7	Arab professional translators: Comprehensibility and acceptability of terms in ST 8 <i>بيع بضائع بطريقة المراجعة</i> (12:5) السؤال: ST <i>مرتبات</i> , DeLorenzo TT ‘salaries’	262
5.5.7.8	Arab professional translators: Comprehensibility and acceptability of terms in ST 8 <i>بيع بضائع بطريقة المراجعة</i> (12:5) السؤال: ST <i>المنضبطة</i> , DeLorenzo TT ‘regularly incurred’	263
5.5.7.9	Arab professional translators: Comprehensibility and acceptability of terms in ST 8 <i>قيمة</i> , DeLorenzo TT ‘value’	263
5.5.7.10	Arab professional translators: Comprehensibility and acceptability of terms in ST 8 <i>الشراء</i> , DeLorenzo TT ‘purchasing’	263
5.5.7.11	Arab professional translators: Comprehensibility and acceptability of terms in ST 8 <i>الربح</i> , DeLorenzo TT ‘profit’	264
5.5.7.12	Arab professional translators: Translation techniques which contributed to misunderstanding in ST 8 <i>بيع بضائع بطريقة المراجعة</i> : DeLorenzo TT	264
5.5.8	Arab professional translators: Comprehensibility and acceptability of terms in ST 9 <i>بالنسبة لبيوع المراجعة</i> (12:6) السؤال: DeLorenzo TT	264
5.5.8.1	Arab professional translators: Comprehensibility and acceptability of terms in ST 9 <i>المشتري</i> , DeLorenzo TT ‘purchaser’	264
5.5.8.2	Arab professional translators: Comprehensibility and acceptability of terms in ST 9 <i>استلام</i> , DeLorenzo TT ‘take delivery’	265
5.5.8.3	Arab professional translators: Comprehensibility and acceptability of terms in ST 9 <i>البضاعة</i> , DeLorenzo TT ‘merchandise’	265

5.5.8.4	Arab professional translators: Comprehensibility and acceptability of terms in ST 9 بالارضية ST: السؤال (12:6) بالنسبة لبيوع المرابحة, DeLorenzo TT ‘demurrage charges’	265
5.5.8.5	Arab professional translators: Comprehensibility and acceptability of terms in ST 9 غرامة ST: السؤال (12:6) بالنسبة لبيوع المرابحة, DeLorenzo TT ‘fine’	266
5.5.8.6	Arab professional translators: Translation techniques which contributed to misunderstanding in ST 9 السؤال (12:6) بالنسبة لبيوع المرابحة: DeLorenzo TT	266
5.5.9	Arab professional translators: Comprehensibility and acceptability of terms in ST 10 DeLorenzo TT هل يجوز إعادة جدولة أقساط المرابحة	266
5.5.9.1	Arab professional translators: Comprehensibility and acceptability of terms in ST 10 هل يجوز إعادة جدولة أقساط المرابحة, DeLorenzo TT ‘is it lawful’	267
5.5.9.2	Arab professional translators: Comprehensibility and acceptability of terms in ST 10 إعادة جدولة ST: هل يجوز إعادة جدولة أقساط المرابحة, DeLorenzo TT ‘reschedule’	267
5.5.9.3	Arab professional translators: Comprehensibility and acceptability of terms in ST 10 أقساط ST: هل يجوز إعادة جدولة أقساط المرابحة, DeLorenzo TT ‘installments’	267
5.5.9.4	Arab professional translators: Comprehensibility and acceptability of terms in ST 10 اعسار المدين ST: هل يجوز إعادة جدولة أقساط المرابحة, DeLorenzo TT ‘debtor who is unable to pay instalments’	267
5.5.9.5	Arab professional translators: Comprehensibility and acceptability of terms in ST 10 ST: هل يجوز إعادة جدولة أقساط المرابحة, DeLorenzo TT Ø المدين المعسر	268
5.5.9.6	Arab professional translators: Comprehensibility and acceptability of terms in ST 10 دائن ST: هل يجوز إعادة جدولة أقساط المرابحة, DeLorenzo TT ‘creditor’	268
5.5.9.7	Arab professional translators: Translation techniques which contributed to misunderstanding in ST 10 هل يجوز إعادة جدولة أقساط المرابحة: DeLorenzo TT	268
5.5.10	Arab student translators: Comprehensibility and acceptability of terms in ST 1 Hamilton TT قال: وإذا أوجب أحد المتعاقدين	269
5.5.10.1	Arab student translators: Comprehensibility and acceptability of terms in ST 1 البيع [...] اوجب ST: قال: وإذا أوجب أحد المتعاقدين, Hamilton TT ‘make a declaration’	269
5.5.10.2	Arab student translators: Comprehensibility and acceptability of terms in ST 1 Hamilton TT المتعاقدين: ST: قال: وإذا أوجب أحد المتعاقدين ‘parties’	269
5.5.10.3	Arab student translators: Comprehensibility and acceptability of terms in ST 1 Hamilton TT البيع: ST: قال: وإذا أوجب أحد المتعاقدين ‘Ø’	270
5.5.10.4	Arab student translators: Comprehensibility and acceptability of terms in ST 1 Hamilton TT بالخيار: ST: قال: وإذا أوجب أحد المتعاقدين ‘within the power’	270

5.5.10.5	Arab student translators: Comprehensibility and acceptability of terms in ST 1 وإذا أوجب أحد المتعاقدين: قال: ST: مجلس: Hamilton TT ‘meeting’	270
5.5.10.6	Arab student translators: Comprehensibility and acceptability of terms in ST 1 وإذا أوجب أحد المتعاقدين: قال: ST: خيار القبول: Hamilton TT ‘option of acceptance’	271
5.5.10.7	Arab student translators: Comprehensibility and acceptability of terms in ST 1 وإذا أوجب أحد المتعاقدين: قال: ST: يرجع: Hamilton TT ‘recede’	271
5.5.10.8	Arab student translators: Comprehensibility and acceptability of terms in ST 1 وإذا أوجب أحد المتعاقدين: قال: ST: يقبل: Hamilton TT ‘construe’	271
5.5.10.9	Arab student translators: Comprehensibility and acceptability of terms in ST 1 وإذا أوجب أحد المتعاقدين: قال: ST: مبيع: Hamilton TT ‘merchandise’	272
5.5.10.10	Arab student translators: Comprehensibility and acceptability of terms in ST 1 وإذا أوجب أحد المتعاقدين: قال: ST: تفرق: Hamilton TT ‘deviation’	272
5.5.10.11	Arab student translators: Comprehensibility and acceptability of terms in ST 1 وإذا أوجب أحد المتعاقدين: قال: ST: صفقة: Hamilton TT ‘terms proffered’	272
5.5.10.12	Arab student translators: Translation techniques which contributed to misunderstanding of ST 1: قال: وإذا أوجب أحد المتعاقدين: [...]، Hamilton TT	273
5.5.11	Arab student translators: Comprehensibility and acceptability of terms in in ST 2 وإذا حصل الايجاب: Hamilton TT	273
5.5.11.1	Arab student translators: Comprehensibility and acceptability of terms in ST 2 وإذا حصل الايجاب: ST ايجاب, Hamilton TT ‘declaration’	273
5.5.11.2	Arab student translators: Comprehensibility and acceptability of terms in ST 2 وإذا حصل الايجاب: ST قبول, Hamilton TT ‘acceptance’	274
5.5.11.3	Arab student translators: Comprehensibility and acceptability of terms in ST 2 وإذا حصل الايجاب: ST Ø, Hamilton TT ‘without any stipulations’	274
5.5.11.4	Arab student translators: Comprehensibility and acceptability of terms in ST 2 وإذا حصل الايجاب: ST لزم, Hamilton TT ‘becomes binding’	274
5.5.11.5	Arab student translators: Comprehensibility and acceptability of terms in ST 2 وإذا حصل الايجاب: ST خيار, Hamilton TT ‘power of retracting’	275
5.5.11.6	Arab student translators: Comprehensibility and acceptability of terms in ST 2 وإذا حصل الايجاب: ST عيب, Hamilton TT ‘defect’	275
5.5.11.7	Arab student translators: Comprehensibility and acceptability of terms in ST 2 وإذا حصل الايجاب: ST خيار المجلس, Hamilton TT ‘the option of meeting’	275
5.5.11.8	Arab student translators: Comprehensibility and acceptability of terms in ST 2 وإذا حصل الايجاب: ST متبايعان, Hamilton TT ‘buyer and seller’	276

5.5.11.9	Arab student translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الايجاب ST فسخ, Hamilton TT ‘dissolution of the contract’	276
5.5.11.10	Arab student translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الايجاب ST ابطال, Hamilton TT ‘an injury’	276
5.5.11.11	Arab student translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الايجاب ST فلا يجوز, Hamilton TT Ø	277
5.5.11.12	Arab student translators: Translation techniques which contributed to misunderstanding of ST 2 واذا حصل الايجاب, Hamilton TT	277
5.5.12	Arab student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين Baintner	278
5.5.12.1	Arab student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST دين, Baintner TT ‘debts’	278
5.5.12.2	Arab student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST يحيط بمالة, Baintner TT Ø	278
5.5.12.3	Arab student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST زكاة, Baintner TT ‘Zakah’	278
5.5.12.4	Arab student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST قال, Baintner TT ‘alleges’	279
5.5.12.5	Arab student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST تجب, Baintner TT ‘is incumbent’	279
5.5.12.6	Arab student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST تحقق, Baintner TT ‘is established’	279
5.5.12.7	Arab student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST سبب, Baintner TT ‘cause’	280
5.5.12.8	Arab student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST ملك, Baintner TT ‘possession’	280
5.5.12.9	Arab student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST نصاب, Baintner TT ‘Nisab’	280
5.5.12.10	Arab student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST مشغول بحاجته الأصلية, Baintner TT ‘clear of encumbrance’	281
5.5.12.11	Arab student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST مشغو فاضل, Baintner TT ‘excess’	281
5.5.12.12	Arab student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST حاجة, Baintner TT ‘encumbrance’	281
5.5.12.13	Arab student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST نذر, Baintner TT ‘vows’	282
5.5.12.14	Arab student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST كفارة, Baintner TT ‘expiations’	282
5.5.12.15	Arab student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST نصاب, Baintner TT ‘Nisab’	282
5.5.12.16	Arab student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST استهلاك, Baintner TT ‘dissolution’	283

5.5.12.17	Arab student translators: Comprehensibility and acceptability of terms in ST 4 وممن كان عليه دين مطالباً, Baintner TT ‘claimant’	283
5.5.12.18	Arab student translators: Comprehensibility and acceptability of terms in ST 4 وممن كان عليه دين سوائم, Baintner TT ‘pastures’	283
5.5.12.19	Arab student translators: Comprehensibility and acceptability of terms in ST 4 وممن كان عليه دين ملاك, Baintner TT ‘proprietor’	284
5.5.12.20	Arab student translators: Translation techniques which contributed to misunderstanding of ST 4 وممن كان عليه دين ملاك, Baintner TT	284
5.5.13	Arab student translators: Comprehensibility and acceptability of terms in ST 4 وممن كان عليه دين, Nyazee TT	285
5.5.13.1	Arab student translators: Comprehensibility and acceptability of terms in ST 4 وممن كان عليه دين, Nyazee TT ‘debt’	285
5.5.13.2	Arab student translators: Comprehensibility and acceptability of terms in ST 4 وممن كان عليه دين يحيط, Nyazee TT ‘covers’	285
5.5.13.3	Arab student translators: Comprehensibility and acceptability of terms in ST 4 وممن كان عليه دين زكاة, Nyazee TT ‘Zakat’	285
5.5.13.4	Arab student translators: Comprehensibility and acceptability of terms in ST 4 وممن كان عليه دين قال, Nyazee TT ‘said’	286
5.5.13.5	Arab student translators: Comprehensibility and acceptability of terms in ST 4 وممن كان عليه دين تجب, Nyazee TT ‘is imposed’	286
5.5.13.6	Arab student translators: Comprehensibility and acceptability of terms in ST 4 وممن كان عليه دين تحقق, Nyazee TT ‘the realisation’	286
5.5.13.7	Arab student translators: Comprehensibility and acceptability of terms in ST 4 وممن كان عليه دين سبب, Nyazee TT ‘cause’	287
5.5.13.8	Arab student translators: Comprehensibility and acceptability of terms in ST 4 وممن كان عليه دين ملك, Nyazee TT ‘ownership’	287
5.5.13.9	Arab student translators: Comprehensibility and acceptability of terms in ST 4 وممن كان عليه دين نصاب, Nyazee TT ‘Nisab’	287
5.5.13.10	Arab student translators: Comprehensibility and acceptability of terms in ST 4 وممن كان عليه دين حاجته الاصلية, Nyazee TT ‘primary need’	288
5.5.13.11	Arab student translators: Comprehensibility and acceptability of terms in ST 4 وممن كان عليه دين فاضل, Nyazee TT ‘surplus’	288
5.5.13.12	Arab student translators: Comprehensibility and acceptability of terms in ST 4 وممن كان عليه دين حاجة, Nyazee TT ‘essential need’	288
5.5.13.13	Arab student translators: Comprehensibility and acceptability of terms in ST 4 وممن كان عليه دين نذر, Nyazee TT ‘vows (nadhr)’	289
5.5.13.14	Arab student translators: Comprehensibility and acceptability of terms in ST 4 وممن كان عليه دين كفارة, Nyazee TT ‘expiation (kaffārah)’	289
5.5.13.15	Arab student translators: Comprehensibility and acceptability of terms in ST 4 وممن كان عليه دين نصاب, Nyazee TT ‘niṣāb’	289
5.5.13.16	Arab student translators: Comprehensibility and acceptability of terms in ST 4 وممن كان عليه دين استهلاك, Nyazee TT ‘consumed (destroyed)’	290
5.5.13.17	Arab student translators: Comprehensibility and acceptability of terms in ST 4 وممن كان عليه دين مطالباً, Nyazee TT ‘claimant’	290

5.5.13.18	Arab student translators: Comprehensibility and acceptability of terms in ST 4 <i>ومن كان عليه دين</i> : سوائم, Nyazee TT ‘pasturing animals (<i>sawā’im</i>)’	290
5.5.13.19	Arab student translators: Comprehensibility and acceptability of terms in ST 4 <i>ومن كان عليه دين</i> : الملاك, Nyazee TT ‘owners’	291
5.5.13.20	Arab student translators: Translation techniques which contributed to misunderstanding of ST 4 <i>ومن كان عليه دين</i> : Nyazee TT	291
5.5.14	Arab student translators: Comprehensibility and acceptability of terms in ST 5 <i>من الغنم السائمة</i> : ليس في اقل من أربعين من الغنم السائمة, Baintner TT	291
5.5.14.1	Arab student translators: Comprehensibility and acceptability of terms in ST 5 <i>من الغنم السائمة</i> : ليس في اقل من أربعين من الغنم السائمة, Baintner TT ‘goats’	291
5.5.14.2	Arab student translators: Comprehensibility and acceptability of terms in ST 5 <i>من الغنم السائمة</i> : ليس في اقل من أربعين من الغنم السائمة, Baintner TT ‘which feed [...] upon pastures’	292
5.5.14.3	Arab student translators: Comprehensibility and acceptability of terms in ST 5 <i>من الغنم السائمة</i> : ليس في اقل من أربعين من الغنم السائمة, Baintner TT ‘Zakah’	292
5.5.14.4	Arab student translators: Comprehensibility and acceptability of terms in ST 5 <i>من الغنم السائمة</i> : ليس في اقل من أربعين من الغنم السائمة, Baintner TT ‘year’	292
5.5.14.5	Arab student translators: Comprehensibility and acceptability of terms in ST 5 <i>من الغنم السائمة</i> : ليس في اقل من أربعين من الغنم السائمة, Baintner TT ‘one goat’	293
5.5.14.6	Arab student translators: Comprehensibility and acceptability of terms in ST 5 <i>من الغنم السائمة</i> : ليس في اقل من أربعين من الغنم السائمة, Baintner TT ‘ <i>Sinnees</i> ’	293
5.5.14.7	Arab student translators: Comprehensibility and acceptability of terms in ST 5 <i>من الغنم السائمة</i> : ليس في اقل من أربعين من الغنم السائمة, Baintner TT ‘ <i>Juzzas</i> ’	293
5.5.14.8	Arab student translators: Comprehensibility and acceptability of terms in ST 5 <i>من الغنم السائمة</i> : ليس في اقل من أربعين من الغنم السائمة, Baintner TT Ø	294
5.5.14.9	Arab student translators: Comprehensibility and acceptability of terms in ST 5 <i>من الغنم السائمة</i> : ليس في اقل من أربعين من الغنم السائمة, Baintner TT Ø	294
5.5.14.10	Arab student translators: Comprehensibility and acceptability of terms in ST 5 <i>من الغنم السائمة</i> : ليس في اقل من أربعين من الغنم السائمة, Baintner TT ‘ <i>Juzza</i> ’	294
5.5.14.11	Arab student translators: Comprehensibility and acceptability of terms in ST 5 <i>من الغنم السائمة</i> : ليس في اقل من أربعين من الغنم السائمة, Baintner TT ‘ <i>Shat</i> ’	295
5.5.14.12	Arab student translators: Translation techniques which contributed to misunderstanding in ST 5 <i>من الغنم السائمة</i> : ليس في اقل من أربعين من الغنم السائمة, Baintner TT	295
5.5.15	Arab student translators: Comprehensibility and acceptability of terms in ST 5 <i>من الغنم السائمة</i> : ليس في اقل من أربعين من الغنم السائمة, Nyazee TT	296

5.5.15.1	Arab student translators: Comprehensibility and acceptability of terms in ST 5 الغنم السائمة: ليس في اقل من أربعين من الغنم السائمة ST صدقة, Nyazee TT ‘ <i>ṣadaqah</i> ’	296
5.5.15.2	Arab student translators: Comprehensibility and acceptability of terms in ST 5 الغنم السائمة: ليس في اقل من أربعين من الغنم السائمة ST غنم, Nyazee TT ‘ <i>ghanam</i> ’	296
5.5.15.3	Arab student translators: Comprehensibility and acceptability of terms in ST 5 الغنم السائمة: ليس في اقل من أربعين من الغنم السائمة ST سائمة, Nyazee TT ‘ <i>pasturing</i> ’	296
5.5.15.4	Arab student translators: Comprehensibility and acceptability of terms in ST 5 الغنم السائمة: ليس في اقل من أربعين من الغنم السائمة ST شاة, Nyazee TT ‘ <i>goat</i> ’	297
5.5.15.5	Arab student translators: Comprehensibility and acceptability of terms in ST 5 الغنم السائمة: ليس في اقل من أربعين من الغنم السائمة ST حول, Nyazee TT ‘ <i>year</i> ’	297
5.5.15.6	Arab student translators: Comprehensibility and acceptability of terms in ST 5 الغنم السائمة: ليس في اقل من أربعين من الغنم السائمة ST ثني, Nyazee TT ‘ <i>thaniyy</i> ’	297
5.5.15.7	Arab student translators: Comprehensibility and acceptability of terms in ST 5 الغنم السائمة: ليس في اقل من أربعين من الغنم السائمة ST الجذع, Nyazee TT ‘ <i>jadh</i> ’	298
5.5.15.8	Arab student translators: Comprehensibility and acceptability of terms in ST 5 الغنم السائمة: ليس في اقل من أربعين من الغنم السائمة ST موقوفا ومرفوعا, Nyazee TT ‘ <i>mawqūf and marfū</i> ’	298
5.5.15.9	Arab student translators: Comprehensibility and acceptability of terms in ST 5 الغنم السائمة: ليس في اقل من أربعين من الغنم السائمة ST جذعة, Nyazee TT ‘ <i>jadh’ah</i> ’	298
5.5.15.10	Arab student translators: Comprehensibility and acceptability of terms in ST 5 الغنم السائمة: ليس في اقل من أربعين من الغنم السائمة ST شاه, Nyazee TT ‘ <i>goats</i> ’	299
5.5.15.11	Arab student translators: Translation techniques which contributed to misunderstanding in ST 5 ليس في اقل من أربعين من الغنم السائمة, Nyazee TT	299
5.5.16	Arab student translators: Comprehensibility and acceptability of terms in ST 8 السؤال (12:5) في حالة بيع بضائع بطريقة المراجعة DeLorenzo TT	300
5.5.16.1	Arab student translators: Comprehensibility and acceptability of terms in ST 8 السؤال (12:5) في حالة بيع بضائع بطريقة المراجعة DeLorenzo TT ‘ <i>sold</i> ’	300
5.5.16.2	Arab student translators: Comprehensibility and acceptability of terms in ST 8 السؤال (12:5) في حالة بيع بضائع بطريقة المراجعة DeLorenzo TT ‘ <i>goods</i> ’	300
5.5.16.3	Arab student translators: Comprehensibility and acceptability of terms in ST 8 السؤال (12:5) في حالة بيع بضائع بطريقة المراجعة DeLorenzo TT ‘ <i>murabahah</i> ’	300
5.5.16.4	Arab student translators: Comprehensibility and acceptability of terms in ST 8 السؤال (12:5) في حالة بيع بضائع بطريقة المراجعة DeLorenzo TT ‘ <i>purchase price</i> ’	301

5.5.16.5	Arab student translators: Comprehensibility and acceptability of terms in ST 8 المراجعة بطريقة المراجعة (12:5) السؤال: ST المصاريف, DeLorenzo TT ‘expenses’	301
5.5.16.6	Arab student translators: Comprehensibility and acceptability of terms in ST 8 المراجعة بطريقة المراجعة (12:5) السؤال: ST صرفت, DeLorenzo TT ‘incurred’	301
5.5.16.7	Arab student translators: Comprehensibility and acceptability of terms in ST 8 المراجعة بطريقة المراجعة (12:5) السؤال: ST مرتبات, DeLorenzo TT ‘salaries’	302
5.5.16.8	Arab student translators: Comprehensibility and acceptability of terms in ST 8 المراجعة بطريقة المراجعة (12:5) السؤال: ST المنضبطة, DeLorenzo TT ‘regularly incurred’	302
5.5.16.9	Arab student translators: Comprehensibility and acceptability of terms in ST 8 المراجعة بطريقة المراجعة (12:5) السؤال: ST قيمة, DeLorenzo TT ‘value’	302
5.5.16.10	Arab student translators: Comprehensibility and acceptability of terms in ST 8 المراجعة بطريقة المراجعة (12:5) السؤال: ST الشراء, DeLorenzo TT ‘purchasing’	303
5.5.16.11	Arab student translators: Comprehensibility and acceptability of terms in ST 8 المراجعة بطريقة المراجعة (12:5) السؤال: ST الربح, DeLorenzo TT ‘profit’	303
5.5.16.12	Arab student translators: Translation techniques which contributed to misunderstanding in ST 8 المراجعة بطريقة المراجعة (12:5) السؤال: DeLorenzo TT	303
5.5.17	Arab student translators: Comprehensibility and acceptability of terms in ST 9 المراجعة بالنسبة لبيوع المراجعة (12:6) السؤال: DeLorenzo TT	304
5.5.17.1	Arab student translators: Comprehensibility and acceptability of terms in ST 9 المراجعة بالنسبة لبيوع المراجعة (12:6) السؤال: ST المشتري, DeLorenzo TT ‘purchaser’	304
5.5.17.2	Arab student translators: Comprehensibility and acceptability of terms in ST 9 المراجعة بالنسبة لبيوع المراجعة (12:6) السؤال: ST استلام, DeLorenzo TT ‘take delivery’	304
5.5.17.3	Arab student translators: Comprehensibility and acceptability of terms in ST 9 المراجعة بالنسبة لبيوع المراجعة (12:6) السؤال: ST البضاعة, DeLorenzo TT ‘merchandise’	304
5.5.17.4	Arab student translators: Comprehensibility and acceptability of terms in ST 9 المراجعة بالنسبة لبيوع المراجعة (12:6) السؤال: ST الارضية, DeLorenzo TT ‘demurrage charges’	305
5.5.17.5	Arab student translators: Comprehensibility and acceptability of terms in ST 9 المراجعة بالنسبة لبيوع المراجعة (12:6) السؤال: ST غرامة, DeLorenzo TT ‘fine’	305
5.5.17.6	Arab student translators: Translation techniques which contributed to misunderstanding in ST 9 المراجعة بالنسبة لبيوع المراجعة (12:6) السؤال: المراجعة: DeLorenzo TT	305
5.5.18	Arab student translators: Comprehensibility and acceptability of terms in ST 10 المراجعة: هل يجوز إعادة جدولة أقساط المراجعة (12:6) السؤال: DeLorenzo TT	305

5.5.18.1	Arab student translators: Comprehensibility and acceptability of terms in ST 10 <i>هل يجوز إعادة جدولة أقساط المراجعة</i> ST: <i>يجوز</i> , DeLorenzo TT ‘is it lawful’	306
5.5.18.2	Arab student translators: Comprehensibility and acceptability of terms in ST 10 <i>إعادة جدولة أقساط المراجعة</i> ST: <i>هل يجوز إعادة جدولة أقساط المراجعة</i> , DeLorenzo TT ‘reschedule’	306
5.5.18.3	Arab student translators: Comprehensibility and acceptability of terms in ST 10 <i>أقساط المراجعة</i> ST: <i>هل يجوز إعادة جدولة أقساط المراجعة</i> , DeLorenzo TT ‘installments’	306
5.5.18.4	Arab student translators: Comprehensibility and acceptability of terms in ST 10 <i>اعسار المدين</i> ST: <i>هل يجوز إعادة جدولة أقساط المراجعة</i> , DeLorenzo TT ‘debtor who is unable to pay instalments’	307
5.5.18.5	Arab student translators: Comprehensibility and acceptability of terms in ST 10 <i>المدين المعسر</i> ST: <i>هل يجوز إعادة جدولة أقساط المراجعة</i> , DeLorenzo TT Ø	307
5.5.18.6	Arab student translators: Comprehensibility and acceptability of terms in ST 10 <i>دائن ر</i> ST: <i>هل يجوز إعادة جدولة أقساط المراجعة</i> , DeLorenzo TT ‘creditor’	307
5.5.18.7	Arab student translators: Translation techniques which contributed to misunderstanding in ST 10 <i>هل يجوز إعادة جدولة أقساط المراجعة</i> : DeLorenzo TT	308
5.5.19	British student translators: Comprehensibility and acceptability of terms in ST 1 Hamilton TT <i>قال: وإذا أوجب أحد المتعاقدين</i>	308
5.5.19.1	British student translators: Comprehensibility and acceptability of terms in ST 1 <i>البيع [...] اوجب ST : قال: وإذا أوجب أحد المتعاقدين</i> Hamilton TT ‘make a declaration’	308
5.5.19.2	British student translators: Comprehensibility and acceptability of terms in ST 1 Hamilton TT <i>المتعاقدين: ST: قال: وإذا أوجب أحد المتعاقدين</i> ‘parties’	308
5.5.19.3	British student translators: Comprehensibility and acceptability of terms in ST 1 Hamilton TT <i>البيع: ST: قال: وإذا أوجب أحد المتعاقدين</i> ‘Ø’	309
5.5.19.4	British student translators: Comprehensibility and acceptability of terms in ST 1 Hamilton TT <i>بالخيار: ST: قال: وإذا أوجب أحد المتعاقدين</i> ‘within the power’	309
5.5.19.5	British student translators: Comprehensibility and acceptability of terms in ST 1 Hamilton TT <i>مجلس: ST: قال: وإذا أوجب أحد المتعاقدين</i> ‘meeting’	309
5.5.19.6	British student translators: Comprehensibility and acceptability of terms in ST 1 Hamilton TT <i>خيار القبول: ST: قال: وإذا أوجب أحد المتعاقدين</i> ‘option of acceptance’	310
5.5.19.7	British student translators: Comprehensibility and acceptability of terms in ST 1 Hamilton TT <i>يرجع: ST: قال: وإذا أوجب أحد المتعاقدين</i> ‘recede’	310
5.5.19.8	British student translators: Comprehensibility and acceptability of terms in ST 1 Hamilton TT <i>يقبل: ST: قال: وإذا أوجب أحد المتعاقدين</i> ‘construe’	310
5.5.19.9	British student translators: Comprehensibility and acceptability of terms in ST 1 Hamilton TT <i>مبيع: ST: قال: وإذا أوجب أحد المتعاقدين</i> ‘merchandise’	310

5.5.19.10	British student translators: Comprehensibility and acceptability of terms in ST 1 وإذا أوجب أحد المتعاقدين ST: تفرق: Hamilton TT ‘deviation’	311
5.5.19.11	British student translators: Comprehensibility and acceptability of terms in ST 1 وإذا أوجب أحد المتعاقدين ST: صفقة: Hamilton TT ‘terms proffered’	311
5.5.19.12	British student translators: Translation techniques which contributed to misunderstanding of ST 1 وإذا أوجب أحد المتعاقدين: [...]، Hamilton TT	311
5.5.20	British student translators: Comprehensibility and acceptability of terms in in ST 2 وإذا حصل الإيجاب Hamilton TT	312
5.5.20.1	British student translators: Comprehensibility and acceptability of terms in ST 2 وإذا حصل الإيجاب ST: إيجاب, Hamilton TT ‘declaration’	312
5.5.20.2	British student translators: Comprehensibility and acceptability of terms in ST 2 وإذا حصل الإيجاب ST: قبول, Hamilton TT ‘acceptance’	
5.5.20.3	British student translators: Comprehensibility and acceptability of terms in ST 2 وإذا حصل الإيجاب ST Ø, Hamilton TT ‘without any stipulations’	312
5.5.20.4	British student translators: Comprehensibility and acceptability of terms in ST 2 وإذا حصل الإيجاب ST: لزم, Hamilton TT ‘becomes binding’	313
5.5.20.5	British student translators: Comprehensibility and acceptability of terms in ST 2 وإذا حصل الإيجاب ST: خيار, Hamilton TT ‘power of retracting’	313
5.5.20.6	British student translators: Comprehensibility and acceptability of terms in ST 2 وإذا حصل الإيجاب ST: عيب, Hamilton TT ‘defect’	313
5.5.20.7	British student translators: Comprehensibility and acceptability of terms in ST 2 وإذا حصل الإيجاب ST: خيار المجلس, Hamilton TT ‘the option of meeting’	313
5.5.20.8	British student translators: Comprehensibility and acceptability of terms in ST 2 وإذا حصل الإيجاب ST: متبايعان, Hamilton TT ‘buyer and seller’	314
5.5.20.9	British student translators: Comprehensibility and acceptability of terms in ST 2 وإذا حصل الإيجاب ST: فسخ, Hamilton TT ‘dissolution of the contract’	314
5.5.20.10	British student translators: Comprehensibility and acceptability of terms in ST 2 وإذا حصل الإيجاب ST: إبطال, Hamilton TT ‘an injury’	314
5.5.20.11	British student translators: Comprehensibility and acceptability of terms in ST 2 وإذا حصل الإيجاب ST: فلا يجوز, Hamilton TT Ø	315
5.5.20.12	British student translators: Translation techniques which contributed to misunderstanding of ST 2 وإذا حصل الإيجاب, Hamilton TT	315
5.5.21	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين Baintner	315
5.5.21.1	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST: دين, Baintner TT ‘debts’	315

5.5.21.2	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين : ST يحييط بمالة , Baintner TT Ø	316
5.5.21.3	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين : ST زكاة , Baintner TT ‘Zakah’	316
5.5.21.4	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين : ST قال , Baintner TT ‘alleges’	316
5.5.21.5	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين : ST تجب , Baintner TT ‘is incumbent’	316
5.5.21.6	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين : ST تحقق , Baintner TT ‘is established’	317
5.5.21.7	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين : ST سبب , Baintner TT ‘cause’	317
5.5.21.8	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين : ST ملك , Baintner TT ‘possession’	317
5.5.21.9	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين : ST نصاب , Baintner TT ‘Nisab’	317
5.5.21.10	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين : ST مشغول بحاجته الأصلية , Baintner TT ‘clear of encumbrance’	318
5.5.21.11	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين : ST مشغو فاضل , Baintner TT ‘excess’	318
5.5.21.12	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين : ST حاجة , Baintner TT ‘encumbrance’	318
5.5.21.13	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين : ST نذر , Baintner TT ‘vows’	319
5.5.21.14	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين : ST كفارة , Baintner TT ‘expiations’	319
5.5.21.15	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين : ST نصاب , Baintner TT ‘Nisab’	319
5.5.21.16	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين : ST استهلاك , Baintner TT ‘dissolution’	319
5.5.21.17	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين : ST مطالبا , Baintner TT ‘claimant’	320
5.5.21.18	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين : ST سوائم , Baintner TT ‘pastures’	320
5.5.21.19	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين : ST ملاك , Baintner TT ‘proprietor’	320
5.5.21.20	British student translators: Translation techniques which contributed to misunderstanding of ST 4 ومن كان عليه دين : ST ملاك , Baintner TT	321
5.5.22	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين , Nyazee TT	321
5.5.22.1	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين : ST دين , Nyazee TT ‘debt’	321
5.5.22.2	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين : ST يحييط , Nyazee TT ‘covers’	321

5.5.22.3	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST زكاة, Nyazee TT ‘Zakat’	322
5.5.22.4	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST قال, Nyazee TT ‘said’	322
5.5.22.5	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST تجب, Nyazee TT ‘is imposed’	322
5.5.22.6	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST تحقق, Nyazee TT ‘the realisation’	322
5.5.22.7	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST سبب, Nyazee TT ‘cause’	323
5.5.22.8	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST ملك, Nyazee TT ‘ownership’	323
5.5.22.9	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST نصاب, Nyazee TT ‘Nisab’	323
5.5.22.10	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST حاجته الاصلية, Nyazee TT ‘primary need’	323
5.5.22.11	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST فاضل, Nyazee TT ‘surplus’	324
5.5.22.12	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST حاجة, Nyazee TT ‘essential need’	324
5.5.22.13	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST نذر, Nyazee TT ‘vows (nadhr)’	324
5.5.22.14	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST كفارة, Nyazee TT ‘expiation (kaffārah)’	324
5.5.22.15	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST نصاب, Nyazee TT ‘niṣāb’	325
5.5.22.16	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST استهلاك, Nyazee TT ‘consumed (destroyed)’	325
5.5.22.17	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST مطالب, Nyazee TT ‘claimant’	325
5.5.22.18	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST سوائم, Nyazee TT ‘pasturing animals (sawā’im)’	325
5.5.22.19	British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST الملاك, Nyazee TT ‘owners’	326
5.5.22.20	British student translators: Translation techniques which contributed to misunderstanding of ST 4 ومن كان عليه دين Nyazee TT	326
5.5.23	British student translators: Comprehensibility and acceptability of terms in ST 5 ليس في اقل من أربعين من الغنم السائمة Baintner TT	326
5.5.23.1	British student translators: Comprehensibility and acceptability of terms in ST 5 ليس في اقل من أربعين من الغنم السائمة ST غنم, Baintner TT ‘goats’	326
5.5.23.2	British student translators: Comprehensibility and acceptability of terms in ST 5 ليس في اقل من أربعين من الغنم السائمة ST سائمة, Baintner TT ‘which feed [...] upon pastures’	327

5.5.23.3	British student translators: Comprehensibility and acceptability of terms in ST 5 الغنم السائمة: ليس في اقل من أربعين من الغنم السائمة ST صدقة, Baintner TT 'Zakah'	327
5.5.23.4	British student translators: Comprehensibility and acceptability of terms in ST 5 الغنم السائمة: ليس في اقل من أربعين من الغنم السائمة ST حول, Baintner TT 'year'	327
5.5.23.5	British student translators: Comprehensibility and acceptability of terms in ST 5 الغنم السائمة: ليس في اقل من أربعين من الغنم السائمة ST شاة, Baintner TT 'one goat'	327
5.5.23.6	British student translators: Comprehensibility and acceptability of terms in ST 5 الغنم السائمة: ليس في اقل من أربعين من الغنم السائمة ST ثني, Baintner TT 'Sinnees'	328
5.5.23.7	British student translators: Comprehensibility and acceptability of terms in ST 5 الغنم السائمة: ليس في اقل من أربعين من الغنم السائمة ST جذع, Baintner TT 'Juzzas'	328
5.5.23.8	British student translators: Comprehensibility and acceptability of terms in ST 5 الغنم السائمة: ليس في اقل من أربعين من الغنم السائمة ST موقوفا, Baintner TT Ø	328
5.5.23.9	British student translators: Comprehensibility and acceptability of terms in ST 5 الغنم السائمة: ليس في اقل من أربعين من الغنم السائمة ST ومرفوعا, Baintner TT Ø	328
5.5.23.10	British student translators: Comprehensibility and acceptability of terms in ST 5 الغنم السائمة: ليس في اقل من أربعين من الغنم السائمة ST جذعة, Baintner TT 'Juzza'	329
5.5.23.11	British student translators: Comprehensibility and acceptability of terms in ST 5 الغنم السائمة: ليس في اقل من أربعين من الغنم السائمة ST شاة, Baintner TT 'Shat'	329
5.5.23.12	British student translators: Translation techniques which contributed to misunderstanding in ST 5 ليس في اقل من أربعين من الغنم السائمة, Baintner TT	329
5.5.24	British student translators: Comprehensibility and acceptability of terms in ST 5 الغنم السائمة: ليس في اقل من أربعين من الغنم السائمة Nyazee TT	330
5.5.24.1	British student translators: Comprehensibility and acceptability of terms in ST 5 الغنم السائمة: ليس في اقل من أربعين من الغنم السائمة ST صدقة, Nyazee TT 'šadaqah'	330
5.5.24.2	British student translators: Comprehensibility and acceptability of terms in ST 5 الغنم السائمة: ليس في اقل من أربعين من الغنم السائمة ST غنم, Nyazee TT 'ghanam'	330
5.5.24.3	British student translators: Comprehensibility and acceptability of terms in ST 5 الغنم السائمة: ليس في اقل من أربعين من الغنم السائمة ST سائمة, Nyazee TT 'pasturing'	330
5.5.24.4	British student translators: Comprehensibility and acceptability of terms in ST 5 الغنم السائمة: ليس في اقل من أربعين من الغنم السائمة ST شاة, Nyazee TT 'goat'	330
5.5.24.5	British student translators: Comprehensibility and acceptability of terms in ST 5 الغنم السائمة: ليس في اقل من أربعين من الغنم السائمة ST حول, Nyazee TT 'year'	331

5.5.24.6	British student translators: Comprehensibility and acceptability of terms in ST 5 الغنم السائمة من أربعين من اقل في اقل من أربعين من الغنم السائمة ST ثني, Nyazee TT ‘ <i>thaniyy</i> ’	331
5.5.24.7	British student translators: Comprehensibility and acceptability of terms in ST 5 الغنم السائمة من أربعين من اقل في اقل من أربعين من الغنم السائمة ST الجذع, Nyazee TT ‘ <i>jadh</i> ’	331
5.5.24.8	British student translators: Comprehensibility and acceptability of terms in ST 5 الغنم السائمة من أربعين من اقل في اقل من أربعين من الغنم السائمة ST موقوفاً ومرفوعاً Nyazee TT ‘ <i>mawqūf and marfū</i> ’	332
5.5.24.9	British student translators: Comprehensibility and acceptability of terms in ST 5 الغنم السائمة من أربعين من اقل في اقل من أربعين من الغنم السائمة ST جذعة, Nyazee TT ‘ <i>jadh’ah</i> ’	332
5.5.24.10	British student translators: Comprehensibility and acceptability of terms in ST 5 الغنم السائمة من أربعين من اقل في اقل من أربعين من الغنم السائمة ST شاه, Nyazee TT ‘goats’	332
5.5.24.11	British student translators: Translation techniques which contributed to misunderstanding in ST 5 ليس في اقل من أربعين من الغنم السائمة, Nyazee TT	332
5.5.25	British student translators: Comprehensibility and acceptability of terms in ST 8 السؤال (12:5) في حالة بيع بضائع بطريقة المراجعة DeLorenzo TT	333
5.5.25.1	British student translators: Comprehensibility and acceptability of terms in ST 8 السؤال (12:5) في حالة بيع بضائع بطريقة المراجعة DeLorenzo TT ‘sold’	333
5.5.25.2	British student translators: Comprehensibility and acceptability of terms in ST 8 السؤال (12:5) في حالة بيع بضائع بطريقة المراجعة DeLorenzo TT ‘goods’	333
5.5.25.3	British student translators: Comprehensibility and acceptability of terms in ST 8 السؤال (12:5) في حالة بيع بضائع بطريقة المراجعة DeLorenzo TT ‘murabahah’	333
5.5.25.4	British student translators: Comprehensibility and acceptability of terms in ST 8 السؤال (12:5) في حالة بيع بضائع بطريقة المراجعة DeLorenzo TT ‘purchase price’	333
5.5.25.5	British student translators: Comprehensibility and acceptability of terms in ST 8 السؤال (12:5) في حالة بيع بضائع بطريقة المراجعة DeLorenzo TT ‘expenses’	334
5.5.25.6	British student translators: Comprehensibility and acceptability of terms in ST 8 السؤال (12:5) في حالة بيع بضائع بطريقة المراجعة DeLorenzo TT ‘incurred’	334
5.5.25.7	British student translators: Comprehensibility and acceptability of terms in ST 8 السؤال (12:5) في حالة بيع بضائع بطريقة المراجعة DeLorenzo TT ‘salaries’	334
5.5.25.8	British student translators: Comprehensibility and acceptability of terms in ST 8 السؤال (12:5) في حالة بيع بضائع بطريقة المراجعة DeLorenzo TT ‘regularly incurred’	335
5.5.25.9	British student translators: Comprehensibility and acceptability of terms in ST 8 السؤال (12:5) في حالة بيع بضائع بطريقة المراجعة DeLorenzo TT ‘value’	335

5.5.25.10	British student translators: Comprehensibility and acceptability of terms in ST 8 الشراء: السؤال (12:5) في حالة بيع بضائع بطريقة المراجعة المرابحة, DeLorenzo TT ‘purchasing’	335
5.5.25.11	British student translators: Comprehensibility and acceptability of terms in ST 8 الربح: السؤال (12:5) في حالة بيع بضائع بطريقة المراجعة المرابحة, DeLorenzo TT ‘profit’	335
5.5.25.12	British student translators: Translation techniques which contributed to misunderstanding in ST 8 السؤال (12:5) في حالة بيع بضائع بطريقة المراجعة المرابحة: DeLorenzo TT	336
5.5.26	British student translators: Comprehensibility and acceptability of terms in ST 9 بالنسبة لبيوع المراجعة المرابحة: السؤال (12:6) DeLorenzo TT	336
5.5.26.1	British student translators: Comprehensibility and acceptability of terms in ST 9 المشتري: السؤال (12:6) بالنسبة لبيوع المراجعة المرابحة, DeLorenzo TT ‘purchaser’	336
5.5.26.2	British student translators: Comprehensibility and acceptability of terms in ST 9 استلام: السؤال (12:6) بالنسبة لبيوع المراجعة المرابحة, DeLorenzo TT ‘take delivery’	336
5.5.26.3	British student translators: Comprehensibility and acceptability of terms in ST 9 البضاعة: السؤال (12:6) بالنسبة لبيوع المراجعة المرابحة, DeLorenzo TT ‘merchandise’	336
5.5.26.4	British student translators: Comprehensibility and acceptability of terms in ST 9 الارضية: السؤال (12:6) بالنسبة لبيوع المراجعة المرابحة, DeLorenzo TT ‘demurrage charges’	337
5.5.26.5	British student translators: Comprehensibility and acceptability of terms in ST 9 غرامة: السؤال (12:6) بالنسبة لبيوع المراجعة المرابحة, DeLorenzo TT ‘fine’	337
5.5.26.6	British student translators: Translation techniques which contributed to misunderstanding in ST 9 السؤال (12:6) بالنسبة لبيوع المراجعة المرابحة: DeLorenzo TT	337
5.5.27	British student translators: Comprehensibility and acceptability of terms in ST 10 هل يجوز إعادة جدولة أقساط المراجعة المرابحة: DeLorenzo TT	337
5.5.27.1	British student translators: Comprehensibility and acceptability of terms in ST 10 يجوز: السؤال (12:6) هل يجوز إعادة جدولة أقساط المراجعة المرابحة, DeLorenzo TT ‘is it lawful’	337
5.5.27.2	British student translators: Comprehensibility and acceptability of terms in ST 10 إعادة جدولة: السؤال (12:6) هل يجوز إعادة جدولة أقساط المراجعة المرابحة, DeLorenzo TT ‘reschedule’	338
5.5.27.3	British student translators: Comprehensibility and acceptability of terms in ST 10 أقساط: السؤال (12:6) هل يجوز إعادة جدولة أقساط المراجعة المرابحة, DeLorenzo TT ‘installments’	338
5.5.27.4	British student translators: Comprehensibility and acceptability of terms in ST 10 اعسار المدين: السؤال (12:6) هل يجوز إعادة جدولة أقساط المراجعة المرابحة, DeLorenzo TT ‘debtor who is unable to pay instalments’	338
5.5.27.5	British student translators: Comprehensibility and acceptability of terms in ST 10 المدين المعسر: السؤال (12:6) هل يجوز إعادة جدولة أقساط المراجعة المرابحة, DeLorenzo TT Ø	339

5.5.27.6	British student translators: Comprehensibility and acceptability of terms in ST 10 <i>دائن ر ST: هل يجوز إعادة جدولة أقساط المرابحة</i> , DeLorenzo TT ‘creditor’	339
5.5.27.7	British student translators: Translation techniques which contributed to misunderstanding in ST 10 <i>هل يجوز إعادة جدولة أقساط المرابحة: DeLorenzo TT</i>	339
5.6	Comparison of results for Chapter 4, Arab professional translators, Arab student translators, and British student translators	339
5.6.1	Acceptability: comparison of results for Chapter 4, Arab professional translators, Arab student translators, and British student translators	341
5.6.2	Factors leading to misunderstanding of TTs: comparison of results for Chapter Four, Arab professional translator, Arab student translators, and British student translators	344
5.6.3	Acceptability and comprehensibility: comparison of results for Arab professional translator, Arab student translators, and British student translators	348
5.6.4	Professional translators’ opinions of some legal terms	349
5.7	Conclusion	351
Chapter 6: The translation of technical terms in English-Arabic financial Dictionaries		
6.1	Introduction	354
6.2	Questionnaire Methodology	354
6.3	<i>Dictionary of Banking (Investing, Money and Stock Markets)</i> – referred to subsequently as D1	355
6.4	<i>Dictionary of Financial and Managerial Accounting</i> – referred to subsequently as D2	369
6.5	<i>A Dictionary of Economics, Business and Finance</i> – referred to subsequently as D3	375
6.6	<i>Banking and Financial Dictionary</i> – referred to subsequently as D4	381
6.7	Analysis of translation techniques used in the four dictionaries	390
6.8	Acceptability of translation techniques used in the four dictionaries according to researcher	391
6.9	Comprehensibility and acceptability of D1	392
6.9.1	Comprehensibility and acceptability of D1 for the letter K according to questionnaire respondents	393
6.9.1.1	Comprehensibility of D1 for the letter K according to questionnaire respondents	393
6.9.1.2	Acceptability of D1 for the letter K according to questionnaire respondents	393
6.9.1.3	Acceptability of D1 for the letter K according to the researcher	393
6.9.2	Comprehensibility and acceptability of D1 for the letter H	394
6.9.2.1	Comprehensibility of D1 for the letter H according to questionnaire respondents	394

6.9.2.2	Acceptability of D1 for the letter H according to questionnaire respondents	394
6.9.2.3	Acceptability of D1 for the letter H according to the researcher	394
6.9.3	Translation techniques responsible for unacceptable translations in D1 according to questionnaire respondents	395
6.10	Comprehensibility and acceptability of D2	395
6.10.1	Comprehensibility and acceptability of D2 for the letter K according to questionnaire respondents	395
6.10.1.1	Comprehensibility of D2 for the letter K according to questionnaire respondents	395
6.10.1.2	Acceptability of D2 for the letter K according to questionnaire respondents	396
6.10.1.3	Acceptability of D2 for the letter K according to the researcher	396
6.10.2	Comprehensibility and acceptability of D2 for the letter H	396
6.10.2.1	Comprehensibility of D2 for the letter H according to questionnaire respondents	396
6.10.2.2	Acceptability of D2 for the letter H according to questionnaire respondents	397
6.10.2.3	Acceptability of D2 for the letter H according to the researcher	397
6.10.3	Translation techniques responsible for unacceptable translations in D2 according to questionnaire respondents	397
6.11	Comprehensibility and acceptability of D3	398
6.11.1	Comprehensibility and acceptability of D3 for the letter K according to questionnaire respondents	398
6.11.1.1	Comprehensibility of D3 for the letter K according to questionnaire respondents	398
6.11.1.2	Acceptability of D3 for the letter K according to questionnaire respondents	398
6.11.1.3	Acceptability of D3 for the letter K according to the researcher	399
6.11.2	Comprehensibility and acceptability of D3 for the letter H	399
6.11.2.1	Comprehensibility of D3 for the letter H according to questionnaire respondents	399
6.11.2.2	Acceptability of D3 for the letter H according to questionnaire respondents	399
6.11.2.3	Acceptability of D3 for the letter H according to the researcher	400
6.11.3	Translation techniques responsible for unacceptable translations in D3 according to questionnaire respondents	400
6.12	Comprehensibility and acceptability of D4 according to questionnaire respondents	400
6.12.1	Comprehensibility and acceptability of D4 for the letter K according to questionnaire respondents	400
6.12.1.1	Comprehensibility of D4 for the letter K according to questionnaire respondents	400
6.12.1.2	Acceptability of D4 for the letter K according to questionnaire respondents	401
6.12.1.3	Acceptability of D4 for the letter K according to the researcher	401
6.12.2	Comprehensibility and acceptability of D4 for the letter H	401

6.12.2.1	Comprehensibility of D4 for the letter H according to questionnaire respondents	401
6.12.2.2	Acceptability of D4 for the letter H according to questionnaire respondents	402
6.12.2.3	Acceptability of D4 for the letter H according to the researcher	402
6.12.3	Translation techniques responsible for unacceptable translations in D4	402
6.13	Comparison of acceptability and comprehensibility results of questionnaire respondents and researcher	403
6.14	Conclusion	408
Chapter 7: Conclusions and Recommendations		
7.1	Introduction	410
7.2	Summary of the study	410
7.3	Conclusions of the study	412
7.4	Limitations of the study	415
7.5	Recommendations for future research	416
Bibliography		417
Appendices		
Appendix A:	Questionnaire on the translation of financial terms from Arabic to English (version given to Arab professional translators and Arab student translators)	430
Appendix B:	Questionnaire on the translation of financial terms from Arabic to English (version given to British student translators)	458
Appendix C:	Questionnaire on the translation of terms in four English-Arabic financial dictionaries	486

DEDICATION

I DEDICATE THIS WORK TO MY FATHER SHEIKH OMAR AL-SALEEM FOR HIS ALL SUPPORT AND TO THE MEMORY OF MY MOTHER WITH ALL MY LOVE (MAY ALLAH BE PLEASED WITH HER), AND TO MY WIFE NOUF, MY SON OMAR AND MY DAUGHTERS ALANOOD AND EINA. YOU ARE THE FUEL WHICH FIRED MY ENTHUSIASM TO WRITE THIS THESIS.

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Transliteration

The following system of transliteration is adopted in this thesis.

Arabic letter	ا	ب	ت	ث	ج	ح	خ	د	ذ	ر	ز	س	ش	ص	ض	ط	ظ	ع	غ	ف	ق	ك	ل	م	ن	ه	و	ي
Transliteration	ʾ	b	t	ṭ	j	ḥ	x	d	ḏ	r	z	s	š	ṣ	ḍ	ṭ	ḏ ^c	ġ	f	q	k	l	m	n	h	w	y	

The *ḥarakāt*, *fathā*, *kasra* and *ḍamma* are transliterated as *a*, *i*, *u*. A *šaddah* results in a geminate (consonant written twice), except in the case of the article, which is in all cases written as *al-*. An *ʾalif* marking [a:] is transliterated as *ā*, *tāʾ marbūṭa* (ّ) as word-final *-ah* or *-at*. *ʾalif maqṣūra* (ة) appears as *ā*, rendering it indistinguishable from *ʾalif*. Long vowels [i:] and [u:] are transliterated as *ī* and *ū*. *Aw* and *ay* are used for the two Standard Arabic diphthongs. The *nisba* suffix appears as *-iyy-*, and nunation is ignored in transliteration. A hyphen - is used to separate morphological elements, notably the article and prepositions.

Where transliterations are made by other authors, I have kept these in the forms given by these other authors. Where Arabic words have a standard, or fairly standard, English transliteration-type form, I have retained this standard or fairly standard English form in my text. Examples of this type include: ‘Muhammad’, ‘Shariah’, ‘Zakah’, ‘Sunna’ and ‘Hadith’.

Abstract

This thesis investigates the main features of professional translations of Islamic banking terms from Arabic to English and of translations of financial terms in English-Arabic dictionaries. The focus of the study is an analysis of three different translations (by Hamilton, Baintner and Nyazee) of the well-known Hanafi text *Al-Hidāyah* by Al-Marghinani, fatwas translated by Talal DeLorenzo in *A Compendium of Legal Opinions on the Operation of Islamic Banks* and the Saudi official fatwa website.

Chapter 1 is an introduction to the thesis. Chapter 2 provides an overview of Islamic banking. Chapter 3 provides an account of the semantic principles which are used to investigate the terms under investigation. Chapter 4 examines Islamic financial terminology in the translations of Hamilton, Baintner, Nyazee, DeLorenzo and the Saudi official fatwa website, in order to ascertain: (i) what translation techniques are used by these translators; (ii) how frequently each of these translation techniques are used; and (iii) how acceptable each of these translation techniques is on average.

In Chapter 5, the quantitative aspect of the analysis of Islamic financial terminology is developed, by seeking via a questionnaire the opinion of three groups of the translations of Hamilton, Baintner, Nyazee, and DeLorenzo in respect of (i) acceptability, (ii) comprehensibility. These groups are: 1. Arab professional translators (from Saudi Arabia), 2. Arab student translators (from Saudi Arabia), and 3. British student translators. The questionnaire analysed in Chapter 5 also asks the three groups of respondents, in cases where they deem translations to be unacceptable, to identify what translation technique(s) they find unacceptable. The results deriving from this analysis in Chapter 5 are compared with the acceptability judgements for individual translation techniques produced in Chapter 4, to provide a more detailed and insightful account of what translators find unacceptable in the translation of technical Arabic financial terms into English.

Chapter 6 considers dictionaries of banking terms, assessing the degree of concordance between the subjects of the sample and translators on the one hand, and the financial term translations given in dictionaries, on the other. A short questionnaire was distributed to a group of qualified translators to evaluate the success of the translations of the terms identified in the texts. Chapter 7 provides a conclusion to the current work, and recommendations for future research.

Chapter 1

Introduction

1.1 Introduction

The purpose of this thesis is to investigate techniques used for translating Arabic financial terms – and more specifically Islamic – financial terms from Arabic into English, and the translations used in English/Arabic dictionaries for translating general financial terms from English to Arabic.

1.2 Background to the Place of the Study

Saudi Arabia has witnessed very important progress and has got to an advanced position in the world economy. It is a major centre for the translation of Islamic financial terminology. Its goal is to be the Middle East's first financial district on a scale, and of regulatory and technological standards, to match the major global financial centres. Explaining the background to the Kingdom's ambitious but attainable strategy, King Abdullah said recently, “We are blessed with a robust economy, a stable currency and a strong financial sector with equally strong supervision” (<http://www.skyscrapercity.com/showthread.php?t=348428>). Reflecting the importance of Saudi Arabia for both Islamic and general finance, my work will focus on terms used in Saudi banks.

Saudi Arabia is a country situated in Southwest Asia. It is the largest country in Arabia, bordering the Arabian Gulf and the Red Sea north of Yemen. Its extensive coastlines on the Arabian Gulf and Red Sea provide great leverage in shipping (especially crude oil) through the Arabian Gulf and Suez Canal. The kingdom occupies 80 % of the Arabian Peninsula. The country has boundaries with the United Arab Emirates (UAE), Oman, the Republic of Yemen, Jordan, Iraq and Kuwait. The Saudi government estimate is that the country covers 2,217,949 square kilometers. Other reputable estimates vary between 2,149,690 square kilometers and 2,240,000 square kilometers. Less than 1 % of the total area is suitable for cultivation, and in the early 1990s population distribution varied greatly among the towns of the eastern and western coastal areas, the densely populated interior oases, and the vast, almost empty deserts. The kingdom is commonly listed as the world's 14th largest state.

The central institution of the Saudi Arabian government is the Saudi Monarchy. The *Basic Law of Government* adopted in 1992 declared that Saudi Arabia is a monarchy ruled by the sons and grandsons of the first king, Abd Al Aziz Al Saud. It also states that the Qur'an is the constitution of the country, which is governed on the basis of Shariah (Islamic Law).

Saudi Arabia's economy is petroleum-based; roughly 75% of budget revenues and 90% of export earnings come from the oil industry. The oil industry comprises about 45% of Saudi Arabia's gross domestic product, compared with 40% from the private sector (see below). Saudi Arabia officially has about 260 billion barrels ($4.1 \times 10^{10} \text{ m}^3$) of oil reserves, comprising about 24% of the world's proven total petroleum reserves.

In the 1990s, Saudi Arabia experienced a significant contraction of oil revenues, as oil prices fell throughout most of the decade, combined with a high rate of population growth. Per capita income fell from a high of \$11,700 at the height of the oil boom in 1981 to \$6,300 in 1998. Recent oil price increases have helped boost per capita GDP to \$17,000 in 2007 or about \$7,400 at 1981 prices adjusted for inflation.

According to the Central Department of Statistics and Information census, the Kingdom's population was 16,529,302 Saudi citizens in 2004. According to the preliminary results of the April 2010 census, which counted people and houses, Saudi Arabia's population reached 27,136,977 in 2010 of whom 18,529,302 were Saudi citizens, an increase from 2004 of almost 20 percent (<http://www.zawya.com/story/ZAWYA20101124035437/>). Today, Saudi Arabia is the world's leading petroleum exporter, and the major Saudi Arabian oil and natural gas company, Saudi Aramco (officially Saudi Arabian Oil Company), based in Dhahran in Saudi Arabia, produces and exports more crude oil than any other company at 8 million barrels ($1,300,000 \text{ m}^3$) per day. This is more than twice the output of the next highest producer and nearly five times greater than the largest U.S. oil company. Aramco is responsible for 99 percent of the Kingdom's proven crude oil reserves of 259 billion barrels ($41.2 \times 10^{10} \text{ m}^3$) which is approximately a quarter of the world's total conventional reserves. This is more than double the total of Iraq, the country with the world's second largest reserves, and nearly 12 times the reserves of the United States (information taken from website <http://www.saudiaramco.com/irj/portal/anonymous>).

Accordingly there is very strong base for the economy, which has resulted in establishing 12 banks in Saudi Arabia (Alinma, Arajhi, Samba, Riyadh, AlJazerah, AlBilad, ANB, The Saudi Investment Bank, Saudi Hollandi Bank, Banque Saudi Fransi, Al Ahli Bank). All banks in Saudi Arabia provide a world class service to meet the financial needs of their consumers, and corporate and institutional customers. They achieve this through providing world-class advice, products and customer service, investing in their staff, contributing to their communities and delivering superior returns to their investors.

It is part of these banks' strategy to achieve geographical diversification to expand business and enhance shareholder returns. Most of these banks continue to expand their business into other markets in the GCC and Asia, focusing on the excellence of their products and services, expanding their operations and footprint. Acquisitions have helped them to increase their reach, fine tune service delivery and achieve synergies across client segments.

Saudi bank offers the following services in the Kingdom:

- Private Banking
- ATMs
- Charge Cards
- Debit Cards
- Islamic Credit Cards
- Investment Banking and Brokerage
- Corporate Finance and M&A Services
- Leasing
- FX Derivatives
- Interest Rate Derivatives, phone banking

Over the last two decades there has been an extraordinary rise in the Kingdom's Gross Domestic Product. Economic indicators point to an even more promising future. We can say that Saudi Arabia's success is attributable to the Kingdom's national planning process. The planning function which permeates all areas of governmental activity ensures that the country enjoys the benefits of a long-term economic strategy. There are five development plans, ensuring that the Kingdom's revenues are applied to the essential task of developing Saudi

Arabia's infrastructure, its industry and agriculture. As I am working in the Ministry of Finance and have been involved in translation of financial terms for a long time, I have significant experience of dealing with and translating financial lexical items. This is then a good opportunity for the researcher to make his research in this field from a translational perspective. (Information taken from website <http://www.sama.gov.sa/Links/Pages/SaudiBanks.aspx>.)

1.3 Methodology of the Study

Over the past few decades many translators have tried with different intentions to translate the Prophet Muhammad's (peace be upon him) Sayings, or Hadith (i.e. *ḥadīth*, pl. *aḥādīth*), which have authoritative status in Islam. A few translators have tried to translate financial terms and fatwas used in Islamic Banks. They have mainly done their translations into English due to the fact that English is the most prominent international language. Many people understand and speak English throughout the world. English has become a key instrument of globalization. What is paramount today is knowing how to translate into the English language. There are also many developing communities of non-Arab Muslims in the Western World who need accurate and clear translations.

As already noted, the research will partly involve Islamic Legal Opinions that are commonly followed in Saudi Arabia, and the financial terms involved in these Legal Opinions. For example banks in Saudi Arabia refuse to deal with usury (*ribā*), which is any levy of fixed charge on the use of money. So I will write about Islamic legal opinions (based on the Prophet Muhammad's Sayings) concerning this matter and existing English translation of these. I will also take into consideration previous translations of specialized translators. One of the chapters will deal with translation involving semi-equivalents. New terms seem to be known among all those involved in the field of translation. But still there are many problems in these translations which I hope to tackle, and to find out how they hinder translators from conveying the full ST meaning in English. Many questions will be answered in this research; for instance, why is it very important for a translator to take into consideration the previous opinions of scholars of technical translation? Why are the currently available translations not adequate in the field of financial terms?

This study is intended to be a pioneering work in the field of the translation of financial lexical items. This field has not previously received significant attention compared to other

fields of study. The researcher will consider the place of technical translation within translation studies as a whole (Holmes 1972/1988). General principles of technical translation (e.g. Pinchuk 1977) will be discussed, particularly as these relate to the fields of Law and Finance (e.g. Alcaraz and Hughes 2002; Asensio 2003). The differences will be explored between technical areas in which there is full cultural commonality – e.g. modern sciences- and those where there is less commonality- e.g. traditional Arabic grammar and modern English grammar (cf. Dickins 2009: 72-78). The degree to which there is commonality between Western (Anglo-Saxon) legal notions and Islamic legal notions will be considered in this light.

Major existing translation in areas of specific relevance to the current research will be reviewed. These include; 1. Hamilton's translation of Al-Marghinani's *Al-Hidāyah* (Hamilton 1791/1957), which was particularly influential as a source of interpretation for Islamic Law during the British colonial period in India; 2. Translated material in El Alami and Hinchcliffe's *Islamic Marriage and Divorce Laws in the Arab World* (1998); and 3. Material in Delorenzo (1997) *A Compendium of Legal Opinions on the Operation of Islamic Banks*.

Different possible means of dealing with 'cultural transposition' (Dickins, Hervey and Higgins 2002:29) will be considered from a theoretical perspective. The techniques adopted in works on Islamic Law will be considered, with a particular view to establishing the general strategic orientations of the translators.

The techniques and strategies adopted in these published translations will be compared with those used by translators in the Saudi Banks to deal with Islamic legal terms. Interviews and questionnaires will be used to investigate the decision-making processes used by Saudi translators in reaching their particular translation decisions.

1.4 Reasons for Choosing this Topic

While I was at Durham University for an MA in Translation, many Muslims and non-Muslims asked me about the translation of some *fatwas* – i.e. formal Islamic legal rulings – especially on financial matters, due to the fact that they knew that I was working in the Financial Department. They told me that they had not come across any reference in this field. They had memorized many Prophet's sayings, but without understanding. They could not comprehend the meaning either in Arabic or English. Moreover, while I was working in the

Ministry of Finance as a translator, many foreign companies asked me about books on the translation of Financial Terms. They could not find a good reference either for *fatwas* or for financial terms. So these things inspired me to do my research in this field, which I believe is unique.

1.5 Research Questions

In the light of above explanation, the following questions can be put forward:

- 1- What techniques are in practice used by translators between Arabic and English of financial terminology and in particular Islamic finance terms?
- 2- What techniques should the translator use when he translates financial terms that are related to religious culture from Arabic to English, since most translators fail to transfer the original message to the target language?
- 3- When the translator translates English financial terms into Arabic what are the obstacles?

Related issues:

- 1) The relevance of Dickins, Hervey and Higgins (2002: 5) schema of textual matrices for the current study of particular relevance of this study are: the cultural matrix, the varietal matrix, genre matrix and discourse and grammatical levels within the formal matrix.
- 2) Denotative and connotative meaning (the semantic matrix in Dickins, Hervey and Higgins) and their effect in rendering the meaning of the source language into the target language.
- 3) The role of the translator in dealing with two different social cultures (the cultural matrix in Dickins, Hervey and Higgins).
- 4) The contribution of this study to the translation of financial terms with consideration to the following:
 - There is not enough translation of *fatwa* especially in financial matters.
 - After considering some English translations for semi-equivalents of financial terms, it appears that some of them are not clear (e.g. 'back to back loan').
 - In other cases some of the translators used a literal translation of the Prophet's Sayings without giving the intended meaning of the SL.

1.6 Outline of the Thesis

This thesis consists of seven chapters which will discuss the following issues:

1. Chapter one as already discussed, is an introduction to the thesis.
2. Chapter two will be a discussion of existing literature relevant to the research and commentary. It will deal with background issues in Islamic banking and finance, for example Iqbal and Mirakhor (2007) *An Introduction to Islamic Finance* and Ayub (2007) *Understanding Islamic Finance*.
3. Chapter three will discuss some problems that may emerge in the analysis of the research. Different theoretical views will be discussed and examples will be illustrated.
4. Chapter four will discuss Islamic financial terminology translated into English by Hamilton, Baintner, Nyazee, DeLorenzo, and the official Saudi fatwa website with reference to Dickins, Hervey and Higgins' (2002: 5) schema of textual matrices. Of particular relevance to this study are: the cultural matrix, the varietal matrix, the genre matrix and the discourse and grammatical levels within the formal matrix
5. In Chapter 5, the quantitative aspect of the analysis of Islamic financial terminology is developed further, by seeking via a questionnaire the opinion of three groups on a number of translations by Hamilton, Baintner, Nyazee, and DeLorenzo in respect of (i) acceptability, (ii) comprehensibility. These three groups are 1. Arab professional translators (from Saudi Arabia), 2. Arab student translators (from Saudi Arabia), and 3. British student translators. Chapter six will discuss dictionaries of financial terms with reference to Dickins, Hervey and Higgins (2002: 5).
6. Chapter 6 considers English/Arabic dictionaries of banking terms. This aims to assess the degree of concordance between the subjects of the sample and translators on the one hand, and the financial term translations given in dictionaries, on the other. A short questionnaire was distributed to a group of qualified translators to evaluate the success of the translations of the terms identified in the texts.
7. Chapter seven will summarise the discussion and analysis. It will discuss limitations of the current study and present recommendations for future research.
8. Bibliography.

1.7 Conclusion

The objective of this study is to consider the approaches adopted by different Arabic/English translators to the translation of financial terms, and to assess how successful the different approaches are.

Chapter 2

Fundamentals of Islamic Finance

2.1 Introduction

This chapter will discuss some important points which are related to the research. First of all I will shed light on fundamental principle of Islam giving some clarification of its laws and understanding of unclear meanings. Then I will discuss the basics of Islamic finance. As my research will cover some *fatwas* which depend to some extent on the Prophet Muhammad's (peace be upon him) sayings, I will shed light also on Hadith.

2.2 Fundamental Principles of Islam

Islam is a religion of peace which guides its followers in every aspect of their lives. It is a way of life. Islam is an Arabic word which means 'submission [to God]'. It was sent to mankind through the Prophet Muhammad (peace be upon him) It is the most recent version of the message sent by God through Adam, Noah, Abraham, Moses and Jesus. Islam has come to complement the teachings which were introduced through other Messengers and seeks to give more understanding and a meaningful purpose to human life on this earth.

Iqbal and Mirakhor (2007: 2) point out that Islam postulates a unique nexus of contracts between the Creator, man and society on the basis of Divine Law that directly affects the workings of the various social, political, economic, and financial systems. Accordingly to understand the way in which financial instructions and economic affairs are organized in an Islamic system, it is first necessary to comprehend the nature of this relationship. 'What differentiates Islam from other systems of thought is its unitary perspective, which refuses to distinguish between the sacred and the profane and which insists that all of its elements must constitute an organic whole', (ibid: 2) They go on to say that one cannot study a particular aspect or a part of the Islamic system, alone or isolated without a knowledge of the conceptual framework which gives rise to that part or aspect, any more than one can study a part of a circle without conceptualizing the circle itself.

Iqbal and Mirakhor (2007: 2) maintain that an economic system is a collection of institutions set up by society to deal with the allocation of resources, production and exchange of goods and services and distribution of the resulting income and wealth. They go on to say that these

institutions entail first, the existence of certain sets of formal and informal rules of conduct and secondly, systems and procedures for the enforcement of such rules, designed to achieve a set of objectives. Nevertheless the effectiveness of such rules and their enforcement is determined by the degree to which there is an identity between the objectives of institutions and the choices individuals make in the institutional settings. In regard to the first one which is the rules of conduct and social order, the function of rules of conduct is to provide the means by which individuals can overcome the obstacles presented by their ignorance of particular facts that must exist to determine overall justice in the social order. These rules specify what kind of conduct is appropriate in certain circumstances. Accordingly rules are specific means to specific ends. That is to say these rules can be called restrictions on what individual member of a society may do without upsetting the social order, so these rules guide individuals in their actions, serve to prevent conflicts, reconcile differences and aid cooperation among individuals and hence society. A related aspect is the enforcement mechanism which means that each individual is made responsible for knowing the theories for themselves and ensuring that others know them as well. In Islam the enforcement mechanism is embodied, in the most important way of all, in the social duties of Muslims. Mechanisms must exist to ensure the education, training and development of all individuals to become familiar with the rules of Islam.

Secondly, the mechanism must exist to ensure that individuals comply with the rules once they know them. Iqbal and Mirakhor (2007: 4) point out that the core and fundamental axioms of Islamic ideology are: belief in the (1) Unity and Oneness of the Creator (*Tawhīd*), (2) prophethood (*nubuwwa*), and (3) the ultimate return of everything to the Creator for the final judgment.

Iqbal and Mirakhor (2007) point out that the first and most important axiom of the Unity and Oneness of the Creator requires one to believe that all creation has only one omniscient and omnipotent being God, who has placed man on this earth to pursue his own felicity and perfection. Further, it becomes incumbent upon each believer to believe that the orbit of man's life is much longer, broader and deeper than the material dimension of life in this world.

The second axiom requires belief that Muhammad (pbuh) is the last and final messenger of God, bringing to mankind the most perfect set of rules of conduct required for the perfect life in this world. The significance of this axiom is that one has to believe that the Prophet lived a

life in which his own actions and words personified a prototype model of the state of human perfection that a believer has to strive for.

The third axiom requires believing that at some point in the cycle of life, God will call forth all of mankind for a final, definite and complete account, followed by a judgment. At that point each person will see his/her actions and will receive the just reward or punishment due, thus extending the planning horizon of a believer beyond the short span of life on this earth.

Islam gives special concern to man. Man has been created as *khaliḥfah*, or vicegerent, on earth. This responsibility was not given to any other creature. God has entrusted Man to cultivate, maintain, and rule the earth. It is his duty to rule and to take care of the earth, using the rules God has set down for him in the Holy Qur'an and through the example of the Prophets.

Iqbal and Mirakhor (2007: 6) point out that it is important to understand the model of man according to Islamic ideology. They explain that we need to know this ideology to understand the relationship between man and society, such that man's rights and responsibilities are understood. "Whereas *Allah* (swt¹) is the One and the Only Creator and the Sustainer of the Universe and of Man, Man himself is unique within the created order as he is the objective and the 'synthetic fruit' of the process of creation and possesses dual dimension. His body constitutes his comic dimension, which is the essence of all that exists in the world of matter and through which he is connected to the material world. He also possesses a cosmic dimension through his soul, which is in a state of ceaseless journey and an evolutionary process toward perfection, which for man, continues the potential of entrance into all levels of intellectual and spiritual achievements leading to the final meeting with Allah".

They go on to point out that for man, the recognition and constant reminder that everything in the Universe is contingent upon God entails a simultaneous understanding that the proper relationship between man and God is the relationship of the servant and the served. The sole declared purpose of man, which is to serve God and to do so in the implementation of the divine imperative for man, is for his own benefit. Man has a unique position among all created order stemming from the fact that he has been designated as God's vicegerent on earth. This designation is a Divine trust which bestows on man particular responsibilities which are

¹ Abbreviation of سبحانه وتعالى in Arabic.

composed of developing his own potentialities and concomitantly, struggling for the creation of a just and moral social order on earth.

Moreover, God has created everything for the service of man. The Holy Qur'an tells us that:

{اللَّهُ الَّذِي خَلَقَ السَّمَاوَاتِ وَالْأَرْضَ وَأَنْزَلَ مِنَ السَّمَاءِ مَاءً فَأَخْرَجَ بِهِ مِنَ الثَّمَرَاتِ رِزْقًا لَكُمْ وَسَخَّرَ لَكُمْ الْفُلُوكَ لَتَجْرِي فِي الْبَحْرِ بِأَمْرِهِ وَسَخَّرَ لَكُمْ الْأَنْهَارَ (32) } [إبراهيم: 32]

[Allâh is He Who has created the heavens and the earth and sends down water (rain) from the sky, and thereby brought forth fruits as provision for you; and He has made the ships to be of service to you, that they may sail through the sea by His Command; and He has made rivers (also) to be of service to you] (Surah Ibrahim 14: 32 translated by Al-Hilali and Khan 1996).

The life of the human being is valued to such a degree that the Holy Qur'an tells us:

{مَنْ أَجَلَ ذَلِكَ كَتَبْنَا عَلَىٰ بَنِي إِسْرَائِيلَ أَنَّهُ مَنْ قَتَلَ نَفْسًا بِغَيْرِ نَفْسٍ أَوْ فَسَادٍ فِي الْأَرْضِ فَكَأَنَّمَا قَتَلَ النَّاسَ جَمِيعًا وَمَنْ أَحْيَاهَا فَكَأَنَّمَا أَحْيَا النَّاسَ جَمِيعًا وَلَقَدْ جَاءَتْهُمْ رُسُلُنَا بِالْبَيِّنَاتِ ثُمَّ إِنَّ كَثِيرًا مِنْهُمْ بَعْدَ ذَلِكَ فِي الْأَرْضِ لَمُسْرِفُونَ (32) } [المائدة: 32]

[Because of that We ordained for the Children of Israel that if anyone killed a person not in retaliation of murder, or (and) to spread mischief in the land - it would be as if he killed all mankind, and if anyone saved a life, it would be as if he saved the life of all mankind. And indeed, there came to them Our Messengers with clear proofs, evidences, and signs, even then after that many of them continued to exceed the limits (e.g. by doing oppression unjustly and exceeding beyond the limits set by Allâh by committing the major sins) in the land] (Surah Al-Ma'ida 5: 32 translated by Al-Hilali and Khan (1996).

Iqbal and Mirakhor (2007: 7) point out that man also is provided with the criteria by which his actions will be judged by his Creator, and he is reminded of the retributions that his transgressions will bring him and rewards that his efforts, obedience, and service to God will earn him in this life and the hereafter. Through the Holy Qur'an and Sunna (the way of life prescribed as normative in Islam, based on the teachings and practices of the Prophet Muhammad), man is told that there will come a day of final judgment (الساعة 'The Hour') and

a moment in which everyone will be shaken into a unique self-awareness of facing his/her deeds and misdeeds and accepting the judgment upon them. Through these means, he is constantly reminded of the transitory nature of this world and the permanence of the next, of what he must do to earn happiness in this life and felicity in the next, of his purpose, and of his responsibilities. Finally, all created phenomena in this world have been subjected to man's use in order to provide him with the necessary material means to perform his responsibilities. Through many means like intelligence man is charged with the power to discover the knowledge which is necessary to overcome the obstacles which may prevent him, and his kind, from actualizing their full potential.

They go on to say that Islam models man as a being whose behaviour, including his economic activity, is teleological in nature. Whenever, he thinks or does is accomplished with his final purpose in mind, and his behavior is oriented towards his final destination. Things of this world, including material possessions, represent only the means by which he can come closer to his final goal. In all of his deeds he is aware of the presence of God:

وَلَقَدْ خَلَقْنَا الْإِنْسَانَ وَنَعْلَمُ مَا تُوَسْوِسُ بِهِ نَفْسُهُ وَنَحْنُ أَقْرَبُ إِلَيْهِ مِنْ حَبْلِ الْوَرِيدِ (سورة ق)

And indeed We have created man, and We know what his ownself whispers to him. And We are nearer to him than his jugular vein (by Our Knowledge) Surah Qâf 50: 16 translated by Al-Hilali and Khan 1996).

This awareness will include not only the individual's own affairs but also to his day-to-day dealings with others. They point out that this will lead man to 'taqwā', which means 'awe', 'fear', or 'heeding'. This means that believer feels fully conscious of God's presence in his daily life and in his dealings with others. The concept carries with it the recognition by man that his actions and deeds will be judged in the Hereafter. It defines a mechanism, an 'inner torch' by which man can distinguish between right and wrong, seeming and real, ephemeral and lasting. That is to say, by this mechanism he can defend himself against the temptations of the lower instincts. They point out that the becoming process and the evolutionary process toward perfection take place through the constant strengthening of this inner torch. It is this defense mechanism that will assure Man of his real and final success.

Iqbal and Mirakhor (2007: 8) point out that the main aim of Islam is to establish a just, moral, and viable social order through the agency of man. Thus the individual and the society are

viewed as correlates. The position of vicegerent and its concomitant responsibilities are conferred upon all of mankind. It is the whole of humanity that has the collective responsibility of ensuring that every human being has the opportunity to tap their dormant potential and of removing all obstacles from the individual's path to their ultimate goal. They go on to say that it is this collective view that evokes the the unity of mankind, which leads to the equality of its members.

Ayub (2007: 34) points out that Islam urges all to earn and seek the provisions for use by mankind in order to meet the basic needs of each and every member of society. He goes on to say that Islamic economy achieves its objectives by obliging each capable person to work enabling him to fulfill his and his dependents' basic needs. At the same time if some individual are unable to fulfill their needs, the Sharr'ah obliges their fellow beings to support them in fulfilling their basic needs. If there is nobody to support such people, Islam obliges the State to be responsible to support all people who are in need particularly mentally or disabled and the destitute. Ayub (2007: 35) point out that the Qur'anic injunctions on distribution of wealth help a lot in introducing a broader basis for the distribution of income and wealth and require that in the process of distribution, none of the factors of production is deprived of its share nor does it exploit any other. Thus, land, labour and capital jointly create value. As a result, the land-owner, the labourer and the owner of the capital have to bear loss, or profit. Ayub goes on to say that Islam compulsorily retains a portion of the produced wealth as Zakah for those who are prevented from their share in production due to any social, physical or economic handicap.

Due to the fact that all financial matters and contracts should follow and obey the Shariah, I will shed light on the Shariah. Ayub (2007: 2) defines the Shariah as a code of law or divine injunctions that regulate the conduct of human beings in their individual and collective goals of helping to achieve the good conduct of human beings in their individual and collective lives.

Ayub (2007: 22) points out that it is very important to study the objectives of the Shariah as it helps jurists in determining the prohibition or permissibility of all matters on the basis of *ijtihad* and *qiyās* – *ijtihad* being independent judicial reasoning, and *qiyās* being the process of deductive analogy in which the teachings of the Hadīth are compared and contrasted with those of the Qur'an, in order to apply a known injunction (īs) to a new circumstance and

create a new injunction.. Ayub (2007: 22) goes on to say that Islam takes a positive view of life considering Man as the viceroy of God. Virtue does not mean abandoning the beauties of life, but enjoying these, while remaining within the framework of the values through which Islam seeks to maximize human welfare. It requires living a morally responsible life, earning only by fair means and considering wealth as a stewardship for which account is to be rendered to God. He points out that the overall objectives of the Shariah are the happiness and well-being of human beings in this world and world Hereafter. He maintains that the concept of happiness from the Islamic perspective is different from the concept of pleasure, the major objective of positive economics (Positive economics – as opposed to normative economics – is the branch of economics that concerns the description and explanation of economic phenomena, with a focus on facts and cause-and-effect behavioural relationships). Accordingly, everything which guarantees well-being and fulfils the supreme interests of mankind is included in the objectives of the Shariah. He goes to explain that these objectives have been identified by central figures in Islamic thought, such as Abū Ḥāmid Muḥammad ibn Muḥammad al-Ghazālī, as follows:

1. Religion
2. Life
3. Progeny - family unit
4. Property
5. Intellect
6. Honour

He (ibid:23) explains that the protection of religion means achieving the purpose of the worship of God. In Islam there is a comprehensive system of beliefs and the Shariah makes it the responsibility of the state to implement Shariah requirements in respect of beliefs. He goes on to say that the protection and preservation of human life refers to the sanctity of life as emphasized in the Qur'an and Sunna and these of course have objectives which refer to the provision of basic necessities for all human beings.

The protection of progeny or the family unit relates to marriage and the family institution whose purposes are: procreation, protection against lack of chastity and the proper upbringing of children, enabling them to become good human beings and Muslims and to bring peace and tranquility to society.

The protection of wealth and property refers to the sanctity of the wealth of all members of society, with emphasis on valid (حلال *halāl*) earning and discouragement of a concentration of wealth leading to a vast gap between the poor and the rich and the inability of the former to meet their basic needs in terms of food, health and fundamental education. He goes on to say that Islam provides a comprehensive law governing transactions among member of a society. The promotion of human intellect refers to acquiring knowledge, thus enabling people to differentiate between good and bad and to play their part in enhancing the welfare of human society as a whole.

Ayub (2007: 24) points out that the primary objectives of the Shariah lead to a number of secondary objectives, which are:

1. The establishment of justice and equity in society.
2. The promotion of social security, mutual help and solidarity, particularly to help the poor and the needy in meeting their basic needs.
3. The maintenance of peace and security.
4. The promotion of cooperation in matters of goodness and prohibition of evil deeds and actions.
5. The promotion of supreme universal moral values and all actions necessary for the preservation and authority of nature.

DeLorenzo (2004: 2) points out that the Shariah may be said to govern every aspect of a Muslim's life and, as such, it is also concerned with social justice. In the marketplace, the role of the Shariah is a prominent one because the business of earning a living is one that concerns everyone, as individuals, as groups within society, and as citizens of nations and the world. Moreover, he maintains that the logic of Islamic teachings on the subject is that when people earn their living in a wholesome and lawful manner, everyone will benefit; and that social stability is supported by commercial society. Thus, at the core of Islamic finance are religious precepts governing what is good and permitted, or lawful, and what is harmful and forbidden, or unlawful. He points out that it is the responsibility of the jurist to help distinguish the one from the other. As markets grow in sophistication, and transactions become increasingly more complex, that responsibility becomes more and more challenging.

He goes on to say that the Shariah, literally meaning “the way”, is the Muslim’s “way of life”, the rules by which Muslims conduct the business of their lives. When Islam is understood in terms of “commitment”: a life lived in accordance with Islamic norms is a life of commitment, and the Shariah may be said to be the divine delineation of the life of commitment. If one is truly to live that life, one must come to terms with how that life is actually delineated by the Divine. It is precisely that “coming to terms” that is known in classical Muslim scholarship as *fiqh*, or sometimes in English as Islamic jurisprudence.

To conclude, Muslims believe that Islam is the complete way of life which is perfect and all-encompassing. It guides life and mankind and is the basis of good morals, brought by the Messenger of God to mankind. It seeks to reform the natural condition of Man and to raise him step by step to higher spiritual levels through its complete set of laws which are suitable for all of mankind. Every aspect of life is arranged in a highly sophisticated manner which suits people’s needs. Islam’s guiding principles and rules apply to all aspects of life.

2.3 Background to Islamic Finance

Banking is one of the most important activities of human life. Islamic banking can be traced back to the very beginning of the revelations to the Prophet Muhammad in the 7th century AD when the Prophet was forty years old. All financial operations are derived from the Holy Qur’an and Sunna.

El-Gamal (2006: 1) points out that the expression Islamic finance suggests two competing forces at work. The noun ‘finance’ suggests that Islamic financial markets and institutions deal with allocation of financial credit and risk. So, Islamic finance must be essentially similar to other forms of finance. On the other hand, the adjective ‘Islamic’ suggests some fundamental differences between Islamic finance and its conventional counterpart.

There are many definitions of Islamic finance, most of which can be summarized under the following definition: "Islamic finance can be considered as a system of finance that is bound by religious laws that prevent the taking of interest payments. At the same time, joint ventures in which the funder and the borrower share profits and risks are acceptable.”

Gait and Worthington (2007: 4) define Islamic finance as a financial service basically implemented to comply with Islamic Law (Shariah). The Holy Qur’an, then Hadith, Sunna,

ijmāʿ, *qiyās* and *ijtihād* are the main sources of Shariah. The Holy Qur'an is the book which has been revealed to the Prophet Muhammad (peace be upon him) and Hadith is the Prophet's Sayings, that is to say narrations related to His deeds and utterances. Sunna is his habitual practice and behaviour during his life. *Ijmāʿ* is the agreement between Muslim scholars upon specific matters and issues. *Qiyās* is the use of deduction to reach an opinion in a case not mentioned in the Holy Qur'an or Sunna by comparing it with other issues referred to in the Qur'an and Sunna. *Ijtihād* represents a jurist's judgment relating to the applicability of certain Shariah rules to issues or cases that are not mentioned in the Holy Qur'an or Sunna, (cf. Gait, and Worthington, 2007: 4-8).

Regarding the components of the Islamic financial system Iqbal and Mirakhor (2007:126) point out that the financial system comprises different sub-systems such as the banking system, financial markets, capital markets and the legal system, The following Hadith suggests the roles of banking and financial markets when operating under the Shariah legal system.

عن أبي عبد الله النعمان بن بشير رضي الله عنهما قال: سمعت رسول الله صلى الله عليه وسلم يقول: (إن الحلال بين وإن الحرام بين وبينهما أمور مشتبها لا يعلمهن كثير من الناس فمن اتقى الشبهات فقد استبرأ لدينه وعرضه ومن وقع في الشبهات وقع في الحرام كالراعي يرعى حول الحمى يوشك أن يرتع فيه ألا وإن لكل ملك حمى ألا وإن حمى الله محارمه ألا وإن في الجسد مضغة إذا صلحت صلح الجسد كله وإذا فسدت فسد الجسد كله ألا وهي القلب)

On the authority of Al-Numan bin Basheer, who said: I heard the Messenger of Allah say: "That which is lawful is plain and that which is unlawful is plain and between the two of them are doubtful matters about which not many people know. Thus he who avoids doubtful matters clears himself in regard to his religion and his honor, but he who falls into doubtful matters falls into that which is unlawful, like the shepherd who pastures around a sanctuary, all but grazing therein. Truly every king has a sanctuary, and truly Allah's sanctuary is His prohibitions. Truly in the body there is a morsel of flesh which, if it be whole, all the body is whole and which, if it be diseased, all of it is diseased. Truly it is the heart."²

²Sahih Bukhari and Muslim-
<http://montada.rasoulallah.net/index.php?showtopic=23732&mode=threaded&pid=102858>

This Hadith is considered one of the most important pillars of Islamic banking. It explains the law of prohibited and unprohibited in matters of commerce.

Ayub (2007: 33) points out that in Islam man has the right to enjoy and use wealth under God's command. Islam has given the individual the freedom to earn a livelihood. Likewise, Islam has given every individual the right to enjoy whatever wealth he has earned by legal means and whatever wealth he has received through the Islamic law of inheritance. He goes on to say that ownership by man is thus Divine permission for utilizing goods and assets. Moreover, Islam has set the limits and the means through which the individual, groups, the public and the state can possess property in such a way that acquisition in varying degrees is within reach of all people, despite disparities in their abilities. These limits are not in terms of quantity of wealth but in terms of quality. So this makes human beings strive to work diligently. "Limits in terms of quality are necessary; otherwise human greed could corrupt the economy and cause chaotic relationships in society. It also conforms to human nature so as to satisfy their basic needs and enable people to benefit from conditions." Ayub (2007: 33) points out that Islam has indicated the legal means of ownership and its transfer through a variety of contracts in order to facilitate the acquisition of property and wealth.

One particularly important type of contract is *muḍārabah* مضاربة. The Prophet was the first person to use *muḍārabah* مضاربة; this is a business contract in which one party brings capital and the other personal effort. The proportionate share in profit is determined by mutual agreement. But the loss, if any, is borne only by the owner of the capital, in which case the entrepreneur gets nothing for his labour. The financier is known as *rabb al-māl* and the entrepreneur as *muḍārib*. As a financing technique adopted by Islamic banks, it is a contract in which all the capital is provided by the Islamic bank while the business is managed by the other party. The profit is shared in pre-agreed ratios, and loss, if any, unless caused by negligence or violation of the terms of the contract by the *muḍārib* is borne by the Islamic bank. The bank passes on this loss to the depositors³. The Prophet employed *muḍārabah* with his wife Khadijah, who was very rich woman from Quraysh who trusted the Prophet Muhammad and gave him the responsibility to manage her wealth. Subsequently the Prophet became her husband'. Muslims at that time used also to engage in *mušārahah* مشاركة: "The term refers to a financing technique adopted by Islamic banks. It is an agreement under

³ http://www.islamic-banking.com/shariah/sr_mudarabah.php (Retrieved on June 23,2009)

which the Islamic bank provides funds which are mingled with the funds of the business enterprise and others. All providers of capital are entitled to participate in the management but not necessarily required to do so. The profit is distributed among the partners in predetermined ratios, while the loss is borne by each partner in proportion to his contribution"⁴. Muslims are also encouraged to make benevolent loans *qurd ḥasan* 'القرض الحسن'. *Qurd ḥasan* means "a virtuous loan, a loan with the stipulation to return the principal sum in the future without any increase. An interest-free loan given for either welfare purposes or for fulfilling short-term funding requirements. The borrower is only obligated to repay back the principal amount of the loan"⁵. They also practice a kind of sale *بيع السلم bay' al-salam* sale on credit, which was introduced by the Prophet. This means that a person can finance goods or production without usury. Iqbal and Mirakhor (2007: 81) explain that sale on credit can be of five types:

- *bay'* بيع, which means sale of property or commodity.
- *ṣarf*, صرف, which means sale by exchange of money for money on the spot.
- Sale by barter "بيع المقايضة" i.e., exchange of goods for goods, in which neither money nor payment are used.
- *bay' al-dayn* بيع الدين, which means sale of debt or liability.
- *bay' al-Salam* بيع السلم: sale by immediate payment against future delivery in which the buyer pays the seller the full negotiated price of a specific product which the seller promises to deliver at a specified future date.
- *bay' al-istiṣnā'* الاستصناع 'sale in order'. The main feature of such sale is that the item for sale is yet to come into existence at the time of contract.
- *bay' al-mu'ajjal* بيع المؤجل, which means deferred payment sale. This sale allows a product on the basis of deferred payment in installments or in a lump-sum payment in which the price of the product is agreed upon between the buyer and the seller at the time of the sale and cannot include any change for deferring payments.

At the same time Islam prohibits some kind of sales because they are very harmful to society. It is commonplace in Islamic Law to stress positive deeds, so that people do good and forbid evil. Islamic finance is broadly based on some prohibitions and encouragements. The prohibition of *ribā* and permission to trade is mentioned in the following verses:

⁴ <http://www.islamic-banking.com/shariah/glossary.php#q>

⁵ <http://www.islamic-banking.com/shariah/glossary.php#q>

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ۚ ذَٰلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا ۗ وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا ۚ فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَىٰ فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ ۗ وَمَنْ عَادَ فَأُولَٰئِكَ أَصْحَابُ النَّارِ ۗ هُمْ فِيهَا خَالِدُونَ [سورة البقرة: 275]

Those who eat Ribâ (usury) will not stand (on the Day of Resurrection) except like the standing of a person beaten by Shaitân (Satan) leading him to insanity. That is because they say: "Trading is only like Ribâ (usury)," whereas Allâh has permitted trading and forbidden Ribâ (usury). So whosoever receives an admonition from his Lord and stops eating Ribâ (usury) shall not be punished for the past; his case is for Allâh (to judge); but whoever returns (to Ribâ (usury)) such are the dwellers of the Fire - they will abide therein forever. (Surah: Al-Baqarah 2:275, translated by Al-Hilali and Khan 1996)

يَمْحَقُ اللَّهُ الرِّبَا وَيُرْبِي الصَّدَقَاتِ ۗ وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ (276) [سورة البقرة: 276]

[276] Allâh will destroy Ribâ (usury) and will give increase for Sadaqât (deeds of charity, alms, etc.) And Allâh likes not the disbelievers, sinners (Surah:Al-Baqarah 2:276) translated by Al-Hilali and Khan 1996).

The following Hadith emphasizes the prohibition of Riba in trade of goods.

عن أبي سعيد الخدري قال : قال رسول الله صلى الله عليه وسلم : (الذهب بالذهب والفضة بالفضة والبر بالبر والشعير بالشعير والتمر بالتمر والملح بالملح مثلا بمثل يدا بيد , فمن زاد أو استزاد فقد أربى , الآخذ والمعطي فيه سواء .)

Abu Sa'id al-Khudri (Allah be pleased with him) reported Allah's Messenger (may peace be upon him) as saying: 'Gold is to be paid for by gold, silver by silver, wheat by wheat, barley by barley, dates by dates, salt by salt, like by like, payment being made hand to hand. He who made an addition to it, or asked for an addition, in fact dealt in usury. The receiver and the giver are equally guilty' (Sahih Muslim, book 10; 3854, translated by Abdul Hamid Siddiqui)⁶.

According to the Hadith there are two conditions for exchanging gold for gold, silver for silver and money for money: the first condition is that it should be hand to hand and the

⁶ http://www.guidedways.com/hadith_books.php

second condition is to be of equal quality. Any violation of the stipulation of the Hadith will lead to one of the forms of *Riba*.

Ribā basically means ‘increase’ in Arabic. It is derived from the word ربا *raba* 'to increase' and it is applied to mean any additional increase over the original amount. That is to say it is any unjustifiable increase of the amount of money or size without any compensation.

Iqbal and Mirakhor (2007: 54) point out that "the word literally in Arabic refers to excess, addition and surplus, while the associated verb implies to increase, to multiply, to exceed, to exact more than was due, or to practice usury". They point out that *Riba* was interpreted by classical scholars, such as Ṭabarī, Ibn ʿArabī and Mujāhid as increase which has no wealth corresponding to it (Ibn ʿArabī) or as reward for waiting (Mujāhid), or that increase which accrues to the lender on account of deferred payment due to an extension in the actual period of loan (Ṭabarī). They go on to say that at the time of prohibition, it was common practice for people to lend money on the condition that a specific amount would be payable periodically as interest and that the principal amount will remain to be paid. At the expiry of the loan, if the borrower was unable to meet the obligation for any reason, the lender would offer to extend the lending period subject to an increased rate of interest. Moreover, the concept of *Riba* is not confined to money lending only, but extends to exchange of goods as well.

They go on to say that the Shariah recognizes two forms of *ribā*: *ribā al-nasīʿah* and *ribā al-faḍl*. They define *ribā al-nasīʿah* as of *ribā* in money-to-money exchange, allowing the exchange to be delayed or deferred with an additional charge deferment. The term *nasīʿah* comes from the root *nasaʿa* which means postpone, defer, or wait, and refers to the time that is allowed to the borrower to repay the loan in return for the addition or the premium.

Ribā al-faḍl is more subtle and deals with hand-to-hand or barter exchange. The prohibition is derived from the sayings of the Prophet (pbuh), who required that commodities are exchanged for cash instead of barter, since there may be differences in the quality to ensure that no exploitation takes place due to any mismatch in the quantity and quality of the exchange.

El-Gamal (2006: 49) points out that jurists defined forbidden *ribā* generally as "trading two goods of the same kind in different quantities, where the increase is not a proper

compensation. The basic lexical meaning of the term (which covers increase of all types) is not the object of prohibition. Thus, numerous jurists have analyzed the meaning of forbidden *ribā* over the centuries. Most contemporary jurists have denied any uncertainty about the jurists' definition of forbidden *ribā*". El-Gamal goes on to say that the distinction between legitimate compensation and forbidden *ribā* is the most fundamental distinguishing feature of Islamic finance, as a prohibition-driven industry.

El-Qorchi (2005: 1) points out Islamic financial products are aimed at investors who want to comply with the Islamic law (the Shariah) that govern a Muslim's daily life. These laws forbid giving or receiving interest (because earning profit from an exchange of money for money is considered immoral); mandate that all financial transactions be based on real economic activity; and prohibit investment in sectors such as tobacco, alcohol, gambling, and armaments. Islamic financial institutions are providing increasingly many financial services, such as fund mobilization, asset allocation, payment and exchange settlement services, and risk transformation and mitigation. But these specialized financial intermediaries perform transactions using financial instruments compliant with the Shariah principles.

El-Qorchi (2005: 1) argues that the fact that Islamic laws prohibit paying and receiving interest does not imply that they frown on making money or encourage reverting to an all-cash or barter economy. They encourage all parties in a financial transaction to share the risk and profit or loss of the venture. Depositors in Islamic banking can be compared to investors or shareholders, who earn dividends when the bank makes a profit or lose part of their savings if the bank posts a loss. The rationale is to link the return in an Islamic contract to productivity and the quality of the project, thereby ensuring a more equitable distribution of wealth. Islamic financial instruments take the form of contracts between providers and users of funds to manage risk. On the asset side, Islamic banks engage in investment and trading activities according to the various contracts available. On the deposit side, funds are mainly mobilized on the basis of a *muḍārabah* contract or an interest-free loan contract (*qarḍ ḥasan*). Overall, Islamic banks offer their depositors four classes of accounts: current, savings, investment, and special purpose investment accounts.

In addition to the prohibition of *ribā*, there is also prohibition on *gārar* sales بيع الغرر, which are risky or ambiguous sales, (cf. El-Gamal, 2000: 7) The root *ḡ-r-r* denotes deception. *Bayʿ al-ḡarar* is an exchange in which there is an element of deception either through ignorance of

the goods, the price, or through faulty description of the goods. *Bay' al-ġarar* is an exchange in which one or both parties stand to be deceived through ignorance of an essential element of exchange. Gambling is a form of *ġarar* because the gambler is ignorant of the result of his gamble, due to uncertainty, hazard, chance or risk. Technically, *ġarar* includes the sale of a thing which is not present at hand, or the sale of a thing whose consequence or outcome is not known, or a sale involving risk or hazard in which one does not know whether it will come to be or not, such as fish in water or a bird in the air, or deception through ignorance by one or more parties to a contract. There are several types of *ġarar*, all of which are *ħarām* (forbidden, in Islamic law). The following are some examples:

- Selling goods that the seller is unable to deliver
- Selling known or unknown goods against an unknown price, such as selling the contents of a sealed box
- Selling goods without proper description, such as a shop-owner selling clothes of unspecified sizes
- Selling goods without specifying the price, such as selling at the 'going price'
- Making a contract conditional on an unknown event, such as when my friend arrives, if the time is not specified
- Selling goods on the basis of false description
- Selling goods without allowing the buyer to properly examine the goods.⁷

Ayub (2007: 9) points out that there are a number of other benefits that can be derived from the prohibition of *ribā* (interest) and *ġarar* (risk), including the injection of the moral dimension into the financial system along with greater equity and market discipline to make the financial system more equitable, healthier and stable. He goes on to say (ibid: 12) that the fundamental feature of Islamic economics and finance is socio-economic and distributive justice. It also has a comprehensive system of ethics and moral values. It does not allow the destruction of output by, say, dumping into the ocean or burning, to force up or to maintain prices fictionally at a higher level. The Islamic financial system prohibits commercial interest, gambling, excessive uncertainty, and all other bad habits and games which give profit by chance. On the other hand Islamic finance offers instead of these prohibited practices, a social

⁷ For more information see: [http://www.islamic-banking.com \(/shariah/glossary.php\)](http://www.islamic-banking.com (/shariah/glossary.php))

welfare system which is based on basic principles of mutual help, brotherhood, character building, understanding and moral deeds. This system includes Zakah (*zakāh*) a tax which is prescribed by Islam on all persons having wealth above an exemption limit at a rate fixed by the Shariah. According to Islamic belief Zakah purifies wealth and souls. The objective is to take away a part of the wealth of the well-to-do and to distribute it among the poor and the needy. It is levied on cash, cattle, agricultural produce, minerals, capital invested in industry, and business etc. The distribution of Zakah funds has been laid down in the Qur'an (9:60) and is for the poor, the needy, Zakah collectors, new converts to Islam, travellers in difficulty, captives and debtors, etc. It is payable if the owner is a Muslim and sane. *Zakah* is the third pillar of Islam. It is an obligatory contribution which every well-off Muslim is required to pay to the Islamic state, in the absence of which individuals are required to distribute the *Zakah* among the poor and the needy as prescribed by the Shariah.

There are two types of Zakah: (i) *zakāt al-fiṭr*, which is payable by every Muslim able to pay, at the end of Ramadan (the month of fasting). This is also called *zakāt al-naḥs* (Poll Tax). (ii) *zakāt al-māl*, which is an annual levy on the wealth of a Muslim (above a certain level). The rate paid, differs according to the type of property owned. This tax is earmarked for amongst others the poor and needy (<http://www.islamic-banking.com/Shariah/glossary.php#t>).

Many people think that Islamic finance is suitable for the role of markets and freedom of individuals in all commerce and business of the world. Gordon Brown, former Prime Minister of the United Kingdom and Leader of the Labour Party, points out the importance of Islamic finance saying "It was mainly through peaceful trade that the faith of Islam arrived in different countries" (Brown 2006: 10). He told the Islamic Finance and Trade Conference held in London in June 2006 that he wants to make London a global centre for Islamic Finance by offering regulatory and tax regime measures to support the creation of Islamic Finance products.

2.4 Critical Review of the Translation of Islamic Terms

Regarding the translation of Islamic terms, Al-Azzam (2005: 20-21) concludes that:

Islamic religious terms are difficult to translate and can cause many hurdles to translators for the following reasons:

1. Islamic terms are divine. As such, it is very difficult to find even approximate equivalents in the target language. Moreover, Islamic religious language is very rhetorical as it includes many features such as assonance and alliteration which are highly evident in the source text. As these terms express the essence of Islamic religion, they have not only denotative meanings but also many layered connotative ones. Therefore, the task of the translator is doubled; the translator is required to think deeply before choosing the most appropriate equivalent, if there is one, in the target language. Moreover, the rhetorical force of a term in some cases derives from one word having more than one sense (polysemy). Where a word is used in one of its senses, as a technical religious term, it may still carry the reflected meaning (cf. Dickins et al 2002: 22-3) of at least some of the other senses. In the target language, however, there is very unlikely to be a single word that conveys all these meanings and their associations.

2. Islamic religious terms are very deeply and closely related to those of other earlier religions that existed in Makkah (such as paganism, Judaism and Christianity). Therefore, the translator should have some understanding of these religions. He should be able to make links between these religions on the one hand, and the Arabic language, which has absorbed some of these terms, on the other.

3. Islamic terms are related to the time, place and society of their origin. Their meaning arises from their temporal and geographical context and is highly influenced by these particular factors. The original significance of these terms is different from their significance in contemporary culture; the gap of time and place is hardly bridgeable at all levels.

4. Connotative meanings of Islamic religious terms are very difficult to capture. Translators can only relay some aspects of the denotative meanings and probably very little of the connotative meanings. Emotive overtones, of words and phrases in particular, are very difficult to relay. This difference becomes larger and in some cases hardly bridgeable when there are two different cultures.

2.5 Conclusion

In this chapter four topics related to the thesis have been discussed. The translation of Islamic terms seems to be difficult for many reasons. The most important reasons are culture and linguistic.

Chapter 3

Semantics, and Cultural and Technical Translation

3.1 Introduction

This chapter will focus on semantics, and cultural and technical translation. Light will be shed on semantics, denotative meaning, and connotative meaning in general, since it is very important to understand the nature of these basic aspects of language in translation. The relationship between culture and translation will be defined. Islamic banking will be explored as a feature of Islamic culture. Finally, technical translation will be considered.

3.2 Semantics

Semantics is the study of meaning. Leech points out (1981: 4) that more specifically semantics has as its goal 'a systematic account of the nature of meaning'.

3.3 Denotative Meaning

Dickins et al (2002: 53) identify two different levels of meanings: denotative meaning and connotative meaning. Denotative meaning is that kind of meaning which is fully supported by ordinary semantic conventions, such as the convention that "window" refers to a particular kind of aperture in a wall of roof. To define a denotative meaning is to specify a 'range' covered by a word or phrase (in the relevant sense) in such a way that one knows what items are included in the range of category and what items are excluded'.

Baker (1992:13) points out that the denotative meaning (also termed propositional meaning) of a word or utterance arises from the relation between it and what it refers to or describes in a real or imaginary world, as conceived by the speakers of the particular language to which the word or utterance belongs. It is this type of meaning which provides the basis on which we can judge an utterance as true or false. For instance, the propositional meaning of shirt is 'a piece of clothing worn on the upper part of the body'. It would be inaccurate to use shirt, under normal circumstances, to refer to a piece of clothing worn on the foot, such as socks.

Dickins et al (2002:52-3) state that "denotative meaning is a matter of categories into which a language divides the totality of communicative experience. For example, the denotative

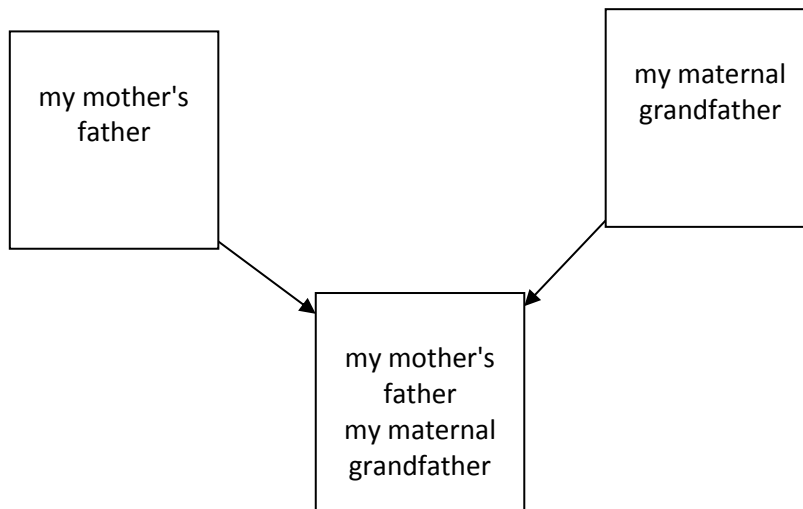
meaning of the word 'pencil' (in the relevant sense) consists in the fact that all over the world one may find similar objects that are included in the category of 'pencil' and of course all sorts of other objects that are excluded from it. Dickins et al (2002: 52) go on to say that even dictionary definitions of words are not without their problems. The reason for this is that they impose, by abstraction and crystallization of one or more core senses, a rigidity of meaning that words do not often show in reality, and partly because, once words are put into a context, their denotative meanings become even more flexible. These two facts make it difficult to pin down the precise denotative meanings in any text of any complexity. The more literary the text, the more this is so: but it is true even of the most soberly informative texts. Dickins, Hervey and Higgins go on to discuss three degree of semantic equivalence, "that is how close given expressions are to have identical denotative meanings" (Dickins et al 2002:52).

In the following sections, I will consider basic semantic relations which derive from denotative meaning – synonymy, hyperonymy-hyponymy, and semantic overlap – and the implications for the translation of these.

3.3.1 Synonymy

One may visualize denotative meanings as squares, because squares can represent intersections between categories. In exploring correspondence between denotative meanings, these intersections provide a measure of semantic equivalence. For instance, the expressions 'my mother's father' and 'my maternal grandfather' may be represented as two separate sequences. The two ranges of denotative meaning 'my mother's father' and 'my maternal grandfather' include and exclude exactly the same referents. This can be visualized as sliding the two sequences on top of each other and finding that they are same size and cover one another exactly, as in Figure 3.1 (Dickins et al 2002).

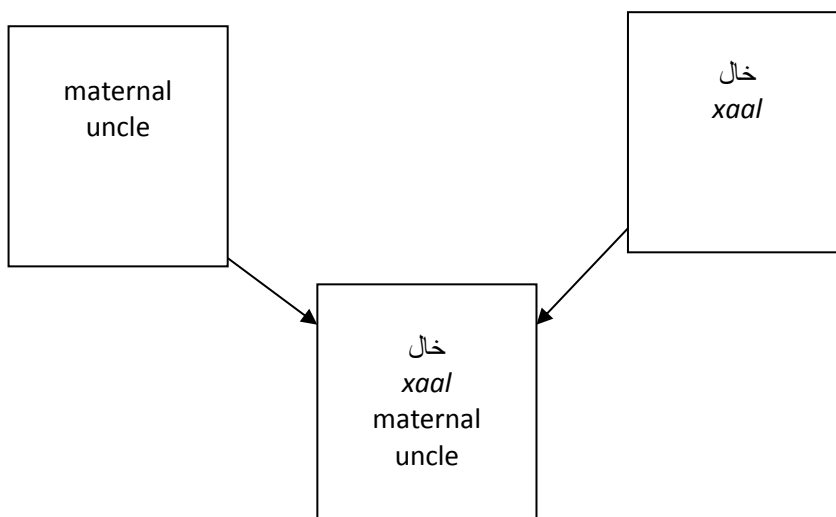
Figure 3.1



This exemplifies the strongest form of semantic equivalence, which is called full synonymy: the two expressions are synonyms of one another.

Dickins et al (2002:53-4) point out that the comparison of denotative meanings can also be made between expressions from two or more different languages. For example, 'maternal uncle' and the Arabic word خال *xāl* (in one sense of the word خال *xāl*) cover exactly the same range of meanings and are therefore fully synonymous, as in Figure 3. 2.

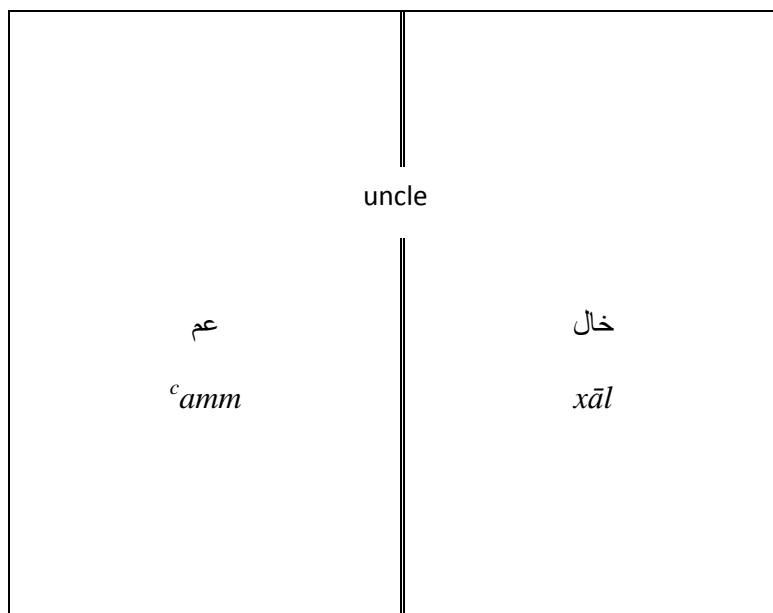
Figure 3.2



3.3.2 Hyperonymy-hyponymy

Dickins et al (2002: 54) argue that full synonymy is exceptional, both intralingually and interlingually. Even the nearest semantic equivalent for translating the denotative meaning of an ST expression usually falls short of being a full TL synonym. A single example of this kind of failure is provided by a comparison between 'uncle' in English and عم ^camm ('paternal uncle') and خال *xāl* ('maternal uncle') in Arabic. Here the English term 'uncle' might be a typical translation equivalent of Arabic عم ^camm ('paternal uncle') or خال *xāl* ('maternal uncle'). 'Uncle', in English lacks the technical associations of 'paternal uncle' and 'maternal uncle', and would therefore be preferred in many contexts in translating عم ^camm ('paternal uncle') or خال *xāl* ('maternal uncle'), regardless of the translation loss involved. From the point of view of denotative meaning, however, 'uncle' has a greater range of meanings than عم ^camm ('paternal uncle') or خال *xāl* ('maternal uncle'), since 'uncle' includes both paternal uncle and maternal uncle. Using sequences to represent ranges of denotative meaning, we can show the relationship between 'uncle' in English, and عم ^camm ('paternal uncle') and خال *xāl* ('maternal uncle') in Arabic as in Figure 3.3.

Figure 3.3



The relationship between 'uncle' and عم ^camm ('paternal uncle'), and between 'uncle' and خال *xāl* ('maternal uncle') is known as hyperonymy-hyponymy. An expression with a wider, less specific, range of denotative meaning is a hypernym (or superordinate) of one with a narrower and more specific meaning. Conversely, an expression with narrower, more specific

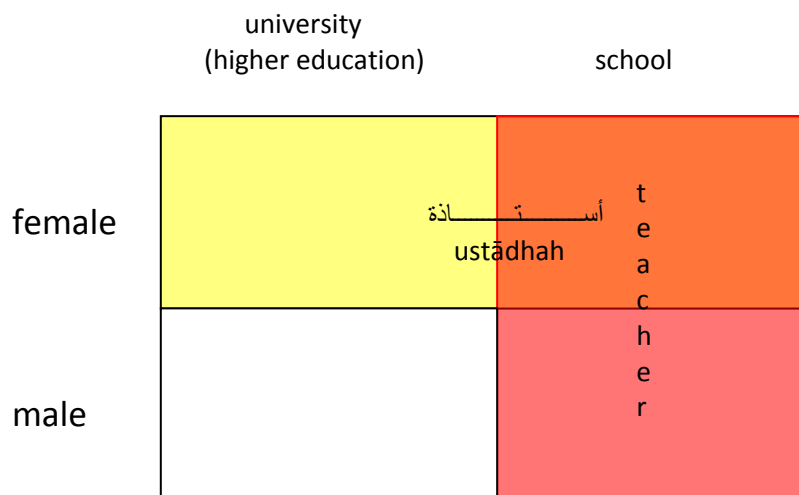
range of denotative meaning is a hyponym of one with a wider meaning. Thus عم *‘amm* ('paternal uncle') and خال *xāl* ('maternal uncle') are both hyponyms of 'uncle'.

Translating by a hyponym implies that a TT expression has a narrower and more specific denotative meaning than the ST expression. TT خال *xāl* ('maternal uncle') is more specific than ST 'uncle', adding particulars not present in the ST expression. Dickins, Hervey and Higgins call this particularizing translation, or particularization for short.

3.3.3 Semantic overlap

There is a third degree of semantic equivalence. Consider what the word أستاذة *ustāḍah* ('female university or college lecturer/female schoolteacher'), and its possible translation as 'teacher', have in common, as represented in Figure 3.4.

Figure 3.4

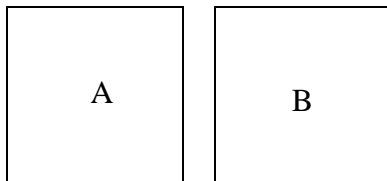


In Figure 3.4 the large rectangle represents the material the ST and TT have in common – i.e. that they both belong to the 'educator' semantic field. The small top left-hand rectangle represents what is omitted from the TT; whereas ST *ustāḍah* ('female university or college lecturer/female schoolteacher') specifies the femaleness of the 'instructor', TT 'teacher' does not make this specification. The small bottom right-hand rectangle represents what is added to the TT: whereas ST *ustāḍah* ('female university or collage lecturer/female schoolteacher') does not specify the level of education in which the person works is a school and not a university or college.

3.3.4 Semantic disjunction

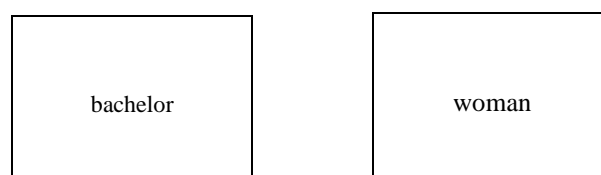
Cruse (1986:87) points out that in addition to denotative identity (synonymy), denotative proper inclusion (hyponymy-hyponymy) and denotative overlap, there is one other possible basic denotative relationship- that of disjunction. Consider Figure 3.5 in which class A and class B have no members in common.

Figure 3.5



Semantic disjunction (or, to use more precise terminology, denotative disjunction) happens when there are two denotative ranges which do not overlap (intersect) at all. An example of semantic disjunction in English is 'bachelor' vs. 'woman'. All bachelors are men (in fact, they are unmarried men); it is not possible, even in principle, to have a woman bachelor. For simplicity's sake, we will ignore in this discussion possible complications such as the fact that a man may also perhaps be a woman, e.g. if he is a hermaphrodite, or a man may become a woman, e.g. if he has a sex-change operation. For a rigorous treatment of the semantic relationship between 'man' (also 'bachelor') and 'woman', all such issues would need to be properly considered. For current purposes, we will assume that 'bachelor' and 'woman' really are semantically disjunct: no bachelors even in principle could be women', and no women even in principle could be bachelors. Taking 'achelor' and 'woman' as an example, semantic disjunction can be represented as in Figure 3.6

Figure 3.6



(It would also be possible to draw Figure 3.6 with the two squares just touching, but this is not of particular interest. The different visual representation does not involve any difference in the semantic relationship being represented.).

3.3.4.1 Antonymy

From a linguistic point of view there are many different aspects to semantic disjunction. Antonymy is considered one of the most interesting, i.e. the situation in which one word means the opposite of another word (e.g. 'black' vs. 'white'). The two words in question are antonyms of one another. There are many different kinds of antonyms. Cruse (1986: 204) points out antonyms often have the following characteristics:

- i. They are fully gradeable (most are adjectives; a few are verbs).
- ii. Members of a pair denote a degree of some variable property such as length, speed, weight, accuracy, etc.
- iii. when more strongly intensified, the members of a pair move, as it were, in opposite directions along the scale representing degrees of the relevant variable property. Thus, 'very heavy' and 'very light', for instance, are more widely separated on the scale of weight than 'fairly heavy' and 'fairly light'.
- iv. the terms of a pair do not strictly bisect a domain: there is a range of values of the variable property, lying between those covered by opposed terms, which cannot be properly referred to by either term. As a result, a statement containing one member of an antonym pair stands in a relation of contrariety with the parallel statement containing the other term. Thus, 'it is long' and 'it is short' are contrary, not contradictory, statements.

Although antonymy is normally restricted to individual words in a single language, we can use antonymy to apply to phrases which are the opposite of one another, or a word which means the opposite of a phrase (and vice versa). Similarly, although antonymy is generally restricted to comparisons within a single language, we can, by extension, talk about words and phrases in different languages being antonyms of one another.

3.4 Connotative meaning

In the following sections, I will look at the second type of linguistic meaning: connotative meaning.

3.4.1 Basic principles

As noted above denotative meaning is only one aspect of linguistic meaning. "Even within a single language, synonyms are usually different in their overall semantic effects. Compare

'clergyman' and 'sky-pilot', 'adder' and 'viper', 'go away' and 'piss off', etc. Each of these expressions has overtones which differentiate it from its synonym. These overtones are called connotative meanings: that is, associations which, over and above the denotative meaning of an expression form part of its overall meaning" (Dickins et al. 2002: 66). Dickins et al (2002: 66) point out that connotative "comprises a number of different layers: referential content, emotional colouring, cultural associations, social and personal connotations, and so on".

Leech (1981:12) defines connotative meaning as the communicative value an expression has by virtue of what it refers to, over and above its purely conceptual content. To a large extent, the notion of 'reference' overlaps with conceptual meaning. Leech goes on to give an example by using the word 'woman', (ibid:12): 'if the word is defined conceptually by three features (+HUMAN, - MALE, + ADULT), then the three properties 'human', 'adult', and 'female' must provide criterion of the correct use of the word." Leech (1981:13) maintains that connotative meaning is peripheral compared with conceptual meaning. Leech points out that connotation is the 'real world' experience one associates with an expression when one uses or hears it. So the boundary between conceptual and connotative meaning is coincident with that nebulous but crucial distinction, between language and the 'real world'. The second fact is that connotations are relatively unstable, that is they vary considerably, according to culture, historical period, and the experience of the individual. The third fact is connotative meanings are indeterminate and open-ended in a sense in which conceptual meaning is not. Connotative meaning is open-ended in the same way as our knowledge and belief about universe are open-ended.

Larson (1998:149) points out that the connotative meanings of lexical items differ from one culture to another, as people of a given culture look at things from their own perspective, many words look like equivalents but they are not since they have special connotations. For example 'sun' can have positive and negative associations.

Baker (1992:13) describes connotative meaning (expressive meaning) as meaning which "cannot be judged as true or false". This is because the expressive meaning relates to the speaker's feelings or attitudes rather than to what words and utterance refer to.

Cruse (1986: 271) points out that there are number of differences between denotative meaning and connotative meaning. He argues that the characteristics of denotative meaning

(propositional meaning) depend partly on the propositional attitude expressed by the sentence in which it operates – that is to say on whether it is a statement, question, command, exclamation, etc. He goes on to say that connotative meaning (expressive meaning) does not function in this way. Nevertheless Cruse (1986: 272) also argues that there are other differences between propositional meaning and expressive meaning. For example, propositional meaning is for the most part coded digitally – that is to say it can vary only in discrete jumps: expressive meaning, on the other hand, at least in respect of intensity, can be varied continuously, and is therefore analogically coded.

3.4.2 Types of connotative meaning

Connotative meanings are many and varied, and it is common for a single piece of text, or even a single expression, to combine more than one kind into a single overall effect. Partly on the basis of Leech (1981: 26), Dickins et al (2002: 66) divide connotative meanings into six types: attitudinal, associative, affective, allusive, collective and reflected. While this model could be applied to some of the material considered in the following chapters, the focus in this thesis is on denotative meaning. I shall not, therefore consider connotative meaning further.

3.5 Cultural Issues

Culture has been defined in different ways by different writers. I will consider a few representative definitions in the following paragraphs. According to Taylor (1958: 1), the term 'culture' addresses the following categories of human activity: the 'personal,' where people think and function; the 'collective, which functions in a social context; and the 'expressive,' where society is involved. Taylor (1958:1) defines culture as the complex whole, which includes knowledge, belief, art, morals, law, customs, and any other capabilities or habits acquired by man as a member of a society.

According to the Encyclopedia of the Social Sciences (1931: 78-81), culture deals with the totality of behavior patterns which are arrived by patterns which are carried by tradition and lodged in the group. The *Oxford English Dictionary* defines "culture" in the statement sense as "the training and refinement of mind, tastes and maners; the condition of being thus trained and refined; the intellectual side of civilization". Other sense of 'culture' in the *Oxford English Dictionary* varies from descriptions of the "Arts" to plant and bacteria cultivation and include a wide range of intermediary aspects. Culture is in fact a term of wide application. It

deals with all human life. It covers all inherited human characters, learning, manners, customs, religious beliefs, conventions and traditions.

Sapir (1949: 808) argues that 'culture' is used in three main senses or groups of senses. In the first one, culture is technically used by the ethnologist and culture historian to embody any socially inherited element in the life of man, material and spiritual. Culture so defined is coterminous with man himself, for even the lowest savages live in a social world characterized by a complex network of traditionally conserved habits, usages, and attitudes. The second application of the term refers to a rather conventional ideal of individual refinement, built up on a certain modicum of assimilated knowledge and experience but made up chiefly of a set of typical reactions that have the sanction of a class and a tradition of long standing.

'Culture' in the third sense shares with the first, technical, conception an emphasis on the spiritual possessions of the group rather than of the individual and with the second one it shares a stressing of selected factors out of the vast whole of the ethnologist's stream of culture as intrinsically more valuable, more characteristic, more significant in a spiritual sense than the rest.

Accordingly, social values, traditions, knowledge and habits acquired by a person in the society shape most of culture which is transmitted from one epoch to another and from one society to another through the use of it by people.

There is a close relation between language and culture. Language is an integral part of culture because the vocabulary derives its meaning from its culture. Language and culture may thus be seen as intimately linked and both aspects must be considered for translation. "Translation is a kind of activity which inevitably involves at least two languages and two cultural traditions" (Toury 1978: 200). As this statement implies, translators are permanently faced with the problem of how to treat the cultural aspects implicit in a source text (ST) and of finding the most appropriate technique for successfully conveying these aspects in the target language (TL). These problems may vary in scope depending on the cultural and linguistic gap between the two (or more) languages concerned (Nida 1964: 130).

Dickins et al (2002: 29) point out that general cultural differences are sometimes in fact bigger obstacles to successful translation than linguistic differences. There are cultural gaps relating to different aspects of societies, that lead to linguistic gaps. Kussmaul (1995:70) explains that translators have to be aware of the fact that readers' expectations, their norms and values, are influenced by their culture and that their comprehension of utterances is to a large extent determined by these expectations, norms and values.

When considering the translation of cultural words and notions, Newmark proposes two opposing methods: transference and componential analysis (Newmark, 1988a: 96). Transference is the process of transferring an SL word to a TL text, and includes transliteration. Componential analysis means “comparing an SL word with a TL word which has a similar meaning but is not an obvious one-to-one equivalent, by demonstrating first their common and then their differing sense components” (Newmark, 1988a:114). As Newmark mentions, transference gives "local colour," keeping cultural names and concepts. Although placing the emphasis on culture, meaningful to initiated readers, he claims this method may cause problems for the general readership and limit the comprehension of certain aspects. Newmark goes on to propose componential analysis, which he describes as "the most accurate translation procedure, which excludes the culture and highlights the "message" (Newmark, 1988a: 96).

To some extent developing Newmark's ideas, Dickins et al (2002: 29) use the term 'cultural transposition' for the main types and degree of departure from literal translation that one may resort to in the process of transferring the contents of an ST from one culture to another. And any degree of cultural transposition involves the addressing features with their roots in the source culture. They visualize the various degrees of culture transposition as points along a scale between the extremes of exoticism and culture transplantation as follows;

differentiation (of people), it also lies in its ability to structure and lend meaning to the everyday, to the local world of interaction' (Haynes 1999).

In Islam one of the most important aspects of living in the Muslim society is the kind of the relationships which develop between its members. These relations can be seen in the love, care, affection, friendliness and consideration among the people which lead to one community. All rules and laws of Islamic banking are deep rooted to strengthen the relationship between members of the society. These rules and laws become like a cultural heritage. A Muslim needs to take care of his needy brothers and sisters whoever they are through offering and extending charitable donations. This is partly achieved through Zakah, which can be seen either as an act of worship since it is the third pillar of Islam or as an obligatory right of the poor over the rich gives the social life of the society more friendly relations and makes the society more healthy. Zakāt, which is obligatory on every adult Muslim who completely owns a certain amount of wealth نصاب (*niṣāb*) represents a good chance for poor people to have their needs provided for by wealthy people. Beside Zakah there is charity صدقه *ṣadaqah* which can also help to strengthen the bonds of friendship in a society. There are many aspects that help to make a cohesive society in the field of Islamic banking. One of the important risks that is crucial to modern economics is interest which is the fee charged for the opportunity of borrowing money. Financial instruments in contemporary financial markets are based on interest, which is prohibited in Islam. Interest spurs economic efficiency and creates wealth through the increase of money given by borrowers to lenders without right. These deeds are deep rooted in western society and culture. In contrast Islam does not have this feature. Islam goes for financial intermediation. This involves bringing together those who have spare money with those who are in need of money. Accordingly, the surplus and deficit units are required to cooperate for efficient use of resources. This was clear from the very beginning of Islam when the mechanism of financial intermediation was practiced through methods of financial markets such as *mušārahah* and *murābaḥah*, as mentioned in chapter two.

3.6 Technical translation

Wright and Wright (1993) define technical translation as the translation of special language texts, i.e. texts written using languages for special purposes. Technical translation may involve, for example, user guides or more specifically, texts that have technical or specialized terminology, that is, words or phrases that are virtually used only within a specific profession,

or describe that profession in great detail. Williams and Chesterman (2002: 12-13) maintain that technical translation covers the translation of many kinds of specialized texts, and requires a high level of subject knowledge and mastery of the relevant terminology.

Concerning the varieties of technical language, Newmark (1988a:151) suggests the following levels:

- 1- Academic. This includes transferred Latin and Greek words associated with academic papers, e.g., 'phlegmasia alba dolens'.
- 2- Professional. Formal terms used by experts, e.g., 'epidemic parotiti', 'varicella', 'scarlatina', 'tetanus'.
- 3- Popular 'Laymans' vocabulary, which may include familiar alternative terms, e.g., 'mumps', 'chicken-pox', 'scarlet fever', 'stroke', 'lockjaw'.

Byrne (2006: 26) argues that technical translation has strong relation to technical communication and that it can benefit from research in this and other areas such as usability and cognitive psychology. Technical texts should always be translated by a specialist who is familiar with the terminology of these texts. Dictionaries do not always provide the right answers to technical terminology problems. The non-technical translator may translate the terminology wrongly while the technical translator will know the proper term to use.

A high-quality technical translation combines correct terminology and a style appropriate for the type of document and the intended audience. A text describing a surgical procedure will use a different terminology and style depending on whether it is intended for physicians or laypersons. Excessively technical terminology may not be understood by the layman, while the specialist may be offended by use of popular language.

Wright and Wright (1993) point out that in translation technical texts require not only a firm mastery of both the source and target languages, but also at least an informed layman's (or even journeyman's) understanding of the subject field treated by the text, coupled with the research skills needed to write like an expert on the leading edge of technical disciplines. They also note that technical translators are typically either trained linguists, who develop specialized research skills along with ancillary knowledge in selected technical areas, or engineers, scientists and other subject-area specialists who have developed a high degree of

linguistic knowledge, which they apply to the translation of texts in their fields of specialization. They point out that clarity, concision and correctness, the principle stylistic goals of technical writing, are simultaneously those of technical translation; an excellent technical translator is an excellent technical writer.

Technical and scientific translation, more than any other mode of translation perhaps, is an instrument of cross-fertilization, transformation and progress. Without translation, the modern phenomenon of technology transfer would not exist. Pinchuck (1977:13) points out the demand for technical translation seems bound to increase, perhaps by leaps and bounds. He goes on to say that some solutions to this problem have been offered. One of these is a common international language, either one of the better-known existing languages or an artificially created one.

Savory (1957:16) argues that obstacles to technical translation can be seen when the two nations whose languages are concerned may have different customs, different games and amusements, and different degrees of technical development. Newmark (1988a: 151) maintains that technical translation is primarily distinguished from other forms of translation by terminology. Newmark (1988a:152) points out that the central difficulty in technical translation is usually new terminology. He argues that the main problem is likely to involve technical neologisms in the source language which are relatively context-free and appear only once. This is due to the reason that technical translation is part and parcel of specialized translation. Nevertheless, terminology is also a major feature of technical translation. Since the translation is between English and Arabic which is considered as incongruent languages either culturally or grammatically the translation is considered to be obstacle for non professional translators especially in the technical fields as the text may be reach of technical terms which do not have equivalent.

Marchuk (1984:93) argues that the expansion of technical translation is due to scientific and technological progress, the growth of scientific, technical, commercial, cultural and other relations, the desire of nations and governments to develop co-operation and coordinate their efforts in promoting civilization. Pinchuck (1977:9) points out the importance of technical translation. 'Dissemination of information between nations cannot take place without it. It is an integral part of modern technology, which is international and depends on the transmission

of ideas across language barriers. In technology no country can afford to be an island any more. We all belong to a worldwide material culture without which we should perish'.

Dickins et al (2002:184) argue that the term ' technical' is not confined to natural science and technology. According to them any specialist field has its own technical terms and its own genre-making characteristics. They point out that (ibid: 185) technical texts tend to be relatively inaccessible to the non-specialist reader. Lexical problems arise from the use of the following types of source text terms:

- 1- Technical terms which are totally unfamiliar to the lay translator, because they are only used in technical contexts.
- 2- Technical terms which are familiar to the translator because they are also used in non-technical context, but which look as if they are being used in some technically specialized way in the source text.
- 3- Technical terms which are familiar to the translator because they are also used in non-technical contexts, but in a specialized way in the source text.

They go on to point out that conceptual problems in technical translation arise from ignorance of underlying knowledge taken for granted by experts, but not understood by non-specialists and not explicit in the source text.

Both general financial texts, and Islamic finance texts, with their specifically religious element, are types of technical text. When a translator translates religious terms from Arabic into English, he should have a sound knowledge of religion, due to the fact he needs to refer to Qur'an, Hadith, Life of the Prophet, Stories of Companions. He should also understand Arabic with all its semantic aspects. A native Arabic speaker may not be enough as Arabic is a rich language and has many senses of each word that may require understanding in their specific contexts. David Jasper points out that translating religious texts is "an impossible necessity" (Jasper 1993: 105). the translation of religious text due to the fact of 'divine nature of the text' (Williams and Chesterman 2002: 42). Abdul-Raof (2001) points out that linguistic integrity and scriptural introspection, i.e. a tendency to use only critical techniques familiar to the Islamic religion, can be seen to typify Qur'an translation

3.7 Conclusion

In this chapter, I have considered the two aspects of meaning – denotative meaning and connotative meaning. I have looked at denotative meaning in some detail as this is central to this thesis. I have gone on to consider cultural issues. I have then considered Islamic banking, which is of central importance to this thesis, from a cultural perspective. Finally, I have considered the translation of technical terms, as this thesis is concerned with technical-term translation.

In the following two chapters – chapters 4 and 5 – I will analyse the translation into English of a number of Arabic financial texts. These form the first part of the data for this thesis. The second part of the data – material from English-Arabic financial dictionaries – will be analysed in chapter 6.

Chapter 4

The translation of Islamic financial terms in selected Arabic texts – presentation and analysis: 1

4.1 Introduction

This chapter will deal with the analysis of the translation of financial terms. The methodology of the study will be presented, and the data analysed and discussed.

4.2 Sources of Data

This research has a number of sources of data, to which I will adopt a basically qualitative approach. In this chapter, I will assess the translations of financial terminology in three Arabic texts: 1. *Al-Hidāyah* by Al-Marghinani (c.12 AD); 2. *A compendium of Legal Opinions on the Operation of Islamic Banks* by Yusuf DeLorenzo (1997); 3. The General Presidency of Scholarly Research and Ifta (Kingdom of Saudi Arabia) website). I will discuss each of these STs, the reasons for selecting them, their TTs, and the assessment of the TTs in more detail below.

- 1- I have chosen these extracts as they fulfil my purpose in this thesis to investigate techniques used for translating Arabic financial terms into English through Legal Opinions (*fatwās*) on the operations of Islamic banks, as well as new terms translated by specialized translators,
- 2- These extracts have been chosen due to the fact they provide a chronological ordering of the translation of Islamic legal terminology. *Al-Hidāyah* was the first work in this field, having been translated in 1791, while the Saudi fatwa website (the most recent ST used) dates to 2010.
- 3- *Al-Hidāyah* is one of the most influential works historically in this field, while DeLorenzo and the Saudi fatwa website are important modern documents.
- 4- The translators of these extracts are significant figures in the translation of Islamic financial terms.
- 5- I have chosen to apply modern linguistic techniques in analysing the data, with a focus on denotative meaning, and the related notions of synonymy, hyperonymy, hyponymy, semantic overlap, and semantic disjunction.
- 6- These extracts will help me to answer my research questions.

As already noted, the research will be based on Islamic Legal Opinions that are commonly followed in Saudi Arabia, and the financial terms involved in these Legal Opinions. For ease of reference, I will repeat here the research questions for this thesis, which were originally given in chapter 1 (section 1.5) :

1. What techniques are in practice used by translators between Arabic and English of financial terminology and in particular Islamic finance terms?
2. What techniques should the translator use when he translates financial terms that are related to religious culture from Arabic to English, since most translators fail to transfer the original message to the target language?
3. When the translator translates English financial terms into Arabic what are the obstacles?

These research questions can be re-expressed in the following hypotheses and linked to related issues (chapter 1, section 1.5):

Hypotheses:

1. It is possible to analyse and classify the translation techniques used in translations of Islamic financial terminology using a defined set of linguistic translation criteria.
2. It is possible to state which translation techniques are likely to be successful.
3. It is possible to define the obstacles, which typically face the translator of financial terms between English and Arabic.

The analyses in this chapter will focus on the following:

1. Three different translations of *Al-Hidāyah*, which was written by Al-Marghinani. The *Al-Hidāyah*, was particularly influential as a source of interpretation for Islamic Law during the British colonial period in India. The three translations to be investigated in this chapter were done by i. Hamilton (1791/1957), ii. Baintner (2005), and iii. Nyazee (2006);
2. Translations of financial material produced by government bodies in Saudi Arabia;
3. Material in Delorenzo (1997) *A Compendium of Legal Opinions on the Operation of Islamic Banks*.

Generally speaking, any kind of translation suffers from some changes in the TL, due to the different procedures used to render the original text. These procedures include: paraphrasing, footnoting, word-for-word translation and omission and addition. When the translator tries to be faithful to source text values, he will lose other values, which could be important in the translation process. Ghazala (2002: 159) points out, however, that the translator's bias is indispensable and unavoidable, due to different kinds of pressure on him such as experience, proficiency, personal interactions, and social, political, religious, cultural and linguistic background.

Translation of financial religious terms in legal texts differs from translation of non-technical texts since the former are composed such that every single part is meaningful and purposefully used. Consequently, translators may opt to use a number of procedures to convey as much of the intended meaning as possible. Dickins, Hervey and Higgins (2002: 78) point out that all source text features fall prey to translation loss in some respect or other; for instance, even if the target text conveys the exact denotative meaning of the source text, there will, at the very least, be phonic loss, and very likely also loss in terms of connotation, register and so on.

In analyzing the translation techniques, I will employ the following notions in particular:

1. Use of hyperonym (or superordinate), or hyponym, or what Dickins, Hervey and Higgins (2002: 56-57) refer to as generalizing and particularizing translation, respectively. This is one of the most often used translation techniques. These concepts are discussed in detail by Lyons (1963). Baker (1992:18) points out that the use of a superordinate (hyperonym) or hyponym is one of the most common techniques for translating lexical items.
2. Paraphrasing. This is another technique commonly employed by translators. Newmark (1988b:130) defines paraphrase as an amplification or free rendering of the meaning of a sentence. He adds that it is the translator's last resort. Baker (1992:38) maintains that a paraphrase may be based on modifying a superordinate (hyperonym) or simply on unpacking the meaning of the source item particularly if the item in question is semantically complex. In this thesis, a paraphrase may translate a word or phrase (as well, in principle, as a sentence). A paraphrase is distinct from a synonym, hyperonym, hyponym, or overlapping translation in that all of the former are taken in this thesis to be

concise enough to function as possible financial terms in the TT, while a paraphrase is too lengthy and unwieldy to function as a possible TT financial term.

3. Synonymy. This has been fully discussed in Section 3.3.1, and does not require further elucidation here.
4. Semantic overlap (i.e. partially overlapping translation). This has been fully discussed in Section 3.3.3, and does not require further elucidation here.
5. Omission. As used in this thesis, omission means the non-occurrence of any TT equivalent to an ST word or phrase, and specifically the non-occurrence in the TT of an equivalent to an ST financial term.
6. Addition. As used in this thesis, addition means the adding in the TT of words and phrases which relate to an ST financial term, but do not correspond to anything in the meaning (denotative or connotative) of the ST financial term.
7. Compensation. In this thesis, compensation is used to mean: “a technique of reducing translation loss; where any conventional translation, however literal or free, would entail an unacceptable translation loss, this loss is mitigated by deliberately introducing a less acceptable one, important ST effects being approximated in the TT through means other than those used in the ST. [...] Unlike an unavoidable standard grammatical transposition, for example, compensation is not forced on the translator by the constraints of TL structure – it is a free, conscious, careful, ad hoc choice” (Dickins, Hervey and Higgins 2002: 234).
8. Transliteration. In this thesis, transliteration is used to mean: “the use of TL spelling conventions for the written representation of SL expressions” (Dickins, Hervey and Higgins 2002: 243). A form, however, only counts as a transliteration if it is not used standardly as a word in the TL (English in this case). Thus, although English *imam* is a reasonable Latin-script written representation of Arabic إمام, English *imam* does not count as a transliteration, because this is (now) a standard word in English.
9. Literal translation / calque. In this thesis, these terms will be used interchangeably for “a form of cultural transposition whereby a TT expression is closely modeled on the grammatical structure of the corresponding ST expression” (Dickins, Hervey and Higgins 2002: 233). A form, however, only counts as a calque if it is not used standardly as a word in the TL (English in this case). Thus, although Arabic إعادة تدوير is modeled on English ‘recycling’ and was thus originally a calque, it is no longer one, because إعادة تدوير is (now) a standard phrase in Arabic. The use of calque yields what is referred to in this thesis (following Dickins 2012), as *non-lexicalised synonymy*. The English TT form

is non-lexicalised (not a standard word/phrase in English with a fixed – i.e. lexicalised – meaning). However, it is to be regarded as synonymous with the ST form, because it is used specifically as the equivalent of that form.

4.3 *Al-Hidāyah*

As noted, *Al-Hidāyah* (the section on sales and Zakah) will be one of my sources of data. *Al-Hidāyah* is a famous Hanafi juridical work by Burhan-ud-din Ali bin Bakr al-Marghinani (1152-1197), which is considered as a primary guide to *Fiqh* amongst Muslims in Central Asia, Afghanistan and India. It also the basis for much of Anglo-Islamic law in India and Pakistan. In Arabic Hidayah (هداية) means guidance and leadership as given by God. It can also refer to guidance from the Qur'an and according to the Sunna. *Al-Hidāyah* has dominated the field of Islamic jurisprudence since the day it was written over 800 years ago and has been the primary text used by Muslim jurists to issue authentic and reliable rulings on Islamic law according to the school of Imam Abu Hanifa (d. 150 AH/767 CE). *Al-Hidāyah* has been translated from Arabic, the language in which it was written into a number of others languages. The author, Shaykh al-Islam Burhan al-Din al-Marghinani was considered to be the leading Hanafi jurist of the Muslim world in his time. He was born at Marghian in the vicinity of Farghana in 530/1135 and died in 593/1197. He studied with Mufti Najm al Din Abu Hafs 'Umar al-Nasafi, his son Abu'l Layth Ahmad b. 'Umar al Nasafi and other eminent teachers, and excelled in Hadith, Tafsir, Fiqh and other studies. His scholarship was recognised and praised by eminent scholars such as Imam Fakhr al-Din Qadi Khan, Zahir al-Din Muhammad b. Ahmad al-Bukhari (the author of *al-Fatawa al-Zahiriyyah*) and others (cf. <http://www.simplyislam.com/iteminfo.asp?item=57077>).

The primary reason for *Al-Hidāyah*'s popularity is the reliability of its statements and the soundness of its legal reasoning. Most researchers and scholars first consult *Al-Hidāyah* before they move to another source. In the area of Muslim personal law, it has been the major source used by courts in Pakistan, Bangladesh and India. The widespread use of this book, since the day it was written, led to the writing of well over forty commentaries and glosses on it, and this does not include the books written to document its traditions. This is rare not only for Islamic law, but for any field of knowledge.

The work takes the form of a commentary written by Ali ibn Abu Bakr al-Marghinani on the law compiled by Abd al-Hasan Ahmad al-Kuduri, during the late 12th century C.E. It is

easily the most popular reference for the Hanafi school. As is normal for such classical works, legal principles and doctrine are developed with inter-textual references to the Qur'an and the sunna, as well as to cases argued before courts and the authoritative pronouncements of leading scholars. As the author was such a scholar (*mujtahid*), he occasionally makes authoritative statements himself. The text itself gives the lie to the idea that Islamic law is particularly rigid or fixed in time. Each topic is discussed through the presentation of the appropriate sources (Qur'an and sunna) and various ways of interpreting and applying them, followed by a discussion of particular cases, various possible solutions to difficult problems, and a general commen- tary.

Farooq (2007: 4) points out that in the 3rd-4th century AH, several orthodox schools (*maḏāhib*) emerged, with each school having broad agreement within itself, and the existence of multiple schools of jurisprudence (*fiqh*) is not evidence for consensus, but for lack of consensus. Regarding consensus within a particular school, Farooq goes on to point out that through the *Al-Hidāyah* one can almost randomly pick a topic and see if even the three elders of Hanafi Fiqh (Imam Abu Hanifah, and his two disciples, Imam Abu Yusuf and Imam Muhammad) could agree on most of the issues covered in the book. Farooq concludes “there are not really a whole lot of topics or issues on which there is *ijmāʿ*” (Farooq 2007:6).

4.3.1 Translations of *Al-Hidāyah*

The first source of the study is based on three different translations of *Al-Hidāyah*. *Al-Hidāyah* has been a standard text in the curricula of Islamic law schools since the 12th century AD. It was first translated into English from a Persian translation, rather than the original Arabic, by Charles Hamilton (1753-1792) under the direction of Warren Hastings, the Governor General of Bengal.

In his Preliminary Discourse (introduction) to *Al-Hidāyah*, Hamilton notes that the Persian version of *Al-Hidāyah* had been produced by Islamic scholars in India at the request of the British authorities, “as the *Arabic*, in which this treatise was written, is known only among the learned, and the idiom of the Author is particularly close and obscure” (Hamilton 1791/1957, xlv). It was intended that this Persian version “would answer the double purpose of clearing up the ambiguities of the text, and (by being introduced into practice) of furthering the native judges of the courts with a more familiar guide, and a more instructive

preceptor, than books written in a language [i.e. Arabic] which few of them have opportunities of attaining a competent knowledge” (Hamilton 1791/1957, xlv-xlv).

The English translation from Persian was begun by James Anderson, almost from the outset with the help of Hamilton himself. Anderson dropped out of the project at an early stage, leaving Hamilton to do the great bulk of the translation on his own (Hamilton 1791/1957, xlv). Hamilton states that following completion of the translation from Persian,

When the English translator [i.e. Hamilton himself] came to examine his text, and compare it with the original *Arabic*, he found that, except in a number of elucidatory interpolations, and much unavoidable amplification of style, it in general exhibited a faithful copy, deviating from the sense in but a very few instances [...] where the composers of the Persian version have, in any considerable degree, deviated from their original, the *English* translator has remarked upon it, and has, in several such instances, subjoined a *verbatim* translation from the *Arabic*, in order to point out the difference with greater precision [...] (Hamilton 1791/1957, xlv-xlvi).

Addressing the question of why he did not translate *Al-Hidāyah* directly from the original Arabic, Hamilton makes two points: i. Because the Persian version was to be used not only by British officials but also by Indian Islamic judges in legal cases, “it was indispensably requisite that the *English* translation should be taken from it rather than from the *Arabic*, in order to preserve an exact and literal determination between the two standards of judicial determination” (Hamilton 1791/1957, xlvii), and ii: “The Arabic is remarkably close in idiom, and, in treating of every subject matter, brief in its construction to a degree which, in any other language, would be considered as involving the matter treated in the darkest and most perplexing obscurity” (Hamilton 1791/1957, xlvii).

While Hamilton’s version is thus a translation from a Persian translation, he has made use of the Arabic original, including direct translations from this at various points. The Persian translation also provides explanations of a type which Hamilton would have needed to provide in order to make any direct translation from Arabic comprehensible to an English-speaking reader. The fact that Hamilton did his translation from Persian rather than from Arabic is thus less significant than it might at first appear to be.

Zahra Baintner (2005) revised and edited the translation of *Al-Hidāyah*. Baintner is Project Director at Al Minar Project in Pakistan, as well as a Trainer and Visiting Lecturer at Iqra Raizatul Atfal Trust. She is a graduate of the Institute of Islamic Banking and Insurance (IIBI). Charles Hamilton was not a Muslim, and his translation was lacking in many ways, such as transliteration, clarity, etc. Baintner said that she aimed to remove many of these weaknesses.

A new translation into modern English was done by Imran Ahsan Khan Nyazee (2006), who is associate Professor in the Faculty of Shariah and Law, Islamabad. He obtained his law degree (L.L.B) from Punjab University in 1969, and his L.L.M (Shariah) at the International Islamic University of Michigan Law School, Ann Arbor, USA. His published works include: *The Concept of Riba and Islamic Banking* (1995), *Theories of Islamic Law* (2007), and *General Principles of Criminal Law* (2010). He has also published several research articles on Islamic Law and translated into English as *The Distinguished Jurist's Primer*, Ibn Rushd's well known book, *Bidāyat al-Mujtahid* (1994) in two volumes.

4.3.1.1 Translations of *Al-Hidāyah*: Historical, Political, Legal and Social Contexts

Hamilton did his translation during the period of decline of the Mughal Empire and the rise of British power in India via the East India Company. The Mughals ('Mughal', also spelt 'Mogul', means 'Mongol') were a Muslim dynasty of Turkic-Mongol origin. They ruled most of northern India from the early 16th to the mid-18th century, after which they continued to exist, though as a considerably reduced and increasingly powerless entity, until the mid-19th century. The Mughal dynasty was notable for its effective rule over much of India, for the ability of its rulers, who through seven generations maintained a record of unusual talent, and for its administrative organization. A further distinction was the attempt of the Mughals, who were Muslims, to integrate Hindus and Muslims into a united Indian state. The Mughal Empire and was one of the largest centralized states in pre-modern history, covering much of modern-day Afghanistan, Pakistan, India and Bangladesh and was the precursor to the British Raj (information from *Mughal Dynasty*: Encyclopaedia Britannica Online).

The Mughal Empire reached its peak in the era of Aurangzeb (1618-1707), and declined rapidly after his death under a series of ineffective rulers. The empire's collapse followed heavy losses inflicted by the smaller army of the Maratha Empire in the Deccan Wars (1680–1707) (Kincaid 1937: 72–78, 121–125). This encouraged the Nawabs of Bengal, Bhopal,

Oudh, Carnatic, and Rampur, the Nizam of Hyderabad and the Shah of Afghanistan to declare their independence from the Mughals. The period also coincided with the rise of British power – the British *Raj* – in India, via the East India Company. The Mughal Empire was eventually reduced to only a small area around Delhi, which passed under Maratha (1785) and then British (1803) control. The last Mughal, Bahādur Shah II (reigned 1837–57), was exiled to Yangon, Myanmar (Rangoon, Burma) by the British after his involvement with the Indian Mutiny of 1857–58 (information from *Mughal Dynasty*: Encyclopaedia Britannica Online).

Robinson (1906: 333-335) points out that the British East India Company was founded in 1600, as The Company of Merchants of London Trading into the East Indies. It gained a foothold in India in 1612 after the Mughal emperor Jahangir granted it the rights to establish a factory, or trading post, in the port of Surat on the western coast of India.

The de jure Mughal emperor Farrukh Siyar granted the British East India Company dastaks or permits for duty free trade in Bengal in 1717 due to the Company's increasing influence. Dutta and Desai (2008: 9-10) point out that the Nawab of Bengal Siraj Ud Daulah, the de facto ruler of the Bengal province, opposed the British, leading to the Battle of Plassey in 1757, in which the armies of the East India Company, led by Robert Clive, defeated the Nawab's forces. As a result Clive was appointed by the Company as its first Governor of Bengal in 1757. This was the first political foothold with territorial implications that the British had acquired in India. There were other British victories, over the French, at Madras, Wandiwash and Pondicherry, which reduced French influence in India. After the Battle of Buxar in 1764, the Company acquired the civil rights of administration in Bengal from the Mughal Emperor Shah Alam II. This marked the beginning of its formal rule, which was to eventually encompass most of India and extinguish Mughal rule itself in less than a century. Prakash (2007: 1-3) points out that the East India Company monopolized the trade of Bengal, regularising this situation in 1793 (two years after the publication of Hamilton's translation of *Al-Hidāyah* in 1791) through the Permanent Settlement of Bengal, whereby the East India Company and Bengali landowners fixed revenues to be raised from land through a feudal-like structure, with far-reaching consequences for both agricultural methods and productivity in the entire Empire and the political realities of the Indian countryside. The Permanent Settlement of 1793 was concluded by the Company administration headed by Charles, Earl

Cornwallis. It formed one part of a larger body of legislation enacted known as the Cornwallis Code.

Hamilton's translation was thus made in a context where the British had considerable power in India, but were not the sole and undisputed rulers of the country. In the legal sphere this meant that the British had no choice but to employ pre-existing legal structures, including Shariah structures and legislation for Muslims. Hamilton (1791/1957: iv) himself presupposes British domination of India, pointing out that the permanency of any foreign domination (and the justification of holding such a dominion) requires that:

Strict attention be paid to the ease and advantage, not only of the governor, but of the governed; and to this great end nothing can so effectually contribute as preserving to the latter their ancient established practices, civil and religious, and protecting them in the exercise of their own institutes (Hamilton 1791/1957: iv).

Hamilton argues that the judicial regulations of both the Hindus and the Muslims are so intimately blended with their religion that any attempts to change these regulations would be felt by them as a violation their religion:

Should the wisdom of the British legislature ever suggest the expediency of introducing a uniform system of jurisprudence among them, it will at the same time, dictate the necessity of preserving sacred and unaffected an infinite number of usages, effectual to the cause and happiness of people differing from us as widely in cultures, manners, and habit of thinking, as in climate, complexion or language. Towards the accomplishment of such an important system every effort which may tend to develop their Laws is undoubtedly a step and therefore carries with it its own recommendation. It was more remote consideration, as well as the immediate advantages to be derived from it, which dictated the compilation of the HINDOO CODE: and it was the same motive which gave right to the present publication (Hamilton 1791/1957: vi-v).

The British continued many of the policies of the Mughals, who, while explicitly Muslim, also often pursued a highly successful policy of integration with Indian culture. The most famous Mughal Emperor, Akbar the Great, for example stipulated *amari* or non-killing of animals in the holy days of Jainism. He also curtailed the *jizya* tax for non-Muslims. As noted by Strawson (1995: 26), during the eighteenth century the British colonial authorities in

India decided that Shariah would continue to be applied to its Muslim subjects. Under the direction of Sir William Jones the huge task of the translation of Shariah texts was undertaken. The most systematic work was Charles Hamilton's translation of *Al-Hidāyah*. This is the earliest complete Islamic law text in English. While Hamilton's translation omits some sections of the original, it is significant that it includes those sections dealing with public law, including international law. In his Preliminary Discourse, Hamilton explicitly states:

This book contains the chief part of what be properly termed the political ordinance of Mohammad, and is useful both in a historical and a legal view. In the former, as it serves to explain the principles upon which the Arabians proceeded in their full conquests, (and in which they have been imitated by all successful generations of mussulman) and in the latter, as many of the rules here laid down with respect of subjugated countries, continue to prevail in all of that description to the present day (Hamilton 1791/1957: Ixxi-Ixxii).

Hamilton's translation of *Al-Hidāyah* had a practical purpose for British officials, most of whom did not know Persian or Arabic (at least not the level required to read *Al-Hidāyah*), providing them with specific information about the functioning of Shariah, and allowing them to understand the activities of Shariah courts. Nonetheless, Strawson (1995) has argued that the ultimate effect – if not the initial purpose – of the translation of Islamic legal texts such as *Al-Hidāyah* into English was not merely to present Islamic law, but to construct it (Strawson 1995: 1). He argues that over two hundred years a body of knowledge about Islamic law has been built not only in the English language but within Orientalist discourse, quoting Edward Said to stress this point: "Everyone who writes about the Orient must locate himself vis-a-vis the Orient; translated into his text, this location includes the kind of narrative he builds, the kinds of images, themes, motives which circulate in his text – all of which add up to deliberate ways of addressing the reader, containing the Orient and finally, representing it or speaking in its behalf" (Said 1978: 20).

Strawson (1995:21-38) argues that the constructive character of the English narrative of Islamic law can be traced to the British imperial engagement with India in the eighteenth century. Current English images of Islamic law draw on the scholarly work of Schacht, Coulson and Mayer. From the point of view of this discourse, Islamic law appears irretrievably backward, unchangeable and limited to family and personal status matters. In

reviewing some critical texts at the moments of construction the essay traces how Islamic jurisprudence is drawn on to the English terrain. Through this process the English texts enframe Islamic law, define it and judge it. This process, Strawson argues, can be seen in Hamilton's English translation of *Al-Hidāyah*, where in his introduction, Hamilton shows deftness and subtlety in establishing an English 'superior location'. The text was subsequently re-edited in the nineteenth century omitting the references to international law and public law, which illustrate colonial power in constructing the character of legal systems which it occupied. This is placed in the context of Alexander Dow's *History of Hindustan* (1772), which demonstrates the contradictions of conquest and show how Islamic practices in law and government are drawn by colonialism into the web of the theory of oriental despotism.

While Hamilton's translation of *Al-Hidāyah* was made at a time when the British empire was expanding to become the dominant power, not only in India, but globally, Baintner and Nyazee both did their translations in an independent Pakistan at the start of the twenty-first century.

Along with India, Pakistan was one of the two immediate successor states to British India, and initially consisted of two separate regions, West Pakistan and East Pakistan. Pakistan was established with the explicit intention of being a Muslim state – although Muhammad Ali Jinnah and others central to the establishment of Pakistan were staunch secularists. In 1971, following a bloody civil war, East Pakistan became the independent state of Bangladesh. While India is predominantly Hindu, Pakistan has an overwhelmingly Muslim population. Pakistan has struggled throughout its existence to attain political stability and sustained social development. Its capital is Islamabad, in the foothills of the Himalayas in the northern part of the country, and its largest city. Both India and Pakistan have laid claim to the Kashmir region; this territorial dispute led to war in 1949, 1965, 1971, 1999, and remains unresolved today (information from information from *Pakistan*: Encyclopaedia Britannica Online).

Ayres (1998: 63) points out that Pakistan is the second most populous Muslim-majority country and has the second largest Shi'a population in the world. The estimated 183 million Pakistanis are: Sunni Muslims 77%, Shi'a Muslims 20%, and Hindus, Christians and Ahmadis 3%. Sectarian conflict and violence erupt from time to time affecting the development of the country. Although put together from the predominately Muslim regions of British India, Pakistan does not have ethnic-cultural coherence in addition to religious

coherence. The northern and northwestern portion of Pakistan is Pashtun and closer ethnically to southern Afghanistan than to the west Punjab region or the Sindh region. The native languages of Pakistanis are: Punjabi 48%, Siraiiki (Punjabi dialect) 10%, Sindhi 12%, Urdu 8%, Pakhtu (Pashto) 8%, Balochi 3%, Hindko 2%, Brahui 1%, and other languages 8%. Urdu is the official language of Pakistan even though it is the native language of only 8% of the population.

Anwar (2008: 256-259) points out that Pakistani society is largely hierarchical, emphasising local cultural etiquettes and traditional Islamic values that govern personal and political life. The basic family unit is the extended family, although there has been a growing trend towards nuclear families for socio-economic reasons.

The Pakistani legal system is based upon the legal system of British India and thus ultimately on the common law of England and Wales. Over recent decades, however, Pakistani law has increasingly incorporated aspects of Shariah (Usmani 2006). The translations of Baintner and Nyazee are in part a response to the need in Pakistan for English-language versions of key Shariah texts.

Baintner's translation is in fact a heavily edited version of Hamilton's translation. She points out (Baintner 2005:1) out that in editing Hamilton's translation she aimed at removing weaknesses in Hamilton such as his disregard for matters pertaining to Adab (self discipline) and the fact that "at times his style got rather blasphemous" (Baintner 2005:1). Baintner also claims that Hamilton inclined towards Shiism.

Unlike that of Baintner, Nyazee's translation does not rely on Hamilton, but is a completely new translation. Nyazee (2006), states that his version 'is translated from Arabic'. He comments that it is a very difficult book to read and equally to translate. In his view the translation simplifies many things by reducing the number of options with respect to meaning, but will still require the complete and concentrated attention to the reader, as the real complexity is not in the syntax, but in the legal concepts and reasoning. Nyazee points out that a number of previous translations into various languages of *Al-Hidāyah* did not always distinguish between the *matn* (main text) and *ṣarḥ* (explanation, commentary), making them somewhat unclear:

On examining an Urdu translation published in Deoband we found that the Urdu text did not distinguish between the statements of Bidāyat al-Mubtadi' and its commentary *Al-Hidāyah* [...]. We consider the merger of the matn with the sharḥ, without distinguishing marks of some kind, to be shocking, an act of gross negligence and callousness (Nyazee (2006: xxvi).

Nyazee points out in dealing with Arabic technical terms, he typically translates these terms, adding an explanation of their meaning in English:

This has been done intentionally so that those who study this law learn to use the Arabic terms as many of these terms represent concepts that are difficult to explain (Nyazee 2006: xxxii).

On the cover of Nyazee's translation, Dr. Mohammed Akram Nadwi (Research Fellow, Oxford Centre for Islamic Studies) expresses his admiration for the work, saying:

This translation by Imran Ahsan Khan Nyazee is both precise and straightforward. With his knowledge of Islamic law and jurisprudence coupled with his command of both the Arabic and English languages, he has conveyed the meaning of the original with great clarity. The *Hidayah* is a dense work, intended for use in teaching Hanafi fiqh – it is a work that needs explication if its arguments are to be understood fully. This the translator has provided through his valuable notes.

4.3.2 Analysis of Translations of *Al-Hidāyah*

In the following sections, I will analyse key financial terms in a number of selected extracts from *Al-Hidāyah*. These extracts have been chosen because they contain a large number of financial terms, and therefore provide appropriate data for my study.

The relevant material for each extract is organised under four successive headings, as follows:

1. The original Arabic text (ST), with each financial term identified by a following superscript number.
2. The English translation (TT), with each translated financial term identified by a superscript number. Where the TT has no equivalent of the ST financial term

(omission), this is represented in the TT by a Ø (zero) with a following superscript number.

3. A table (tables 4.1-4.27) dealing with the financial terms and their translation (discussed in more detail below in this section).
4. A discussion of the terms dealt with in the table.

Each table (item 3. immediately above) covers the following:

- Column 1: Arabic (ST) financial term
- Column 2: English (TT) financial term
- Column 3: Context of occurrence (Arabic and English)
- Column 4: Translation technique adopted
- Column 5: Rating and comments

The information in columns 1 and 2 is self-explanatory. Column 3 simply provides the textual context (phrase or similar) in which the ST and TT terms occur.

Column 4 classifies the translation technique adopted as one – or more – of the following:

1. Synonymy
2. Hyperonymy
3. Hyponymy
4. Semantic overlap
5. Semantic disjunction
6. Omission
7. Grammatical transposition
8. Calque
9. Non-lexicalised synonymy

Column 5 classifies the TT term, in context, as one of the following:

1. Totally acceptable
2. Fairly acceptable
3. Fairly unacceptable

4. Totally unacceptable

Column 5 then briefly gives further relevant information about the ST and/or TT term(s).

The information in columns 1-4 is objective. Thus, to take Column 4 for illustration, it is possible to say with a high degree of objective reasonableness, whether a TT term is a synonym, hyperonym (superordinate), hyponym, etc. of an ST term.

Column 5, which assesses the acceptability of a TT usage, has a necessarily subjective element. It is not possible to say with absolute certainty how acceptable a particular TT usage is. I have based my assessment of the degree of acceptability of each TT term on the judgements of my supervisor, Prof. James Dickins. The advantages of this are that 1. Prof. Dickins has long experience of teaching and researching Arabic/English translation, and can thus reasonably be believed to have a good sense of what is and is not acceptable in Arabic/English translation; 2. Prof. Dickins has been closely involved with my research from the outset, and has thus developed some understanding of the technical area in which I am working. The disadvantage is this approach is that it relies on only one informant. However good this informant's insights may be, they necessarily have personal limitations. The lack of intersubjectivity (i.e. agreement between different informants) in the judgements given in this chapter is balanced by the fact that the analyses in chapter 5 are based on questionnaires involving a significant number of respondents.

4.3.2.1 ST 1 المتعاقدين **Hamilton TT**: قال: وإذا أوجب أحد المتعاقدين

قال: وإذا أوجب أحد المتعاقدين ST 1

قال: (وإذا أوجب¹ أحد المتعاقدين² البيع فالآخر بالخيار³ إن شاء قبل في المجلس⁴ وإن شاء رد) وهذا خيار القبول⁵ لأنه لو لم يثبت له الخيار يلزمه حكم البيع من غير رضاه، وإذا لم يفد الحكم بدون قبول الآخر فللموجب أن يرجع⁶ عنه قبل قبوله لخلّوه عن إبطال حق الغير ، وإنما يمتد إلى آخر المجلس لأن المجلس جامع المنقرقات فاعتبرت ساعاته ساعة واحدة دفعاً للعسر وتحقيقاً لليسر، والكتاب كالخطاب وكذا الإرسال حتى اعتبر مجلس بلوغ الكتاب وأداء الرسالة ، وليس له أن يقبل⁸ في بعض المبيع⁷ ولا أن يقبل المشتري ببعض الثمن لعدم رضى الآخر بتفرق⁹ الصفقة¹⁰ إلا إذا بين ثمن كل واحد لأنه صفقات معنى .
(al-Mirginani, vol. 2, 1321 AH: 24)

ST 1 المتعاقدين **Hamilton TT**: قال: وإذا أوجب أحد المتعاقدين

If either of the parties² make a declaration¹ it is in the power³ of the other to withhold his acceptance or refusal until the breaking up of the meeting⁴; and this power is termed the option of acceptance⁵.* The reason of this is that if such a power did not rest in one of the parties, it must necessarily follow that the sale would take effect without his consent. It is to be observed, in this instance, that as the declaration is not of itself efficient to complete the contract, the person making the declaration is at liberty to recede⁶ from it. (Or by letter, or message). [If either the buyer or seller should send a letter or a message to the other, that other has the power of suspending his acceptance or refusal until he leave the place or meeting where he received such message or letter]. An offer made by the purchaser cannot be restricted by the seller, to any particular part of the goods. If the purchaser make a declaration of his purchase of merchandise⁷ at a particular price, the seller is not in that case entitled to construe⁸ his acceptance as limited to a part of the merchandise only at a rate proportionate to the declaration for the whole; and, in the same manner, if a seller should make a similar declaration, the purchaser is not at liberty to construe his purchase after that manner; because this is a deviation⁹ from the terms proffered¹⁰; and also because the declarer has not expressed his assent thereto (Hamilton 1791/1957: 241-242).

Table 4.1

ST 1 Hamilton TT: قال: وإذا أوجب أحد المتعاقدين					
1	Financial term		Context of occurrence (Arabic and English)	Translation technique adopted	Rating and comments
	Arabic	English			
	إذا أوجب [...] البيع	make a declaration	إذا أوجب [...] البيع	semantic overlap <i>and</i> hyponymy	<i>Fairly unacceptable</i> The TT is hard to understand
			If either of the parties make a declaration		
2	متعاقدين	parties	أحد المتعاقدين	hyponymy	<i>Totally acceptable</i> Although the TT expression provides less specific information than ST expression, this does not yield any real loss of meaning in the context.
			one of the parties		
3	البيع	deleted	إذا أوجب أحد المتعاقدين البيع	omission	<i>Fairly acceptable</i> This omission makes the translation unclear.
			If either of the parties make a declaration		
4	بالخيار	within the	فالأخر بالخيار	grammatical	<i>Fairly unacceptable</i>

		power	it is within power of the other one of the parties	transposition and semantic overlap	Unclear translation
5	مجلس	meeting	خيار المجلس option of the meeting	semantic overlap	Fairly acceptable Slightly unclear translation
6	خيار القبول	option of acceptance	وهذا خيار القبول is termed the option of acceptance	calque (giving non-lexicalised synonymy) and non-lexicalised synonymy	Fairly acceptable Although this usage is somewhat odd in English, it is introduced as a defined technical term, and is therefore comprehensible.
7	يرجع	recede	أن يرجع عنه قيل at liberty to recede from it	synonymy	Totally acceptable
8	يقبل	construe	يقبل في بعض المبيع construe his acceptance	hyperonymy	Fairly acceptable In theory the introduction of 'construe' into the TT might introduce possible unintended interpretations, but this is in practice unlikely to be the case.
9	مبيع	merchandise	وليس له ان يقبل في بعض المبيع construe his acceptance as limited to a part of the merchandise only	hyperonymy (but de facto synonymy)	Totally acceptable Although TT 'merchandise' is a hyperonym of ST لمبيع, the context removes any potential lack of clarity
10	تفرق	deviation	تفرق الصفقة deviation from the terms proffered	hyponymy	Fairly acceptable The meaning is clear in the context.
11	صفقة	terms proffered	بتفرق الصفقة is a deviation from the terms proffered	semantic overlap	Fairly acceptable There is a potential for this being misunderstood in the context.

ST 1 *Hamilton TT: Discussion of translation technique(s) adopted for selected technical terms:* وإذا أوجب أحد المتعاقدين **ST 1**

1. The ST اوجب المبيع means 'require a sale'. A TT 'make a declaration of sale' would be an example of semantic overlap: some but not all cases of 'requiring' are cases of 'making a declaration', and some but not all cases of 'making a declaration' are cases of 'requiring'. However, the fact that the TT reads only 'make a declaration' and not 'make a declaration of sale' means that there is an element of hyperonymy in the TT: all cases of 'making a

declaration of sale’ are cases of ‘making a declaration’ but not all cases of ‘making a declaration’ are cases of ‘making a declaration of sale’.

2. The TT ‘parties’ is a hyperonym of ST متعاقدين ‘contractors to agreement’ in two ways: 1. All cases of ‘party’ are cases of ‘contractor to agreement’, but not all cases of ‘party’ are cases of ‘contractor to agreement’; 2. ST متعاقدين is dual, denoting two, while TT ‘parties’ is plural, denoting two or more: all cases of ‘two’ are cases of ‘two or more’, but not vice versa.
3. Omission.
4. There is a degree of grammatical transposition here. Although بالخيار and ‘within the power’ are both prepositional phrases, their wider grammatical context is somewhat different: بالخيار is the predicate (*xabar*) of the predicand (*mubtada*) الآخر (‘the other [party]’), while ‘within the power’ is the predicate of ‘within the power’ is the predicate of ‘is’, the true subject of this clause being ‘to withhold his acceptance or refusal’. ‘Power’ and ‘choice’ are an example of semantic overlap; some but not all cases of ‘power’ are also cases of ‘choice’, and some but not all cases of ‘choice’ are also cases of ‘power’.
5. مجلس and ‘meeting’ are an example of semantic overlap. Some but not all cases of مجلس are cases of meeting (a مجلس which is purely a casual social event cannot, for example, reasonably be described as a ‘meeting’), and some but not all cases of ‘meeting’ are cases of مجلس (a meeting which does not involve sitting together is not a مجلس).
6. ‘Option of acceptance’ is a calque (literal translation of the constituent words) of ST خيار القبول. The TT context ‘this power is termed the option of acceptance’ specifically defines ‘option of acceptance’ as a technical term synonymous with ST خيار القبول. However, the term ‘option of acceptance’ is not a standard term in English; this term is therefore non-lexicalised.
7. TT ‘recede [from]’ is a synonym of ST رجع (عن): all cases of رجع (عن) are also cases of ‘recede [from]’ and vice versa.
8. TT ‘construe his acceptance’ is a hyperonym of ST يقبل: all cases of accepting as [as something] are also cases of construing as accepting [as something], but not all cases of construing [as accepting] are cases of accepting (cf. ‘You may construe this as accepting my offer, but you don’t [really] accept it’).
9. TT ‘Merchandise’ (that which is bought and sold) is technically a hyperonym of ST مبيع ‘that which is sold’. However, that which is sold (by one person/body) is by implication also that which is bought (by another person/body). Thus, ‘merchandise’ and مبيع can be regarded for practical purposes as synonyms.
10. ST تفرق means ‘division, bifurcation’. TT ‘deviation’ can be regarded as a hyperonym of ST تفرق in that all cases of bifurcation are cases of deviation (or at least involve deviation), but not all cases of deviation are cases of bifurcation (a path can, for instance, deviate from an imaginary straight line, without bifurcating – i.e. splitting into two).

11. There is a semantic overlap between ST صفقة 'deal' and TT 'terms proffered'. Some but not all deals are terms proffered (some deals may not involve the terms which were proffered in making the deal); and some but not all terms proffered are deals (in some cases terms proffered are rejected as deals).

4.3.2.2 ST 2 **Hamilton TT**: وإذا حصل الايجاب

وإذا حصل الايجاب¹ والقبول² لزم⁴ البيع ولا خيار⁵ لواحد منهما الا من عيب⁶ او عدم رؤية. وقال الشافعي: يثبت لكل واحد خيار المجلس⁷ لقوله عليه الصلاة والسلام: (المتبايعان⁸ بالخيار ما لم يتفرقا) ولنا أن في الفسخ⁹ إبطال¹⁰ حق الغير فلا يجوز¹¹، والحديث محمول على خيار القبول وفيه اشارة اليه فإنهما متبايعان حالة المباشرة لا بعدها أو يحتمله فيحمل عليه والتفرّق فيه تفرّق الاقوال (al-Mirginani, (vol.2, 1321 AH:24-25

ST 2 **Hamilton TT**: وإذا حصل الايجاب

WHEN the declaration¹ and acceptance² are absolutely expressed, without any stipulations³, the sale becomes binding⁴, and neither party has the power of retracting⁵ unless in a case of a defect⁶ in the goods, or their not having been inspected. According to Shafei, each of the parties possesses the option of the meeting^{7*} (that is, they are each at liberty to retract until the meeting break up and a separation take place), because of a saying recorded of the Prophet "The buyer⁸ and seller has each an option until they separate." Our doctors argue that the dissolution⁹ of the contract, after being confirmed by declaration and acceptance, is an injury¹⁰ to right of one of the parties; and that the tradition quoted by Shafei alludes to option of acceptance, as already explained (Hamilton 1791/1957: 241-242).

Table 4.2

ST 2 Hamilton TT : وإذا حصل الايجاب					
1	Financial term		Context of occurrence (Arabic and English)	Translation technique adopted	Rating and comments
	Arabic	English			
	ايجاب	declaration	إذا حصل الايجاب When the declaration [...] are absolutely	semantic overlap	<i>Fairly unacceptable</i> The TT is potentially confusing, although the subsequent use of 'acceptance' as a translation of قبول makes plainer what the

			expressed		'declaration' is likely to refer to.
2	قبول	acceptance	والقبول and acceptance	synonymy	Totally acceptable
3	∅	without any stipulations	∅ without any stipulations	addition	Fairly unacceptable
4	لزم	becomes binding	لزم البيع The sale becomes binding	partial grammatical transposition and synonymy	Totally acceptable
5	خيار	power of retracting	ولا خيار لواحد منهما neither party has the power of retracting	hyponym	Fairly acceptable Although there is loss (narrowing) of denotation, there is little loss of meaning in this context.
6	عيب	defect	الا من عيب في السلعة unless in a case of a defect in the goods	hyponymy	Totally acceptable Although عيب is a hyperonym of 'defect', there is no real loss of meaning in this context.
7	خيار المجلس	the option of the meeting	لكل واحد خيار المجلس Possesses the option of the meeting	calque (giving non-lexicalised synonymy) and non-lexicalised synonymy	Fairly acceptable Although the TT usage 'the option of the meeting' is not a standard term in English, the following gloss in brackets in the TT makes plain what is intended. Stylistically, however, the TT 'the option of the meeting' sounds slightly odd.
8	متبايعان	buyer and seller	المتبايعان بالخيار he buyer ⁸ and seller has each an option	paraphrasing and semantic overlap	Fairly acceptable There is some semantic loss here, but this is not appreciable in this context.
9	فسخ	dissolution of the contract	ولنا أن في الفسخ Our doctors argue that the dissolution of the contract	synonymy	Totally acceptable
10	إبطال	an injury	إبطال حق الغير an injury to right of one	hyperonymy	Fairly acceptable There is some semantic loss here, but it is not significant in this context.

11	فلا يجوز	∅	فلا يجوز	omitted	<p>Fairly unacceptable Although the TT ‘there is an injury to one of the parties’ implies that this is not permissible (لايجوز) legal language is characterised by precision, and legal translation by translation of all legally essential elements. The omission here is therefore relatively unacceptable.</p>
			∅		

ST 2 *بماذا حصل الايجاب Hamilton TT: Discussion of translation technique(s) adopted for selected technical terms*

1. ايجاب in a financial context is an ‘offer of contract’. The translation ‘declaration’ is an example of semantic overlap: some but not all cases of offers of contract are cases of declarations, and some but not all cases of declarations are offers of contract.
2. قبول and ‘acceptance’ are synonyms: all cases of قبول are cases of ‘acceptance’ and vice versa.
3. The translator has added ‘without any stipulations’. The use of this technique is not justifiable.
4. There is a partial grammatical transposition here, because the Arabic verb لزم becomes in English *verb+complement* ‘becomes binding’. لزم and ‘become binding’ are, however, synonyms in a legal context.
5. TT ‘power of retracting’ an ST خيار ‘choice’ are an example of semantic overlap. Some but not all cases of ‘power’ are also cases of ‘choice’ and vice versa. One can make a choice, but not have the power to carry the choice out; similarly, one can have the power to do something but not choose to do so. By extension of the general relationship of semantic overlap between ‘power’ and ‘choice’, there is also semantic overlap between ‘power of retracting’ and ‘choice’.
6. TT ‘defect’ is a hyponym of ST عيب: all cases of ‘defect’ are also cases of عيب, but not all cases of عيب are also cases of ‘defect’.
7. ‘The option of the meeting’ is a calque (literal translation of the constituent words) of ST خيار المجلس. The subsequent comment in the TT in brackets (‘that is, they are [...] separation take place’) specifically defines ‘the option of the meeting’ as a technical term synonymous with ST خيار المجلس. However, the term ‘the option of the meeting’ is not a standard term in English; this term is therefore non-lexicalised. Regarding the use by Hamilton of خيار، خيار الشرط، خيار المجلس (xiyār) literally means ‘option, choice’. The option to rescind or cancel a sales contract in certain conditions, for example a defect in the goods. The jurists have traditionally recognised different types of xiyār, including xiyār al-ru’yah, xiyār al-‘ayb,

xiyār al-ṣarṭ and *xiyār al-majlis*. *Xiyār al-majlis* means an option whereby the parties have right to withdraw from a contract so long as the parties do not leave the place of contract (cf. http://www.islamic-banking.com/glossary_K.aspx). This term is not rendered correctly, giving a somewhat different TT meaning to the one which is intended in the ST.

8. There is semantic overlap between ST متبايعين ‘two parties to a contract of sale’ and TT ‘buyer and seller’: in some (probably most) cases two parties to a contract of sale are a buyer and a seller, but not in all cases: the two parties to a contract of sale may pull out of the contract of sale before actually buying and selling the contracted goods. Similarly not all buyers and sellers are parties to a contract of sale. Most purchases are conducted without a contract being drawn up.
9. In a legal context فسخ is the annulment/dissolution [of a contract]. This is therefore a case of synonymy.
10. In a legal context ‘injury’ is ‘violation or infringement of another person’s right that causes him harm and is actionable in law’ (Collins English Dictionary). ‘Injury’ in this sense is a hyperonym of ابطال ‘annulment’. All cases of ‘annulment’ are also cases of ‘injury’, but not all cases of ‘injury’ are also cases of a ‘annulment’: there may be injury without their being total annulment.
11. لا يجوز has no TT translation equivalent.

4.3.2.3 ST 3 خيار الشرط جائز في البيع Hamilton TT

ST 3 خيار الشرط جائز في البيع

خيار الشرط¹ جائز في البيع للبائع والمشتري (ولهما الخيار² ثلاثة أيام فما دونها) و الأصل فيه ما روي أن حبان بن منقذ بن عمرو الأنصاري رضي الله عنه كان يغبن³ في البياعات⁴، فقا له النبي عليه الصلاة والسلام: (إذا بايعت فقل لا خلافة⁵ ولي الخيار ثلاثة أيام) ولا يجوز أكثر منها عند أبي حنيفة رضي الله عنه، وهو قول زفر والشافعي رضي الله عنهما (وقالا: يجوز إذا سمى مدة معلومة لحديث ابن عمر رضي الله عنه أنه أجاز الخيار إلى شهرين) ولأن الخيار إنما شرع للحاجة إلى التروّي ليندفع الغبن وقد تمسّ الحاجة إلى الاكثر فصار كالتأجيل⁶ في الثمن (al-Mirginani 1321 AH:31-vol: 2).

ST 3 خيار الشرط جائز في البيع Hamilton TT

[A condition of option may be lawfully stipulated by either party.] – THE stipulation of a condition of option¹, on the part either of the seller or purchaser is lawful : and it may be stipulated² to continue for three days or less ; but it must not be extended beyond that term; because it is related that Hooban. Having been

defrauded³ in several of his bargains⁴, the Prophet addressed him thus, "HOOBAN, when you make a purchase bar deceit⁵, and stipulate a condition of option ".Provided it exceed not the term of three days. AN optional condition, stipulated to remain in force for a period exceeding three days is unlawful according to Haneefa : and Ziffer and Shafei are of the same opinion. The two disciples, on the contrary, maintain that it may be stipulated to continue to any length of time whatever: because it is related that Ibn Omar extended it to two months ; and also because it is ordained, by the LAW, for the purpose of answering the necessities of man, in enabling him to consider and set aside what is bad ; and as a period of three days may not be sufficient for this purpose, the indulgence is therefore extended⁶ with respect to the merchandise, in the same manner as with respect to the price (Hamilton 1791/1957: 248-249).

Table 4.3

ST 3 خيار الشرط جائز في البيع Hamilton TT					
1	Context of occurrence (Arabic and English)		Context of occurrence (Arabic and English)	Translation technique adopted	Rating and comments)
	Arabic	English			
	خيار الشرط	condition of option	إذا اوجب احد المتعاقدين If either of the parties make a declaration	semantic disjunction	<i>Fairly unacceptable</i> This is not a standard technical term in English, and is difficult to interpret
2	خيار	[it may be] stipulated	ولهما الخيار 2 ثلاثة أيام فما دونها it may be stipulated by either party	grammatical transposition and semantic overlap	<i>Fairly acceptable</i> The ST meaning is not significantly distorted in this context.
3	يغبن	defrauded	كان يغبن في البياعات defrauded in several of his bargains	hyponymy	<i>Fairly acceptable</i> No significant information is lost in this context.
4	بياعات	merchandise	وليس له ان يقبل في بعض المبيع construe his acceptance as limited to a part of the merchandise only	semantic overlap	<i>Fairly acceptable</i>
5	خلاصة	deceit	لا خلاصة bar deceit	hyperonym	<i>Fairly acceptable</i>
6	تأجيل	is extended	كالتأجيل في الثمن is extended in the same manner as with respect to the price	grammatical transposition and semantic overlap	<i>Fairly acceptable</i> No significant information is lost in this context.

ST 3 جائز في البيع: خيار الشرط: Hamilton TT: Discussion of translation technique(s) adopted for selected technical terms

1. خيار الشرط literally means ‘choice of [the] condition’. خيار الشرط (‘choice of condition’) and ‘condition of option’ are a case of semantic disjunction, as no cases of condition are cases of choice, and vice versa. Where there is a condition, there is no choice, and where there is a choice there is no condition. For discussion of *xiyār*, see above.
2. The TT passive verb phrase ‘it may be stipulated’ is a grammatical transposition of the ST noun خيار. ST خيار ‘choice’ and its non-transformed TT equivalent ‘stipulation’ involve semantic overlap: some, but not all, cases of stipulation are also cases of choice, and some, but not all, cases of choice are also cases of stipulation (cf. ‘This is my choice but not my stipulation’ and ‘This is my stipulation but not my choice’).
3. TT ‘[is] defrauded’ is a hyponym of ST يغبن ‘is cheated’. ‘Defraud’ is to ‘take away[...] by fraud’ (Collins English Dictionary), ‘fraud’ being ‘deliberate deception, trickery or cheating, intended to gain an advantage’ (Collins English Dictionary). غبن is ‘to cheat’ in a more general sense – though it is often associated with financial cheating.
4. The word بيعات *bayāʿāt* is derived from the word بيع *baiʿ*, which, according to Ayub (2002), stands for ‘sale’ or ‘contract of sale’. It is often used as the annexion-head (المضاف) in annexion (اضافة) structures referring to different sales-based modes of Islamic finance, such as Murabaha, Istisna’a, and Salam. According to *Lisān al-ʿArab*: (بيع البيع ضد الشراء والبيع الشراء) البيع أيضا وهو من الأضداد وبعث الشيء شريته أبيعه بيعا ومبيعا وهو شاذ وقياسه مباعا والابتياح الاشتراء. This is a possible translation of this extract: “Sale (*bayʿ*) is an antonym of ‘purchase’ (*širāʿ*). Sale (*bayʿ*) also means ‘purchase’. Sale (*bayʿ*) is auto-antonymous. ‘I sold (*biʿtu*) something’ means ‘I bought (*širāʿ*) it’, The imperfect is *abiʿ* (‘I sell’) and the verbal nouns are *b bayʿ* and *mabiʿ* (‘selling’). It is irregular and is analogous to *mabāʿ*. *Ibtiyāʿ* is ‘purchase’ (*ištirāʿ*) (buying). Another extract which gives the meaning of البيعات is the following: والبيعات الأشياء التي يتبايع بها. This might be translated as: “*al-bayāʿāt* are things which traders sell in commerce operations. A clever salesman is the one who sells his goods at a good profit.
5. The meaning of خلافة is ‘misleading marketing’; pursuing unaware and simple clients by over-projecting the quality of a commodity (cf. http://www.islamic-banking.com/glossary_K.aspx). TT ‘deceit’ is a hyperonym of خلافة.
6. The TT passive verb ‘is extended’ is a grammatical transposition of the ST verbal noun تأجيل ‘delay, postponement’. ST تأجيل ‘delay, postponement’ and its non-transformed TT equivalent ‘extension’ are an example of semantic overlap. Some but not all cases of delay/postponement are also cases of (temporal) extension, and some but not all cases of (temporal) extension are cases of postponement. All cases of delay/postponement are also

cases of (temporal) extension, but not all cases of (temporal) extension are cases of postponement. Postponement is a particular type of temporal extension

4.3.2.4 ST 4 **ومن كان عليه دين 4 ST**: Baintner and Nyazee TTs

The following text is translated by Baintner and Nyazee.

ومن كان عليه دين 4 ST

ومن كان عليه دين¹ يحيط بماله² فلا زكاة³ عليه) وقال⁴ الشافعي رحمه الله : تجب⁵ لتحقق⁶ السبب⁷، وهو ملك⁸ نصاب⁹ تام. ولنا أنه مشغول بحاجته الأصلية¹⁰ فاعتبر معدوماً كالماء المستحق بالعطش وثياب البذلة والمهنة (وإن كان ماله أكثر من دينه زكى الفاضل¹¹ إذا بلغ نصاباً) لفراغة عن الحاجة¹²، والمراد به دين له مطالب من جهة العباد حتى لا يمنع دين النذر¹³ والكفارة¹⁴، ودين الزكاة مانع حال بقاء¹⁵ النصاب، لأنه ينقص به النصاب، وكذا بعد الاستهلاك¹⁶، خلافاً لزفر فيهما ولأبي يوسف رحمه الله في الثاني على ما روى عنه لأن له مطالباً¹⁷ وهو الامام في السوائم¹⁸ ونائبة في أموال التجارة فإن الملاك¹⁹ نوبة (104-vol:1) (al-Mirginani 1321 AH).

ST 4 **ومن كان عليه دين 4 ST**: Baintner TT

Zakah³ is not incumbent upon a man against whom there are debts¹ equal² to or exceeding the amount of his whole property Imam Shafi' رحمه الله عليه⁴ alleges that it is incumbent⁵ because the cause⁷ of the obligation⁶ to wit, possession⁸ of an increasing *Nisab*⁹ is established⁷.

To this our doctors reply that such a *Nisab* is not possessed by him clear of encumbrance¹⁰ and is therefore held to be non-existent the same as water, which when provided forms the sole purpose of drink, is held to be non-existent with respect to performance of the Tayammum and cloth provided for the purpose of apparel, which is held non-existent with respect to the obligation of *Zakah*. But if his property exceeds his debts, *Zakah* is due upon the excess¹¹ provided the same amount to what is sufficient to constitute a *Nisab*, and that it be free from encumbrance¹². By the debts here mentioned are understood those due to individuals: such therefore as are due in consequence of vows¹³ or on account of expiations¹⁴, do not forbid the obligation to pay *Zakah*; pay *Zakah* in the continuance of the *Nisab*¹⁵, as that would be thereby rendered defective and in like manner a debt of *Zakah* forbids *Zakah* after the dissolution¹⁶ of *Nisab*.

[The case of the continuance of *Nisab* is, where the proprietor keeps it for two years without rendering any *Zakah* upon it, in which case no *Zakah* is due from

him on account of the second year; because a Zakah in the proportion of one in forty, is already due one account of the preceding year, whence the full amount necessary to constitute a Nisab does not remain in the second year; and the case of dissolution of the Nisab is, where the proprietor keeps the same for the full space of one year without paying Zakah, and then disposes of the Nisab, and afterwards becomes possessed of another Nisab, and this also continue in his possession for the complete space of one year; in which case, no Zakah is due upon this second Nisab because a proportion of one is forty is already occupied by the Zakah on the former Nisab which has been disposed of Imam Zafar رحمه الله controverts the rule in both these case; and it is also said that Imam Abu Yusuf رحمه الله controverts it with respect to the second case]¹⁵

The reason why a debt of Zakah thus forbids any further obligation to pay Zakah is, that the claimant¹⁷ of a debt of Zakah is, in fact an individual, as the claimant thereof, in pastures¹⁸, is the Imam and in articles of merchandise the deputy of the Imam and the proprietor¹⁹ of the property in all other articles is the Imam's substitute (Baintner 2005: 7, vol. 1).

Table 4.4

ST 4 ومن كان عليه دين: Baintner TT					
	Context of occurrence (Arabic and English)		Context of occurrence (Arabic and English)	Translation technique adopted	Rating and comments
	Arabic	English			
1	دين	debts	ومن كان عليه دين against whom there are debts	synonymy and plural	<i>Fairly acceptable</i> There difference between 'debt' and 'debts'
2	يحيط بماله	∅	يحيط بماله ∅	omission	<i>Fairly acceptable</i> The information given by يحيط بماله is essentially covered in the TT by the phrase against 'whom there are debts'.
3	زكاة	Zakah	فلا زكاة عليه Zakah is not incumbent	transliteration (giving non-lexicalised synonymy)	<i>Fairly acceptable</i>
4	قال	alleges	تجب لتحقق السبب alleges that is incumbent because the cause of the obligation to wit	hyponym	<i>Fairly acceptable</i> The TT here more strongly suggests that Al-Shafei's view is incorrect than does the ST.

5	تجب	is incumbent	تجب	synonym	Totally acceptable
			it is incumbent		
6	تحقق	is established	تجب لتحقق السبب	grammatical transposition <i>and</i> hyponymy	Fairly acceptable The context here means that the use of a hyponym does not result in any significant distortion of meaning.
			alleges that is incumbent because the cause of the obligation [...] is established		
7	سبب	cause	تجب لتحقق السبب	synonym	Totally acceptable
			alleges that is incumbent because the cause of the obligation		
8	ملك	possession	وهو ملك نصاب	hyperonym	Totally acceptable
			possession of an increasing <i>Nisab</i>		
9	نصاب	<i>Nisab</i>	وهو ملك نصاب تام	transliteration (giving non-lexicalised synonymy)	Fairly acceptable
			possession of an increasing <i>Nisab</i>		
10	مشغول بحاجته الأصلية	clear of encumbrance	ولنا انه مشغول بحاجته الأصلية	paraphrase	Fairly unacceptable
			our doctors reply that such a <i>Nisab</i> is not possessed by him clear of encumbrance		
11	فاضل	excess	اكثر من دينه زكى الفاضل	synonymy	Totally acceptable
			upon the excess provided		
12	حاجة	encumbrance	لفرافة عن الحاجة	paraphrase	Totally unacceptable
			That it be free from encumbrance		
13	نذر	vows	دين النذر	synonymy <i>and</i> plural	Fairly acceptable There is a difference between 'debt' and 'debts'
			the consequence of vows		
14	كفارة	expiations	والكفارة	synonymy <i>and</i> plural	Fairly acceptable There is a difference between 'expiation' and 'expiations'
			or on account of expiations		
15	نصاب	<i>Nisab</i>	حال بقاء النصاب	transliteration (giving non-lexicalised synonymy). The translator also provides an explanation of the entire phrase بقاء النصاب in the following	Fairly acceptable
			the continuance of the <i>Nisab</i>		

				paragraph.	
16	استهلاك	dissolution	وكذا بعد الاستهلاك the dissolution of the <i>Nisab</i>	semantic overlap	<i>Fairly acceptable</i>
17	مطالبيا	claimant	لان له مطالبيا that the claimant of the debt	synonymy	<i>Totally acceptable</i>
18	سوائم	pastures	الامام في السوائم in pastures, is the imam	semantic disjunction	<i>Fairly unacceptable</i> The meaning of the TT is significantly different from that of the ST.
19	ملاك	proprietor	الملاك نوابه the proprietor of the property	synonymy	<i>Totally acceptable</i>

ST 4 بومن كان عليه دين 4 Baintner TT: Discussion of translation technique(s) adopted for selected technical terms

1. دين and ‘debt’ are synonyms. The plural ‘debts’ implies more than one source of debt, while دين in Arabic could refer to ‘indebtedness’ (in general) or a single source of debt.
2. There is no specific TT equivalent of ST يحيط بماله. The meaning is, however, covered by the TT ‘against whom there are debts’.
3. زكاة is here transliterated as ‘Zakah’. A transliteration of a word which is not found in the TL yields a non-lexicalised synonym. That is to say, although such a word (in this case ‘Zakah’) does not exist as a standard part of the TT language (and is thus *non-lexicalised*), if it is to be given a meaning, this meaning is the same as that of the ST form (in this case زكاة) of which it is a transcription – i.e. ‘Zakah’, when used in English, is to be regarded as a synonym of Arabic زكاة (cf. Dickins 2012).
4. TT ‘allege is a hyponym of ST قال: all cases of ‘allege’ (alleging) are also cases of قال ‘say’ (saying), but not all cases of قال are also cases of ‘allege’.
5. TT ‘[is] incumbent’ is a synonym of ST تجب: all cases of تجب are also cases of ‘[is] incumbent’ and vice versa.
6. The TT passive verb phrase ‘is established’ is a grammatical transposition of the ST verbal noun تحقق. تحقق ST ‘being realised [made real]’ and its non-transformed TT equivalent ‘establishment’ involve TT hyponymy. All cases of being realised are cases of establishment, but not all cases of establishment are case of being realised (a project may be realised – made real – without the establishment of anything).
7. TT ‘cause’ is a synonym of ST سبب: all cases of سبب are also cases of ‘cause’ and vice versa.
8. TT ‘possession’ is technically a hyperonym of ST ملك (ownership): all cases of ملك (ownership) are also cases of possession, but not all cases of possession are cases of ownership: one can in ‘possession of stolen goods’ without having ownership of them.

‘Possession’ does, however, prototypically refer to ownership, and in this context there is no likelihood of misunderstanding.

9. نصاب is here transliterated as ‘Nisab’. A transliteration of a word which is not found in the TL yields a non-lexicalised synonym. Exemption limit for the payment of *Zakah*. It is different for different types of wealth. A transliteration of a word which is not found in the TL yields a non-lexicalised synonym. In Arabic *niṣāb* (نصاب) means the payable amount of *zakāt*, which savings or capital or product must exceed in order for the Muslim owner to be obliged to give *zakāt*. *Zakāt* is due on wealth until one year passes. The amount is for gold 20 *dirhams*, and for silver 200 *dirhams*. In today’s weights, the *zakāt*-payable amount, the amount above is 90,8 grams of gold or 594 grams of silver. ‘*Nisāb*’ means the minimum amount of due *zakāt*. So, whoever does not possess ‘*nisāb*’ is not obliged to pay *zakāt*, because it is obligatory only on whoever possesses this minimum amount. The ‘*nisāb*’ of camels is estimated as five camels and not less than five; sheep ‘*nisāb*’ is forty sheep and not less than forty, while cows ‘*nisāb*’ is thirty cows and not less than thirty (cf. http://qa.sunnipath.com/issue_view.asp?HD=).
10. ‘Clear of encumbrance’ is perhaps best regarded as a paraphrase of مشغول بحاجته الأصلية. The relationship between the TT and the ST expressions is rather unclear.
11. TT ‘excess’ is a synonym of ST فاضل: all cases of فاضل are also cases of ‘excess’ and vice versa.
12. See note 10 above.
13. نذر and ‘vow’ are synonyms. The plural ‘vows’ denotes more than one vow, while نذر in Arabic could refer to ‘vowing’ (in general) or a single vow.
14. كفارة and ‘expiation’ are synonyms. The plural ‘expiations’ denotes more than one expiation, while كفارة in Arabic could refer to ‘expiating’ (in general) or a single [act] of expiation.
15. نصاب is here transliterated as ‘Nisab’. A transliteration of a word which is not found in the TL yields a non-lexicalised synonym. See note 9 above for further discussion of نصاب.
16. ‘Dissolution’ in a legal context means ‘the termination of a formal legal relationship, such as a business, enterprise, marriage, etc.’ (Collins English Dictionary). استهلاك in this context means consumption of the benefits of the debt. استهلاك and ‘dissolution’ are an example of semantic overlap. Some but not all cases of استهلاك are cases of dissolution, and some but not all cases of dissolution are cases of استهلاك.
17. مطالب and ‘claimant’ are synonyms.
18. سوائم means ‘freely grazing livestock’ (Hans Wehr). سوائم and ‘pastures’ are a case of semantic disjunction. No cases of ‘freely grazing livestock are cases’ of ‘pastures’.
19. ملاك and ‘proprietor’ are synonyms.

ST 4 ومن كان عليه دين: Nyazee TT

If a person has a debt¹ that covers² his entire wealth, there is no obligation of *Zakāt*³ on him. Al-Shāfi'ī (God bless him) said⁴ that it is imposed⁵ due to the realisation⁶ of the cause⁷, which is the ownership⁸ of the complete niṣāb⁹. We maintain that the wealth stands engaged through his primary need⁹ (of repayment to the creditor) and is, therefore, deemed to non-existent like water for quenching thirst (for the rule of tayammum) and clothes required to provide service and meet professional commitments.

If his wealth is in excess of his debt, the surplus¹⁰ is to be subjected to *Zakāt* if it reaches the level of the niṣāb due to its being free of his essential need¹¹. The meaning of debt here is one that is claimed by other persons so that a debt created through vows (nadhr)¹² and expiation (kaffārah)¹³ do not prevent the imposition of *Zakāt*. A debt created by virtue of accruing *Zakāt* payments does prevent the completion of the niṣāb¹⁴, because these are deducted from the niṣāb. Likewise, when the niṣāb stands consumed¹⁵ (destroyed). Zufar (God bless him) disagrees on both issues. Abū Yūsuf_ (God bless him) disagrees on the second issue, according to the narration from him, maintaining that there is a claimant¹⁶ for such as debt and this is the *imām* as in the case of pasturing animals¹⁷ (sawā'īm) and his deputy in the case of commercial wealth, while the owners¹⁸ themselves are his deputies (Nyazee 2006: 249-250).

Table 4.5

ST 4 ومن كان عليه دين: Nyazee TT					
	Context of occurrence (Arabic and English)		Context of occurrence (Arabic and English)	Translation technique adopted	Rating and comments
	Arabic	English			
1	دين	debt	ومن كان عليه دين has a debt	synonymy	<i>Totally acceptable</i>
2	يحيط	covers	يحيط بماله covers his wealth	semantic disjunction	<i>Fairly unacceptable</i>
3	زكاة	<i>Zakāt</i>	فلا زكاة عليه	transliteration (giving non-	<i>Fairly acceptable</i>

			there no obligation of <i>Zakāt</i>	lexicalised synonymy)	
4	قال	said	قال الشافعي said	synonymy	Totally acceptable
5	تجب	is imposed	تجب لتحقق السبب it is imposed due to the realisation of the cause	semantic overlap	Fairly acceptable
6	تحقق	the realisation	تجب لتحقق السبب due to the realisation of the cause	synonymy	Fairly acceptable While 'realisation' in one of its synonyms is a synonym of تحقق, in another psychological sense it is not. It might not be entirely clear to the TT reader what sense is intended here.
7	سبب	cause	لتحقق السبب due to the realisation of the cause	synonymy	Fairly unacceptable While 'cause' is a synonym of سبب, in this context, the meaning is obscure without expanding the phrase 'the cause', e.g. to 'the cause of the obligation'.
8	ملك	ownership	ملك نصاب تام the ownership of a complete	synonymy	Totally acceptable
9	نصاب	niṣāb	نصاب كامل complete niṣāb	transliteration (giving non-lexicalised synonymy) and explanation (in the form of a footnote)	Totally acceptable
10	حاجته الاصلية	primary need	ولنا انه مشغول بحاجته الاصلية We maintain that his wealth stands engaged through his primary need	synonymy	Fairly acceptable
11	فاضل	surplus	زكى الفاضل the surplus is to be subjected to <i>Zakat</i>	synonymy	Totally acceptable
12	حاجة	essential need	لفراغة عن الحاجة Due to its being free of his essential need	hyponymy	Totally acceptable In this context, there is no significant translation loss through the use of the hyponym.
13	نذر	vows (nadhr)	دين النذر	synonymy and plural, and	Fairly acceptable There is a difference

			a debt created through vows	transliteration, giving non-lexicalised synonymy	between ‘vow’ and ‘vows’.
14	كفارة	expiation (kaffārah)	دين النذر والكفارة a debt created through vows and expiation (kaffārah)	synonymy <i>and</i> transliteration (giving non-lexicalised synonymy)	Totally acceptable
15	نصاب	niṣāb	حال بقاء النصاب the completion of the niṣāb	transliteration (giving non-lexicalised synonymy)	Fairly acceptable
16	استهلك	consumed (destroyed)	وكذا بعد الاستهلاك when the niṣāb stands consumed (destroyed)	grammatical transposition <i>and</i> synonymy / semantic overlap	Fairly unacceptable The phrase ‘stands consumed (destroyed)’ is a non-standard usage in English.
17	مطالباً	claimant	لان له مطالباً that there is a claimant	synonymy	Totally acceptable
18	سوائم	pasturing animals (sawā’im)	الامام في السوائم the <i>imām</i> as in the case of pasturing animals (sawā’im)	semantic overlap <i>and</i> transliteration (giving non-lexicalised synonymy)	Fairly acceptable
19	الملاك	owners	الملاك نوابه the owners themselves are his deputies	synonymy	Fairly acceptable

ST 4 *Nyazee TT: Discussion of translation technique(s) adopted for selected technical terms*

1. دين and ‘debt’ are synonyms.
2. يحيط (‘encloses, surrounds’) and ‘covers’ in their respective literal senses would be a case of semantic overlap. Some but not all cases of ‘enclosing/surrounding’ are also cases of ‘covering’, and some but not all cases of ‘covering’ are cases of ‘enclosing/surrounding’. In the abstract metaphorical senses in which يحيط and ‘cover’s are used here, however, the relationship between يحيط and ‘covers’ is better thought of a semantic disjunction. It falls outside standard usage to talk about a debt ‘covering’ someone’s wealth: ‘cover’ is standardly used of money covering debt rather than the other way round. The phrase ‘a debt that covers his entire wealth’ does not, therefore, make sense in terms of standard English usage.

3. زكاة is here transliterated as 'Zakāt'. A transliteration of a word which is not found in the TL yields a non-lexicalised synonym (Dickins 2012).
4. قال and 'said' are synonyms.
5. تجب and 'is imposed' are an example of semantic overlap, principally because تجب implies moral obligation (not necessarily together with imposition), while 'is imposed' implies imposition (not necessarily together with moral obligation). Some but not all cases of تجب are therefore cases of 'is imposed', and some but not all cases of 'is imposed' are cases of تجب.
6. تحقق and 'realisation' are synonyms.
7. TT 'cause' is a synonym of ST سبب: all cases of سبب are also cases of 'cause' and vice versa.
8. TT 'ownership' is a synonym of ST ملك: all cases of ملك are also cases of 'ownership' and vice versa.
9. نصاب is here transliterated as 'Nisab'. A transliteration of a word which is not found in the TL yields a non-lexicalised synonym.
10. TT 'need' is a synonym of ST حاجة. TT 'primary' is a synonym of ST اصلية.
11. TT 'surplus' is a synonym of ST فاضل.
12. TT 'essential need' is a hyponym of ST حاجة ('need'). Not all needs are 'essential needs' – i.e. primary needs. Some needs are non-essential – i.e. secondary – needs.
13. نذر and 'vow' are synonyms. The plural 'vows' denotes more than one vow, while نذر in Arabic could refer to 'vowing' (in general) or a single vow. نذر is here also transliterated as 'Zakāt'. A transliteration of a word which is not found in the TL yields a non-lexicalised synonym
14. كفارة and 'expiation' are synonyms. كفارة is here also transliterated as kaffārah. A transliteration of a word which is not found in the TL yields a non-lexicalised synonym.
15. نصاب is here transliterated as 'nisāb'. A transliteration of a word which is not found in the TL yields a non-lexicalised synonym. نصاب is here transliterated as 'Nisab'. Exemption limit for the payment of *Zakah*. It is different for different types of wealth. A transliteration of a word which is not found in the TL yields a non-lexicalised synonym.
16. There is a grammatical transposition here; the Arabic verbal noun استهلاك becomes a passive participle in English (plus verb) '[stands] consumed (destroyed)'. ST استهلاك and the noun 'consumption' corresponding to TT '[stands] consumed' are synonyms, while ST استهلاك and the noun 'destruction' corresponding to TT 'stands [...] destroyed' are an example of semantic overlap: some but not all cases of استهلاك (consumption) are also cases of destruction, while some but not all cases of destruction are also cases of استهلاك (consumption).
17. مطالب and 'claimant' are synonyms.
18. There is semantic disjunction between سوائم and 'pasturing animals'. سوائم is here also transliterated as sawā'im, in brackets. A transliteration of a word which is not found in the TL

yields a non-lexicalised synonym. The technical English synonym of سوائم is 'landrange livestock'.

19. ملك and 'owner' are synonyms. The plural 'owners' implies more one owner, whereas the ST ملك suggests a single owner.

4.3.2.5 ST 5 ليس في اقل من أربعين من الغنم السائمة: Baintner and Nyazee TTs

ST 5 ليس في اقل من أربعين من الغنم السائمة

(ليس في اقل من أربعين من الغنم¹ السائمة² صدقة³، فإذا كانت أربعين سائمة وحال عليها الحول⁴ ففيها شاة⁵ إلى مائة وعشرين، فإذا زادت واحدة ففيها شاتان إلى مائتين، فإذا زادت واحدة ففيها ثلاث شياه، فإذا بلغت أربعمائة ففيها أربع شياه، ثم في كل مائة شاة شاة) هكذا ورد البيان في كتاب رسول الله عليه الصلاة والسلام وفي كتاب أبي بكر رضي الله عنه وعليه انعقد الإجماع (والضأن والمعز سواء) لأن لفظة الغنم شاملة للكل والنص ورد به، ويؤخذ الثني⁶ في زكاتها، ولا يؤخذ الجذع⁷ من الضأن إلا في رواية الحسن عن أبي حنيفة رحمه الله، والثني منها ما تمت له سنة، والجذع ما أتى عليه أكثرها. وعن أبي حنيفة رحمه الله وهو قولهما: إنه يؤخذ الجذع لقوله عليه الصلاة والسلام «إنما حقنا الجذع والثني» ولأنه يتأدى به الاضحية فكذا الزكاة. وجه الظاهر حديث علي رضي الله عنه موقوفاً⁸ ومرفوعاً⁹ «لا يؤخذ في الزكاة إلا الثني فصاعداً» ولأن الواجب هو الوسط وهذا من الصغار ولهذا لا يجوز فيها الجذع من المعز، وجواز التضحية به عرف نصاً، والمراد بما روي الجذعة¹⁰ من الإبل (ويؤخذ في زكاة الغنم الذكور والإناث) لأن اسم الشاة¹¹ ينتظمهما. قد قال عليه الصلاة والسلام «في أربعين شاة شاة» والله أعلم (al-Mirginani 1321-107-vol:2).

(AH:

ST 5 ليس في اقل من أربعين من الغنم السائمة: Baintner TT

No *Zakah*³ is due upon fewer than forty goats¹; and upon forty goats, which feed² for the greater part of the year upon pastures, there is due, at the expiration⁴ of the year, a *Zakah* of one goat; and this *Zakah* suffices for any number from forty to one hundred and twenty; and of the number exceed one hundred and twenty, a *Zakah* of two goats is due from one hundred and twenty-one to two hundred and if it exceed two hundred, a *Zakah* of three goats is due from two hundred and one to three hundred and ninety-nine; and if it amount to four hundred, the *Zakah* is four goats; and beyond four hundred the *Zakah* is one goat for hundred; the Messenger of Allah having thus ordained, and all the doctors uniting in this opinion.

It is also to be observed; that the same rules of *Zakah* are applicable to sheep as to goats, the term *Ghanim* in the tradition equality implying both species. Kids or

lambs are not acceptable payment unless they be above a year old. In the Zakah of Goats or Sheeps, *Sinnees*⁶ are acceptable payment, but not *Juzzes*⁷. This is the *Zahir-Riwayah*⁸. *Sinnees* are kids which have entered on the second year; and *Juzzas* are such have not yet completed their first year.

The two disciples have said that the *Zakah* may be paid with the *Juzzes* of Sheep; and there is one opinion of Imam Abu Hanifah رحمه الله عليه recorded to this effect; and the reasons are twofold:

First: The Messenger of Allah has said, “The Zakah upon then consists of *Juzzas* and *Sinnees*”.

Secondly: Sacrifice is fulfilled by the immolation of a *Juzza*, and therefore *Zakah* may be discharged by it.

The ground upon which the *Zahir Riwayah* proceeds also twofold:

First: A saying of Hazrat Ali ⁸⁻⁹ “ In *Zakah* nothing is acceptable short of the *Sinneer*”.

Secondly: In the *Zakah* of goats it is incumbent to give those of a middling size, and the *Juzzas* of Sheep are not of that standard, being small; whence it is that the *Juzzas* of goats also not acceptable in *Zakah*, With respect to the first reason urged by the two disciples, it may be replied, that be term *Juzza*, as mentioned in the tradition, is to be understood the *Juzzas*¹⁰ of camels, that is, yearling colt; and what they say of sacrifice is no rule, as that of a *Juzza* is approved (not by analogy, but) from the express words of the sacred text.

But males and females are equally acceptable: in paying the *Zakah* of goats or Sheep, males and females are equally acceptable; the term *Shat*¹¹, in the traditions applying indiscriminately to both genders (Baintner 2005:12-13).

Table 4.6

ST 5 ليس في أقل من أربعين من الغنم السائمة Baintner TT					
Context of occurrence (Arabic and English)		Context of occurrence (Arabic and English)	Translation technique adopted	Rating and comments	
Arabic	English				
1	غنم	goats	من الغنم السائمة	hyponymy	Fairly unacceptable

⁸ This is the same Prophetic saying as given in the ST but from a different narrator.

			forty goats		A major part of the ST meaning is lost.
2	سائمة	which feed [...] upon pastures	من الغنم السائمة صدقة which feed for the greater part of the year upon pastures	semantic overlap and additional information	<i>Fairly acceptable</i>
3	صدقة	Zakah	من الغنم السائمة صدقة no Zakah is due	transliteration (giving non-lexicalised semantic disjunction)	<i>Totally unacceptable</i>
4	حول	year	وحال عليها الحول at the expiration of the year	synonymy	<i>Totally acceptable</i>
5	شاة	one goat	ففيها شاة a zakah of one goat	semantic disjunction	<i>fairly unacceptable</i>
6	ثني	<i>Sinnees</i>	يؤخذ الثني في زكاتها <i>Sinnees</i> are acceptable [...] <i>Sinnees</i> are kids which have entered on the second year; and <i>Juzzas</i> are such have not yet completed their first year.	transliteration of singular form ثنية (giving non-lexicalised synonymy), plus plural -s, plus explanation	<i>Fairly acceptable</i>
7	جدع	<i>Juzzas</i>	ولا يؤخذ الجذع but not <i>Juzzas</i> [...] <i>Sinnees</i> are kids which have entered on the second year; and <i>Juzzas</i> are such have not yet completed their first year.	transliteration of singular form جذعة (giving non-lexicalised synonymy), plus plural -s, plus explanation	<i>Fairly acceptable</i>
8	موقوفا	∅	موقوفا مرفوعا ∅	omitted	<i>Totally unacceptable</i>
9	ومرفوعا	∅	موقوفا مرفوعا ∅	omitted	<i>Totally unacceptable</i>
10	جذعة	<i>Juzza</i>	الجذعة من الابل <i>Juzza</i> of camels	Transliteration of جذعة (giving non-lexicalised synonymy)	<i>Fairly unacceptable</i>
11	شاة	<i>Shat</i>	اسم الشاة the term <i>Shat</i>	transliteration (giving non-lexicalised synonymy)	<i>Fairly acceptable</i>

ST 5 *بئيس في اقل من أربعين من الغنم¹ السائمة* **Baintner TT: Discussion of translation technique(s) adopted for selected technical terms**

1. TT 'goats' is a hyponym of ST غنم, *ghanam* means 'sheep and goats': all cases of 'goats' are also cases of غنم, but not all cases of غنم are also cases of 'goats'.
2. There is semantic overlap between سائمة and 'which feed upon pastures'. The phrase 'for the greater part of the year' is an addition, which seems to be used to specify what is being precisely referred to by سائمة here. The word السائمة has different meaning in ST than the one which the translator has opted to render. سائمة are pastures animals which graze most of the year on the outdoor fields, watered by rain and where the owner does not pay for food. A technical English synonym for سائمة is 'animal which feeds on rangeland'. Rangelands are vast natural landscapes in the forms of grasslands, shrublands, woodlands, wetlands, and deserts. Types of rangelands include tallgrass and shortgrass prairies, desert grasslands and shrublands, woodlands, savannas, chaparrals, steppes, and tundras. Rangelands are not: barren desert, farmland, closed canopy forests, or land covered by solid rock, concrete and/or glaciers. Rangelands are distinguished from pasture lands because they grow primarily native vegetation, rather than plants established by humans. Rangelands are also managed principally with extensive practices such as managed livestock grazing and prescribed fire rather than more intensive agricultural practices of seeding, irrigation, and the use of fertilizers. Grazing is an important use of rangelands but the term *rangeland* is *not* synonymous with *grazing land*. There are areas of rangeland that are not grazed and there are grazed areas that are not rangelands. Livestock grazing can be used to manage rangelands by harvesting forage to produce livestock, changing plant composition or reducing fuel loads (cf. <http://en.wikipedia.org/wiki/Rangeland>).
3. 'Zakah' (rather than 'sadaqah') is here used – perhaps inadvertently – as an equivalent of ST زكاة. Although صدقة and زكاة belong to the same fairly narrow semantic field, that of 'alms-giving' (or similar), they involve semantic disjunction. No cases of صدقة are also cases of زكاة (or vice versa). The translator opted to use transliteration, which means that these terms *ṣadaqah* and *Zakāh* do not exist in the TL. In Arabic, the term *ṣadaqah* is derived from the root ṣ-d-q which means 'being true, or telling the truth'. In its religious sense, the term *ṣadaqah* gives a person a role in society by proving his commitment to his faith and his community through his help to the poor and needy. As such, *ṣadaqah* is voluntary. *Zakāh*, on the other hand, is defined as one of the pillars of Islam and an act of worship that is financial in nature. The translator should explain this especially for readers who do not have information about the difference. (cf. Bewley (translation of al-Qurtubi) 2003: vols. 7 and 8, 168). For more details see chapter 3.
4. ST حول and TT 'year' are synonyms.
5. Although both ST شاة and TT 'goat' belong to the same fairly narrow semantic field, that of 'small cattle' (or similar), they involve semantic disjunction. ST شاة gives more general meaning and means both goats and sheep (cf.

<http://www.almaany.com/home.php?word=sheep>). So all cases of شاة are cases of 'goat' but not all cases of goat' are شاة (and vice versa).

6. 'Sinnees' is a transliteration of the singular of ثني, based on the Urdu (or other Indian/Pakistani language pronunciation of ث as 's'), with the English plural suffix -s. Since 'sinnee' is a non-lexicalised form in English, this is a case of non-lexicalised synonymy. The subsequent TT text '[...] *Sinnees* are kids which have entered on the second year; and *Juzzas* are such have not yet completed their first year' is a TT addition explaining the means of 'Sinnee' and 'Juzza'. The word الثني 'sinnees' means sheep of one year old. The translator has opted to use transliteration. TT readers will not understand this word if they do not understand Arabic culture.
7. 'Juzzas' is a transliteration of the singular of جذع, i.e. جذعة based on the Urdu (or other Indian/Pakistani language pronunciation of ذ as 'z'), with the English plural suffix -s. جذعة means a sheep of 6 months old. The translator has opted to use transliteration. If the TT readers do not understand Arabic, this will be an incomprehensible translation.
8. موقوفا, literally (i.e. in its basic sense) meaning 'stopped' is omitted in the TT. According to Hasan (1995: 11) موقوف means a narration from a Companion only, i.e. his own statement; e.g. al-Bukhari reports in his Sahih, in Kitab al-Fara'id (Book of the Laws of Inheritance), that Abu Bakr, Ibn 'Abbas and Ibn al-Zubair said, "The grandfather is (treated like) a father". This technical word is omitted in the TT, missing out important information.
9. مرفوعا, literally (i.e. in its basic sense) meaning 'elevated' is omitted in the TT. According to Hasan (1995: 11) مرفوع means a narration from the Prophet (may Allah bless him and grant him peace), e.g. a reporter (whether a Companion, Successor or other) says, 'The Messenger of Allah said ...'. This technical word is omitted in the TT, missing out important information which affects the meaning.
10. 'Juzza' is a transliteration of جذعة, based on the Urdu (or other Indian/Pakistani language pronunciation of ذ as 'z'). الجذعة juzza is a four-year-old camel which gives different meaning than that of 'sheep'. The translator has opted to use transliteration, giving a fairly unacceptable TT.
11. The TT transliteration 'Shat' is here used to render the meta-linguistic (definition-oriented) usage of شاة in the Arabic ST.

ST 5: Nyazee TT ليس في اقل من أربعين من الغنم السائمة

There is no *ṣadaqah*² on less than forty pasturing³ *ghanam*¹. When the number reaches forty pasturing *ghanam* and a year passes over⁴ them, then the charge is one goat⁵ up to one hundred and twenty. If this number increases by one, there are two goats up to two goats up to two hundred. If this number increases by one,

there are three goats. When the number reaches four hundred, there are four goats. Therefore, for every one hindered goats there is a goat. This is how the elaboration (*bayān*) has been laid down in the document of the Messenger of God (God bless him and grant him peace) and in the document of Abū Baker (God be pleased with him) and it is this on which consensus (*ijmāʿ*) was attained.

Dān (sheep) and *maʿz* (goat) are the same for this purpose. The reason is that the word *ghanam* includes all of them and the text has used this word. The *thaniyy*⁶ are accepted as their *zakāt*, but a *jadh*⁷ of sheep is not accepted, except on the basis of a report of al-Ḥasan from Abū Ḥanīfah (God bless him). The *thaniyy* is one that has completed one year in age, while the *jadh* is one over which a greater part of the year has passed. It is reported from Abū Ḥanīfah (God bless him), and this is also the view of the two jurists, that the *jadh* is accepted (by way of *zakāt*), due to the words of the Prophet (God bless him and grant him peace), “We have a claim on the *jadh* and *thaniyy*”. Further, sacrifice is performed with them, so also *zakāt*. The interpretation of the stronger view is based upon the tradition of ‘Alī (God be pleased with him) reported both as *mawqūf* and *marfūʿ*⁸, “Nothing is to be accepted as *zakāt* except the *thaniyy* or older”. The reason is that the obligation is the average, and this (*jadh*) is from the young. Thus it is not permitted to accept the *jadh* from among the goats. The permissibility of sacrifice with a *jadh* is known through the text, and the reported text meant *jadh*‘ah⁹ of camels”.

Both males and females are accepted as *zakāt* for *ghanam*. The reason is that the term *shāt* (goat) includes both. The Prophet (God bless him and grant him peace) said, “For forty¹⁰ goats is a goat”. God knows best (Nyazee 2006: 258-259).

Table 4.7

ST 5 ليس في اقل من أربعين من الغنم السائمة 5 Nyazee TT					
Context of occurrence (Arabic and English)		Context of occurrence (Arabic and English)	Translation technique adopted	Rating and comments	
Arabic	English				
1	صدقة	<i>ṣadaqah</i>	من الغنم السائمة صدقة there is no <i>ṣadaqah</i>	transliteration (giving non-lexicalised synonymy)	<i>Fairly acceptable</i>

2	غنم	ghanam	من الغنم السائمة forty pasturing <i>ghanam</i>	transliteration (giving non-lexicalised synonymy)	<i>Fairly acceptable</i>
3	سائمة	pasturing	من الغنم السائمة forty pasturing <i>ghanam</i>	semantic overlap	<i>Fairly acceptable</i>
4	شاة	goat	ففيها شاة The charge is one goat	semantic disjunction	<i>Totally unacceptable</i>
5	حول	year	وحال عليها الحول a year passes over	synonymy	<i>Totally acceptable</i>
6	ثني	thaniyy	يؤخذ الثني في زكاتها <i>thaniyy</i> are acceptable	transliteration (giving non-lexicalised synonymy)	<i>Fairly unacceptable</i>
7	الجدع	jadh'	ولا يؤخذ الجذع but not jadh'	transliteration (giving non-lexicalised synonymy)	<i>Fairly unacceptable</i>
8	موقوفاً ومرفوعاً	mawqūf and marfū'	موقوفاً مرفوعاً mawqūf and marfū'	transliteration (giving non-lexicalised synonymy)	<i>Fairly unacceptable</i>
9	جدعة	jadh'ah	الجدعة من الأبل jadh'ah of camels	transliteration (giving non-lexicalised synonymy)	<i>Fairly unacceptable</i>
10	شاه	goats	في أربعين شاة شاة For forty goats	hyponymy	<i>Fairly unacceptable</i>

ST 5 *الغنم¹ السائمة* **Nyazee TT: Discussion of translation technique(s) adopted for selected technical terms**

1. *Ṣadaqah* is a transliteration of صدقة. In the end of his book Nyazee points out that the meaning of *ṣadaqah* as charity which is actually misleading for TT who do not know about the ST culture. *Sadaqah* means to give charity to needy and poor people as a worshipping of Allah by giving money and sometimes deeds without that being made obligatory. The word *sadaqah* is sometimes used to refer to obligatory *Zakah*..
2. *Ghanam* is a transliteration of غنم but this word needs to be clarified by the translator since TT readers if they are from different culture will not understand it.
3. TT 'pasturing' is not a synonym of ST سائمة. We can say that there is semantic overlap, since سائمة in ST means livestock grazing for one year on pasturing where the owner does not pay

for their feeding. The best word to render the meaning of ST is 'rangeland' since pasturing means that the owner will help in the feeding of his livestock.

4. ST حول and TT 'year' are synonyms.
5. Although both ST شاة 'sheep' and TT 'goat' belong to the same fairly narrow semantic field, that of 'small cattle' (or similar), they involve semantic disjunction. No cases of ST شاة are also cases of 'goat' (or vice versa).
6. 'Thaniyy' is a transliteration of ثني. Since 'thaniyy' is a non-lexicalised form in English, this is a case of non-lexicalised synonymy.
7. 'Jadh' is a transliteration of جذع. Since 'jadh' is a non-lexicalised form in English, this is a case of non-lexicalised synonymy.
8. 'Mawqūf' and 'marfū' are transliterations of ST موقوف and مرفوع. This does not give the intended meaning of the ST and making the translation unacceptable.
9. جذعة in ST means a four year old camel. TT 'jadh'a' is a transliteration of ST جذعة and does not give the intended meaning in the TT culture. The translator should explain the meaning either in a footnote or to add an explanation in the translated text.
10. Although both ST شاة and TT 'goat' belong to the same fairly narrow semantic field, that of 'small cattle' (or similar), they involve semantic disjunction. ST شاة gives more general meaning and means both goats and sheep (cf. <http://www.almaany.com/home.php?word=sheep>). So all cases of شاة are cases of 'goat' but not all cases of 'goat' are شاة (and vice versa).

4.3.2.6 ST 6 Baintner TT: قال: ومن أوصى لأصهاره

قال: ومن أوصى لأصهاره ST 6

قال: (ومن أوصى لأصهاره فالوصية لكل ذي رحم محرّم من امرأته) لما روي « أن النبي عليه الصلاة والسلام لما تزوج صفية أعتق كل من ملك من ذي رحم محرّم منها إكراماً لها » وكانوا يسمّون أصهار النبي عليه الصلاة والسلام ، وهذا التفسير اختيار محمد وأبي عبيدة رحمهما الله ، وكذا يدخل فيه كل ذي رحم⁵ محرّم من زوجة أبيه وزوجة ابنه وزوجة كل ذي رحم محرّم منه لأن الكل أصهار، ولو مات الموصي والمرأة في نكاحه أو في عدّة⁶ من طلاق رجعي⁷ فالصهر يستحق الوصية ، وإن كانت في عدة طلاق بائن لا يستحقها لأن بقاء الصهرية ببقاء النكاح وهو شرط عند الموت (Al-Marghinani, 1321 601- vol.2).

(AH:)

ST 6 Baintner TT: قال: ومن أوصى لأصهاره

Rules in bequests to "the As'har" of the testator

If a person make a bequest¹ in favour of "the As'har"² all the relations of his wife within the prohibited degrees (such as her father, and so forth) are therein

included; and likewise all the relations of his father's wife³ (his step mother) and of his son's wife⁴ (his daughter-in-law) within the prohibited degrees, as these all stand in the relation of As 'har to the testator.

This explanation of As'har has been followed by Imam Muhammed رحمه الله عليه and Abu Ubaida. It is to be observed that all the kindred⁵ of the wife within the prohibited degrees are included in the bequest, notwithstanding she were, at the time of the death of the testator, in her addah⁶ from a reversible divorce⁷. But if the divorce was irreversible, her relations are not to be included, as the existence of that degree of relation entitled As'har depends on the actual existence of the marriage at the time of the testator's death; and by an irreversible divorce marriage is utterly annulled.

Table 4.8

ST 6 Baintner TT : قال: ومن اوصى لاصهاره					
technical term		context of occurrence (Arabic+English)	Translation technique adopted	Rating and comments	
Arabic	English				
1	اوصى	make bequest	ومن اوصى	synonym	<i>Fairly acceptable</i>
			if a person make a bequest		
2	لاصهاره	the As'har	ومن اوصى لاصهاره	transliteration (giving non-lexicalised synonymy)	<i>Fairly acceptable</i> The translator used transliteration – which is largely explained by subsequent text in both the ST and the TT. The TT is thus fairly acceptable.
			the As'har		
3	زوجة الاب	his father's wife (his step mother)	زوجة الاب	synonymy	<i>Fairly acceptable</i> The meaning in the ST exposes the difference between the culture of the SL and the TL. In the SL culture it is permissible for a man to have up to four wives. The TT readers need to be fully aware of this to fully understand the TT.
			father's wife		
4	زوجة ابنه	son's wife	زوجة ابنه	synonymy	<i>Totally acceptable</i>
			son's wife		
5	رحم	kindred	من كل ذي رحم	hyperonymy	<i>Fairly acceptable</i>

			all the kindred		
6	عده	addah	او في عدته	transliteration (giving non-lexicalised synonymy)	<i>Fairly unacceptable</i>
			in her addah		
7	طلاق رجعي	reversible divorce	في عدة من طلاق رجعي	calque (giving non-lexicalised synonymy)	<i>Fairly unacceptable</i>
			from a reversible divorce		

ST 6 Baintner TT: Discussion of translation technique(s) adopted for selected technical terms

1. ST *اوصى* and TT 'make bequest' are synonyms.
2. *لاصهاره* is translated in the TT through transliteration.
3. ST *زوجة الاب* has been translated by the roughly synonymous 'his father's wife (his step mother)'. While this is accurate, it is stylistically somewhat strange.
4. *زوجة ابنه* means 'son's wife' – they are synonyms.
5. 'Kindred' is a hyperonym of *رحم*, which means all the relatives on the mother's side.
6. *عده* means in ST woman's prescribed retreat or waiting period (after divorce or death of husband). The translator has opted to use the transliteration technique which does not fit in this context if the TT reader does not have any idea about the culture of SL.
7. *طلاق رجعي* in ST culture means that a man divorces his wife for saying the word divorce to his wife one or two times and return her back as a wife when she is in addah. The following hadaith explains this:

عن عبد الله بن عمر رضي الله عنهما أنه طلق امرأته وهي حائض على عهد رسول الله صلى الله عليه وسلم فسأل عمر بن الخطاب رسول الله صلى الله عليه وسلم عن ذلك فقال رسول الله صلى الله عليه وسلم مره فليراجعها ثم ليمسكها حتى تطهر ثم تحيض ثم تطهر ثم إن شاء أمسك بعد وإن شاء طلق قبل أن يمس فتلك العدة التي أمر الله أن تطلق لها النساء.

“Narrated 'Abdullah bin 'Umar: that he had divorced his wife while she was menstruating during the lifetime of Allah's Apostle. 'Umar bin Al-Khattab asked Allah's Apostle about that. Allah's Apostle said, "Order him (your son) to take her back and keep her till she is clean and then to wait till she gets her next period and becomes clean again, whereupon, if he wishes to keep her, he can do so, and if he wishes to divorce her he can divorce her before having sexual intercourse with her; and that is the prescribed period which Allah has fixed for the women meant to be divorced" (Translated by Khan 1872: 907).

4.3.2.7 ST 7 Nyazee TT قال: ويحرم من الرضاع ما يحرم من النسب

قال: ويحرم من الرضاع ما يحرم من النسب ST 7

قال: (ويحرم من الرضاع¹ ما يحرم من النسب²) للحديث الذي روينا (إلا أم أخته من الرضاع³ فإنه يجوز أن يتزوجها ، ولا يجوز ان يتزوج أم أخته من النسب) لأنها تكون امه⁴ ، او موطئة أبيه⁵ بخلاف الرضاع. (ويجوز أن يتزوج أخت ابنه من الرضاع⁶ ولا يجوز ذلك من النسب) لأنه لما وطئ أمها حرمت عليه ولم يوجد هذا المعنى في الرضاع (وامرأة أبيه⁶ أو امرأة ابنه من الرضاع⁷ لا يجوز أن يتزوجها كما لا يجوز ذلك من النسب) لما روينا، وذكر الاصلاب⁸ في النص لإسقاط اعتبار التبني⁹ على ما بيناه (ولبن الفحل¹⁰ يتعلق به التحريم ، وهو أن ترضع المرأة صببية فتحرم هذه الصبية على زوجها وعلى آبائه وأبنائه ويصير الزوج الذي نزل لها منه اللبن أباً للرضعة¹¹) (al-Mirginani, vol.1 1321 AH:244).

قال: ويحرم من الرضاع ما يحرم من النسب ST 7 Nyazee TT

He said: *Radā'* (suckling)¹ prohibits what is prohibited by lineage², on the basis of the tradition that we related, except the mother of his foster sister³, because it is permitted to him to marry her. It is not permitted to him to marry the mother of his sister⁴ on the basis of lineage, because she is his mother or is one who has cohabited with his father⁵.

It is permitted to him to marry the sister of his foster son⁶, when this is not permitted on the basis of lineage, due to what we have related. The reason is that when he cohabits with her mother she becomes prohibited for him, but this meaning is not to be found in *radā'* .

It is not permitted to him to marry his foster father's wife⁷ or his foster son's wife just as it is not permitted to do so on the basis of lineage, due to what we have related. The *aṣṣlāb*⁸ have been mentioned in the text to exclude the consideration of the *mutabannā'*⁹ as we have elaborated.

The prohibition is related to the *laban al-fahl*¹⁰, which is that a woman nurses a girl infant and his infant becomes prohibited for the husband of the woman (who nursed her) as well as for his fathers and his sons. The husband due to whom the woman had milk in her breasts becomes the foster father¹¹ of the infant girl suckled.

Table 4.9

ST 7 Nyazee TT: قال: ويحرم من الرضاع ما يحرم من النسب					
	Technical term		context of occurrence (Arabic+English)	Translation technique adopted	Rating and comments
	Arabic	English			
1	الرضاع	<i>Raḍā'</i> (suckling)	ويحرم من الرضاع He said : <i>Raḍā'</i> (suckling) prohibits	transliteration (giving non-lexicalised synonymy) and synonymy	<i>Fairly acceptable</i>
2	النسب	lineage	ما يحرم من النسب what is prohibited by lineage	synonymy	<i>Fairly acceptable</i>
3	اخته من الرضاع	foster sister	إلا أم أخته من الرضاع mother of his foster sister	semantic overlap	<i>Fairly acceptable</i>
4	ام اخته من النسب	mother of his sister on the basis of lineage	ام اخته من النسب the mother of his sister on the basis of lineage	paraphrasing	<i>Fairly unacceptable</i>
5	موطئة أبيه	cohabited with his father	او موطئة ابيه or the one who has cohabited with his father	synonymy, plus grammatical transposition	<i>Fairly acceptable</i>
6	امراة ابيه	foster father's wife	امراة ابيه او امراة ابنه من الرضاع his foster father's wife	semantic disjunction	<i>Totally unacceptable</i>
7	امراة ابنه من الرضاع	foster son's wife	أو امراة ابنه من الرضاع or his foster son's wife	semantic overlap	<i>Fairly acceptable</i>
8	اصلاب	<i>aṣlāb</i>	وذكر الاصلاب The <i>aṣlāb</i> have been mentioned	transliteration (giving non-lexicalised synonymy)	<i>Fairly unacceptable</i>
9	التبني	the <i>mutabannā</i>	لاسقاط اعتبار التبني consideration of the <i>mutabannā</i>	transliteration (giving non-lexicalised synonymy) of related word	<i>Totally unacceptable</i>
10	لبن الفحل	<i>laban al-fahl</i>	ولين الفحل يتعلق به التحريم is related to the <i>laban al-fahl</i>	transliteration (giving non-lexicalised synonymy)	<i>Fairly unacceptable</i>
11	أبا	foster father	الذي نزل منه اللبن ابا للمرضعة foster father of the infant girl suckled	hyponymy	<i>Fairly unacceptable</i>

ST 7 **ويحرم من الرضاع ما يحرم من النسب** **قال: Nyazee TT: Discussion of translation technique(s) adopted for selected technical terms**

1. الرضاع and 'suckling' are synonyms. But in Islamic culture, a baby becomes the son of this woman who gives him when if she has suckled him five times. This is explained in the following Prophetic Hadith:
عن عائشة رضي الله عنها انها قالت كان فيما انزل من القران (عشر رضعات معلومات يحرم من)، ثم نسخن بخمس معلومات، فتوفي رسول الله صلى الله عليه وسلم وهي فيما يقرأ من القران [اخرجة مسلم 1452]
'A'isha (Allah be pleased with, her) reported that it had been revealed in the Holy Qur'an that ten clear sucklings make the marriage unlawful, then it was abrogated (and substituted) by five sucklings and Allah's Apostle (may peace be upon him) died and it was before that time (found) in the Holy Qur'an (and recited by the Muslims). (Sahih Muslim, translated by Siddiqui, Book 8, Hadith 3421).
2. النسب has been translated using a synonym 'lineage'.
3. اخته من الرضاع has been translated as 'foster sister'. There is semantic overlap between الرضاع; not everyone who is a foster sister has been suckled by the foster mother, and not everyone who has been suckled by the mother of a particular person is that person's foster sister.
4. ام اخته من النسب has been translated 'mother of his sister on the basis of lineage'. This is classified as a paraphrase here, partly because the TT is semantically obscure, and it is therefore not possible to say what its semantic relationship is to ST ام اخته من النسب.
5. موطئة أبيه and 'cohabited with his father' can be regarded as synonyms, with grammatical transposition (from ST noun موطئة to TT participle 'cohabited').
6. امرأة ابيه is translated as 'foster father's wife' which gives a different meaning to that of the ST. Assuming no father is (properly speaking) a foster father, and no foster father (properly speaking) a father, this is a case of semantic disjunction.
7. امرأة ابنه من الرضاع overlaps semantically with 'foster son's wife' (see note 3 above).
8. اصلااب means the relatives ascending from one person that is to say relatives from one grandfather. The translator has opted to use transliteration, which does not give the meaning of the ST.
9. التيني the word has equivalent in TT but the translator has opted to use the transliteration which does not give the correct translation.
10. لبن الفحل means in Arabic the husband of the woman whom she gives her milk to a baby (لبن الفحل (هو زوج المرضعة التي نزل لها منه اللبن so the transliteration technique does not help the translator.
11. أب is translated as 'foster father'. This is a case of hyponymy, assuming Arabic أب covers both English 'father' and English 'foster father'.

4.4 A compendium of Legal Opinions on the Operation of Islamic Banks

The second source for my data in this chapter is DeLorenzo (1997) *A Compendium of Legal Opinions on the Operation of Islamic Banks*. Yusuf Talal DeLorenzo currently lives in the U.S.A, and has been on the Islamic Banking and Finance scene for a long time. Presently he is Chief Shariah Officer and Board Member at Shariah Capital. DeLorenzo is a well-known and respected Shariah advisor and Islamic scholar whose career spans more than 30 years. Based in the Washington, DC area, he serves as a Shariah advisor to over 20 global financial entities, including index providers, banks, mutual funds, real estate funds, leasing funds, institutional investors, home finance providers, alternative asset managers and others.

A Compendium of Legal Opinions on the Operations of Islamic Banks is the first English reference on the fatwas issued by Shariah boards. His three-volume publication has become the standard reference for Islamic financial institutions. In addition, DeLorenzo wrote the *Introduction to Islamic Bonds*, the 2003 book that introduced Sukuk and transformed the world's Islamic capital markets. His written work has appeared in journals and newsletters and as chapters in books, including Euromoney's "Islamic Asset Management", "Islamic Retail Finance and Islamic Finance: Innovation & Growth". His entries on the terminology of Islamic Finance appear in the *Oxford Dictionary of Islam*.

DeLorenzo is also a special consultant, appointed by the Asian Development Bank and the Islamic Development Bank in Jeddah to the International Financial Services Board (IFSB) on the subject of Sukuk. The IFSB is the international standard-setting body of regulatory and supervisory agencies. Its purpose is to ensure the soundness and stability of the Islamic financial services industry, broadly defined to include banking, capital markets and insurance.

DeLorenzo has served as a judge in Islamic product reviews and has been a keynote speaker at numerous Islamic conferences. He has been interviewed by and quoted in the Financial Times, The New York Times, Fortune, The Wall Street Journal, Banker Middle East, Islamic Business & Finance, and other publications. Past assignments include:

Former Advisor on Islamic Affairs to the Government of Pakistan.

Member of the Shariah Supervisory Boards of Islamic financial institutions worldwide, including the *Dow Jones Islamic Markets*.

Lead Professor at the Dow Jones University for the course The Principles of Islamic Investing. The course was developed by a team including Yusuf Talal DeLorenzo, Justice

Muhammad Taqi Usmani of Pakistan (and Deputy Director of the Organization of Islamic Conference (OIC) Fiqh Academy in Jeddah) Dr. Mohamed Al Gari of Saudi Arabia, and of Dow Jones. DeLorenzo's works are many, and include in Islamic Banking: A Compendium of Legal Opinions on the Operations of Islamic Banks, a unique subject-wise collection of all pertinent Fatwas (legal opinions) directly relating to, and concerning, Islamic banking and related issues, translated from, and published along with, the original Arabic versions, a scholarly introduction, and a comprehensive subject index. (For more information see: <http://muslim-investor.com/mi/bio-delorenzo.phtml>.) DeLorenzo's native language is English and he has good competence in Arabic.

DeLorenzo (1997) translated the following fatwas:

4.4.1 ST 8 DeLorenzo TT: السؤال (12:5) في حالة بيع بضائع بطريقة المرابحة

السؤال (12:5) في حالة بيع بضائع بطريقة المرابحة ST 8

السؤال (12:5)

في حالة بيع¹ بضائع² بطريقة المرابحة³، هل تضاف على تكلفة⁴ البضاعة جميع المصاريف⁵ التي صرفت⁶ عليها بما فيها مرتبات⁷ الموظفين الذين خدموا استيراد تلك البضاعة من كتبة ومراجعين ومخلصي الجمارك؟

تضاف ثمن البضاعة المباعة بالمرابحة المصاريف المنضبطة⁸ التي جرى بها العرف وتزيد في قيمة⁹ البضاعة وتتصل بها مباشرة. أما مرتبات الموظفين والكتبة والمراجعين فلا تضاف لانها من تمام عملية الشراء¹⁰ التي بها يستحق الربح¹¹ الاصيلي. وأما بالنسبة للمخلصين بالجمارك فإن كانوا من خارج موظفي البنك¹² فيضاف فقط ما يدفع عادة على تخليص السيارة ذاتها، ولا يضاف مرتب الموظف المخلص.

ST 8 DeLorenzo TT: السؤال (12:5) في حالة بيع بضائع بطريقة المرابحة

Question (5: 12): Adding Expenses to the Price

In cases where goods² are sold¹ by means of murabahah³, may the bank add (to the purchase price⁴ of the goods) the expenses⁵ it incurred⁶ in obtaining those goods, including the salaries⁷ of staff members like clerks, account executives, and customs clearance agents who worked to bring about the import of those goods?

Fatwa

Expenses which may lawfully be added to the price of goods sold by the bank by means of murabahah include only those which are regularly⁸ incurred in accordance with customary practice, those which add value⁹ to the goods, and those which are incurred directly. The salaries of bank employees, however, are not to be added as they are a part of the purchasing¹⁰ process and the) services offered by the bank in exchange for its right to make a profit¹¹. With respect to customs clearance, if those who undertake this work are not bank¹² employees (but agents), then whatever is paid to them may be added to the price of the goods. If they are bank employees, however, their salaries may not be added; though the expenses they incur while clearing the goods may be added. Of course, it may be possible to cover all such expenses through increasing the percentage or amount of profit.

Table 4.10

ST 8 DeLorenzo TT: السؤال (12:5) في حالة بيع بضائع بطريقة المرابحة					
	Financial term		Context of occurrence (Arabic and English)	Translation technique adopted	Rating and comments
	Arabic	English			
1	بيع	sold	في حالة بيع بضائع in cases where goods are sold	synonymy and grammatical transposition	<i>Totally acceptable</i>
2	بضائع	goods	بيع بضائع where goods	synonymy	<i>Totally acceptable</i>
3	المرابحة	murabahah	بطريقة المرابحة by means of murabahah	transliteration (giving non- lexicalised synonymy)	<i>Totally acceptable</i> This term has no equivalent in the TT. However, the translator has explained in detail the meaning of this term in the introduction to the book
4	تكلفة	purchase price	هل تضاف على تكلفة البضاعة to the purchase price of the goods	hyponymy	<i>Fairly acceptable</i>
5	المصاريف	expenses	جميع المصاريف the expenses	synonymy	<i>Totally acceptable</i>
6	صرفت	incurred	جميع المصاريف التي صرفت the expenses it incurred	hyponymy	<i>Fairly acceptable</i>
7	مرتبات	salaries	بما فيها مرتبات	synonymy	<i>Totally acceptable</i>

			including the salaries ⁷		
8	المنضبطة	regularly incurred	المببعة بالمرابحة المصاريف المنضبطة which are regularly incurred	hyponymy	<i>Fairly acceptable</i>
9	قيمة	value	وتزيد في قيمة البضاعة which add value	synonymy	<i>Totally acceptable</i>
10	الشراء	purchasing	من تمام عملية الشراء a part of the purchasing process	synonymy	<i>Totally acceptable</i>
11	الربح	profit	التي بها يستحق الربح to make a profit	synonymy	<i>Totally acceptable</i>
			البنك		

ST 8 المراجعة بطريقة المراجعة (السؤال 12:5) في حالة بيع بضائع بطريقة المراجعة DeLorenzo TT : Discussion of translation technique(s) adopted for selected technical terms

1. بيع is a synonym of 'sold' with grammatical transposition. The translation is totally acceptable
2. بضائع is translated by its synonym 'goods' in TT. This translation is totally acceptable.
3. The ST term المراجعة has no equivalent in the TT. The translator has opted to use transliteration, which in other contexts might be unclear to TT readers. Since, however, the translator has explained in detail the meaning of this term in the introduction, this usage is clear and acceptable in this context.
4. تكلفة means the cost of the goods. The translator has opted to use the hyponym 'purchase price' which is fairly acceptable.
5. The financial term المصاريف is a synonym of TT 'expenses', which the translator has opted to use.
6. صرف means 'paying' money for something. The translator has opted for 'incurred' which has semantic overlap with this term, because some cases of 'pay' are also cases of 'incur', while others are not.
7. مرتبات has the same meaning as 'salaries'. The two financial terms are synonyms.
8. المنضبطة means expenses which are under control or which are run using a clear system. 'Regularly incurred' does not reflect the whole meaning of the financial term.
9. قيمة and value are synonyms . The translation is totally acceptable.
10. الشراء and 'purchasing' are synonyms. The translation is totally acceptable.
11. الربح and 'profit' are synonyms. The translation is totally acceptable.

4.4.2 ST 9 المرابحة (12:6) السؤال: DeLorenzo TT

ST 9 المرابحة (12:6) السؤال

(12:6) السؤال

بالنسبة لبيع المرابحة تسلم المستندات محولة إلى المشتري¹ ليتمكن من استلام² البضاعة³ وفي بعض الاحيان يستحق على البضاعة (أرضية⁴) وهي غرامة⁵ تدفع للجمارك بسبب التأخير في استلام البضاعة . والسؤال هو: من الذي يتحمل دفع هذه الغرامات ؟ المشتري أم بيت التمويل؟ إذا كان التقصير من قبل البائع (بيت التمويل) فهو الذي يتحمل الغرامة ، أما إذا كان من قبل المشتري فهو الذي يتحملها.

ST 9 المرابحة (12:6) السؤال: DeLorenzo TT

Question (6:12-13) Demurrage Costs

In regard to murabahah sales, documents will be handed over to the purchaser¹ so as to enable him/her to take delivery² of the merchandise³. At times, there will be demurrage charges⁴ on the merchandise, or a fine⁵ that is to be paid to customs owing to a delay in clearing the merchandise. The question is: Who is to pay the fine? The purchaser or the Finance House?

Fatwa

If the fine was brought about owing to a shortcoming on the part of the seller, the Finance House, then it will be responsible for paying the demurrage. If it was brought about by the buyer, however, he/she will be responsible.

Table 4.11

ST 9 المرابحة (12:6) السؤال: DeLorenzo TT					
	Financial term		Context of occurrence (Arabic and English)	Translation technique adopted	Rating and comments
	Arabic	English			
1	المشتري	purchaser	محولة إلى المشتري ليتمكن to the purchaser	synonymy	<i>Totally acceptable</i>
2	استلام	take delivery	ليتمكن من استلام take delivery	hyponymy	<i>Fairly acceptable</i>
3	البضاعة	merchandise	من استلام البضاعة of the merchandise	synonymy	<i>Totally acceptable</i>
4	الارضية	demurrage charges	يستحق على البضاعة (أرضية) demurrage charges	synonymy	<i>Totally acceptable</i>
5	غرامة	fine	وهي غرامة it is a fine	synonymy	<i>Fairly acceptable</i>

ST 9 بالنسبة لبيع المرابحة (12:6) السؤال: **DeLorenzo TT: Discussion of translation technique(s) adopted for selected technical terms**

1. المشتري. This financial term has a standard equivalent, which is 'purchaser'. The two terms are synonyms.
2. استلام means 'to receive something either physically or just by signing on a slip of paper'. The translator has opted to use 'take delivery' which gives the intended meaning, and is a hyponym of استلام.
3. البضاعة is translated as 'merchandise' in the TT.
4. الارضية has an equivalent in the TT which is 'demurrage'. The translators added 'charges' which does not convey any additional sense in the TT, but does not cause any problem either.
5. غرامة is translated in the TT as 'fine'. The two words are synonyms.

4.4.3 ST 10 هل يجوز إعادة جدولته أقساط المرابحة (12:6) السؤال: **DeLorenzo TT**

ST 10 هل يجوز إعادة جدولته أقساط المرابحة

هل يجوز¹ إعادة جدولته² أقساط³ المرابحة بسبب إفسار المدين⁴ ، إذا اتفق مع البنك على ذلك؟
نعم يجوز إعادة جدولته أقساط المرابحة في حالة المدين المعسر³ ، شريطة ان لا يزداد أي مبلغ على المبلغ المستحق للدائن⁴.

ST 10 هل يجوز إعادة جدولته أقساط المرابحة **DeLorenzo TT**

Question 11:18 Rescheduling of Installments

Is it lawful¹, in a murabahah transaction, for the debtor⁴ who is unable to pay instalments when they are due, to agree with the bank to reschedule² the remaining instalments³?

Fatwa

Yes. Rescheduling the remaining instalments is permissible provided that the amount due to the creditor³ (the bank) remains the same, with no further increase.

Table 4.12

ST 10 DeLorenzo TT: هل يجوز إعادة جدولة أقساط المراجعة					
	Financial term		Context of occurrence (Arabic and English)	Translation technique adopted	Rating and comments
	Arabic	English			
1	يجوز	is it lawful	هل يجوز إعادة جدولة	semantic overlap	<i>Fairly acceptable</i>
			Is it lawful in murabahah		
2	إعادة جدولة	reschedule	إعادة جدولة	synonymy	<i>Totally acceptable</i>
			to reschedule		
3	أقساط	instalments	إعادة جدولة أقساط المراجعة	synonymy	<i>Totally acceptable</i>
			to reschedule the remaining instalments		
4	اعسار المدين	debtor who is unable to pay instalments	بسبب اعسار الدين	paraphrasing	<i>Fairly acceptable</i>
			the debtor who is unable to pay instalments		
5	المدين المعسر	∅	الدين المعسر	omission	<i>Fairly unacceptable</i>
			∅		
6	دائن	creditor	المبلغ المستحق للدائن	synonymy	<i>Totally acceptable</i>
			amount due to the creditor		

ST 10 DeLorenzo TT: Discussion of translation technique(s) adopted for selected technical terms:

1. يجوز in Arabic means ما كان فيه المرء مخيراً بين الفعل والترك according to معجم لغة الفقهاء *mu'jam lugat al-fuqahā'*, i.e. (roughly) 'permissible'. The translator has opted to use 'lawful', which is hyponym of 'permissible'.
2. إعادة جدولة means in the SL 'to revise the terms of an existing debt to assist the borrower by spreading the repayments'. The *Oxford Dictionary of Finance and Banking* defines 'rescheduling' as 'revising the terms of existing debt in order to assist the borrower by spreading repayments and sometimes interest payments over a longer period'. Thus إعادة جدولة and 'to reschedule' are synonyms.
3. أقساط This term is translated into using its synonym 'instalments'.
4. اعسار المدين. This financial term is a collocation. Collocation is defined by the *Oxford Dictionary*, as 'the arrangement or juxtaposition of words that commonly occur together'. The translator has opted to use a paraphrase, since there is no equivalent in the TT.
5. المدين المعسر is deleted in the TT. As the TT should be maximally explicit, the translator should not delete this phrase for reasons of clarity in the TT.
6. دائن and 'creditor' are synonyms. The translation is totally acceptable.

4.4.4 ST 11 كفييل أن يؤخذ كفييل DeLorenzo TT

هل يجوز أن يؤخذ كفييل ST 11

هل يجوز أن يؤخذ كفييل¹ على المشتري في بيع المرابحة بالأجل²؟
نعم ، يجوز أخذ الكفييل في بيع المرابحة، شأن أي بيع بالأجل.

ST 11 كفييل أن يؤخذ كفييل DeLorenzo TT

Question 12 18-19 Surety

May a buyer lawfully demand surety¹ in a murabahah sale on credit²?

Fatwa

As in any other sale on credit, it is lawful that a buyer demand surety in a murabahah sale.

Table 4.13

ST 11 كفييل أن يؤخذ كفييل DeLorenzo TT					
	Financial term		Context of occurrence (Arabic and English)	Translation technique adopted	Rating and comments
	Arabic	English			
1	كفييل	surety	أن يؤخذ كفييل	semantic disjunction	<i>Fairly acceptable</i>
			demand surety		
2	بالاجل	on credit	بيع المرابحة بالأجل	synonyms	<i>Totally acceptable</i>
			sale on credit		

ST 11 كفييل أن يؤخذ كفييل DeLorenzo TT: Discussion of translation technique(s) adopted for selected technical terms

1. كفييل means the person who is responsible for any shortage in payment i.e. the guarantor. The translator has opted to use ‘surety’, which is the guarantee that the guarantor provides rather than the guarantor himself.
2. بالاجل and ‘on credit’ are synonyms

4.4.5 ST 12 كفيل TT: هل يجوز أن يؤخذ كفيل

هل يجوز أن يؤخذ كفيل ST 12

ما حكم بيع المرابحة مع رهن¹ السلعة التي تم بيعها ضماناً² لباقي³ الثمن⁴؟
 جاء في مذهب الإمام مالك أنه يجوز الرهن⁵ في دين أو في بيع ما لم يكن الرهن في البيع وسيلة للتأجيل فيصبح الرهن في هذه الحالة وسيلة إلى الربا⁵ فيحرم (انظر الى البهجة شرح التحفة، كتاب الرهن). وقد رأت الهيئة على ضوء ما جاء بالمذكرة وما ورد من آراء للفقهاء عدم الموافقة على رهن السلعة ضماناً للثمن.

ST 12 كفيل TT: هل يجوز أن يؤخذ كفيل

Question 13:19 Pledging Collateral

What is the Shariah ruling in regard to pledging¹, as collateral, a commodity obtained by means of murabahah, in order to guarantee² the remaining³ payments⁴ on its purchase price⁴?

Fatwa

The opinion of the jurists of the Maliki School was that it is lawful to pledge collateral (*rahn*) for debts, or in sales as long as the pledge is not intended as an excuse for postponing payments, which may lead to riba⁵. However, with particular reference to what is described above, and the opinions of the classical jurists, the view of this council is that the pledging of such a commodity for the remaining payments is not lawful.

Table 4.14

ST 12 كفيل TT: هل يجوز أن يؤخذ كفيل					
	Financial term		Context of occurrence (Arabic and English)	Translation technique adopted	Rating and comments
	Arabic	English			
1	رهن	pledging, as collateral	مع رهن السلعة pledging, as collateral	synonymy, plus grammatical transposition	<i>Fairly acceptable</i>
2	ضمان	guarantee	ضماناً لباقي الثمن in order to guarantee	synonymy	<i>Totally acceptable</i>
3	باقي	remaining	ضماناً لباقي الثمن the remaining payments	synonymy	<i>Totally acceptable</i>
4	ثمن	payments on its purchase price	ضماناً لباقي الثمن the remaining payments on its purchase price	Semantic disjunction with subsidiary synonymy	<i>Fairly acceptable</i>

5	ربا	riba	وسيلة الى الربا	transliteration (giving non-lexicalised synonymy)	Fairly acceptable The understanding of this non-lexicalized term in the TT depends on the audience of TT. If they have knowledge about the SL culture this will a fairly acceptable translation
			which may lead to riba		

Translation of DeLorenzo Question 13:19 Pledging Collateral: Discussion of translation technique(s) adopted for selected technical terms:

1. رهن means pledging in the TT. There is synonymy between this term in the SL TL. Nevertheless the translator has opted to add ‘as collateral’ to make it clear. The translator also used the transliteration ‘to pledge collateral (*rahn*)’ to make things easy for the TT reader.
2. ضمان and ‘guarantee’ are synonyms.
3. باقى and ‘remaining’ are synonyms.
4. ثمن and ‘payment(s) in its purchase price’ are a case of semantic disjunction. No ‘prices’ is a ‘payment in a purchase price’. However ثمن is a synonym of ‘price’.
5. الربا in the TT means ‘usury’. Since the translator has opted to use the transliteration technique this means his success in the translation depends on the TT readers’ understanding of the SL culture.

4.4.5 ST 12 DeLorenzo TT: هل يجوز استثمار العربون المودع

هل يجوز استثمار العربون المودع ST 12

هل يجوز استثمار¹ العربون² المودع³؟

لا يجوز للمرابح أن يستثمر في عقد بيع المرابحة⁵ مبالغ العربون المودعة لديه من قبل المشتري سواء حجزت لديه في حساب جاري أو في حساب استثماري لأن مبلغ العربون ضمان للسداد، وإذا استثمر فسيكون لحساب صاحب المال.

هل يجوز استثمار العربون المودع ST 12

Question 14:19 Investing a Deposit

Is it lawful for the bank to invest¹ in one of its own accounts, the amount it requests its client, the purchase pledger², to deposit³ as a guarantee of payment in a murabahah sale?

(Such a deposit will usually represent 5% of the value of the murabahah transaction.)

Fatwa

Such an investment is not lawful, regardless of whether the deposit is kept in a current account or in an investment account. This is because the deposit is a (the client's) guarantee against payment and, if it is to be invested, it should be invested to the benefit of client.

Table 4.15

ST 12 هل يجوز استثمار العربون المودع DeLorenzo TT					
	Financial term		Context of occurrence (Arabic and English)	Translation technique adopted	Rating and comments
	Arabic	English			
1	استثمار	to invest	استثمار العربون المودع to invest in one	synonymy	<i>Totally acceptable</i>
2	العربون	the amount it requests its client, the purchase pledger	استثمار العربون المودع the amount it requests its client, the purchase pledger to deposit	paraphrase	<i>Fairly acceptable</i>
3	المودع	to deposit	استثمار العربون المودع to deposit as a guarantee	grammatical transposition and synonymy	<i>Fairly acceptable</i>
4	المرابحة	∅	عقد المرابحة ∅	omission	<i>Fairly unacceptable</i>

ST 12 هل يجوز استثمار العربون المودع DeLorenzo TT: Investing a Deposit: Discussion of translation technique(s) adopted for selected technical terms

1. ST استثمار and TT 'to invest' are synonyms.
2. العربون means 'deposit'. The translator has opted to use 'the amount it requests its client, the purchase pledger, to deposit as a guarantee of payment in a murabahah sale' to give the precisely intended meaning in this context. Given the length of the TT phrase, it is best regarded as a paraphrase of the ST.
3. ST المودع means 'a depositer'. There is grammatical transposition since the translator has opted to use "to deposit",
4. The ST term المرابحة has been omitted in the TT, which makes the translation somewhat difficult for TT readers.

4.4.6 ST 13 ما مدى اشتراط العلم بالأعيان DeLorenzo TT

ST 13 ما مدى اشتراط العلم بالأعيان

ما مدى اشتراط¹ العلم بالأعيان² التي وقع عليها بيع المرابحة؟ من المقرر فقهاً في بيع المرابحة ان يكون الثمن³ الأصلي للسلعة معلوماً لمن يشتري بطريق المرابحة، وأن تكون جميع التكاليف⁴ التي تحملها المشتري الأصلي في الحصول على السلعة معلومة كذلك. ولذلك يعبر الفقهاء عن بيع المرابحة بأنه بيع السلعة⁵ بما قامت به مع زيادة ربح يتفان عليه⁶.

ST 13 ما مدى اشتراط العلم بالأعيان DeLorenzo TT

Question 20:28 Knowledge as a Condition in a Contract

Is it a condition¹ in a murabahah sales contract that all elements of the sale be known to both parties²?

Fatwa

It is a well-established *fiqh* principle that in a murabahah sale the original purchase price³ and all the expenses incurred by purchaser in order to take possession of the commodity must be known by the client (the purchase pledger).

It is for this reason that *fiqh* scholars define murabahah as the sale of a commodity⁵, as is, plus an agreed upon margin of profit⁶.

Table 4.16

ST 13 ما مدى اشتراط العلم بالأعيان DeLorenzo TT					
	Financial term		Context of occurrence (Arabic and English)	Translation technique adopted	Rating and comments
	Arabic	English			
1	اشتراط	condition	ما مدى اشتراط Is it a condition	synonymy, and semantic transposition	<i>Fairly acceptable</i>
2	العلم بالأعيان	all elements of the sale be known to both parties	اشتراط العلم بالأعيان a condition [...] that all elements of the sale be known to both parties	paraphrasing	<i>Fairly acceptable</i>
3	الثمن الأصلي	original purchase price	ان يكون الثمن الأصلي the original purchase price [...] must be	hyponymy	<i>Totally acceptable</i>
4	تكاليف	expenses	وأن تكون جميع التكاليف and all the expenses	synonymy	<i>Totally acceptable</i>

5	سلعة	commodity	بأنه بيع السلعة	synonymy	<i>Totally acceptable</i>
			as the sale of a commodity		
6	زيادة ربح	margin of profit	مع زيادة ربح يتفقان عليه	synonymy	<i>Totally acceptable</i>
			agreed upon margin of profit		

ST 13 DeLorenzo TT: Discussion of translation technique(s) adopted for selected technical terms

1. اشتراط in the ST is a Form VIII verbal noun, meaning ‘the fact of being imposed as a condition’. The TT ‘condition’ retains the ‘condition’ element, and is to this extent synonymous with the ST, but loses the ‘dynamic’ verbal element found in ST اشتراط.
2. The translator has opted to use paraphrasing to explain the Arabic term العلم بالاعيان, which gives the meaning of the ST.
3. TT ‘original purchase price’ is technically a hyponym of الثمن الاصيلي (‘the original price’), since ‘purchase price’ is a hyponym of ‘price’ (cf. ‘selling price’, which is another hyponym of ‘price’). However, in this context ‘purchase price’ means the same as would ‘price’. No real meaning difference exists.
4. تكاليف in the ST is the plural of تكلفه, which means ‘costs’ or ‘expenses’.
5. سلعة and ‘commodity’ are synonyms.
6. زيادة ربح means, according to Abdeen (2005:180), ‘the ratio of net income to sales. زيادة ربح and ‘margin of profit’ are synonyms.

4.4.7 ST 14 DeLorenzo TT: تختلف شروط التسليم

ST 14 تختلف شروط التسليم

تختلف شروط¹ التسليم² في الاتفاقات الخارجية بين المصدرين والمستوردين وذلك حتى تتحدد بين الطرفين المسؤولية بالنسبة للمصاريف³ التي تدخل في ثمن البضاعة⁴ المتفق عليها بالإضافة إلى تحدد المسؤولية بالنسبة لتوفير وسيلة النقل، ومن شروط التسليم الآتي:

تسليم ظهر السفينة بميناء الشحن (FOB) أي الثمن لا يدخل فيه التأمين ومصاريف الشحن.

تسليم البضاعة ميناء الوصول بدون تأمين (C&F) أي يكون التأمين البحري على حساب المستورد ومسئوليته

تسليم ميناء الوصول (CIF) داخل في الثمن مصاريف الشحن والتأمين.

ويهما في هذا الشأن أن نعرف بالنسبة للبضائع المستوردة والمتعلقة ببيع المراجعة ، أي بالنسبة للنوع الأول والثاني ، هل من الضروري أن يقوم بيت التمويل بدفع الشحن التي تدفع بعد ورود البضاعة⁵ وعند إبرام عقد⁶ البيع؟

بالنسبة لبيع المرابحة إما أن يكون الاتفاق على سعر الشراء فلا يجوز إضافة مصاريف مطلقاً، وإما أن يكون على الثمن مضافاً إليه التكلفة المبينة في العقد ، فحينئذ يضاف إليها نسبة الربح المتفق عليه، وأما بعد الاتفاق إذا حدث مصاريف فتؤخذ هذه المصاريف فقط دون إضافة ربح، وذلك بعد الإشارة في العقد إلى تحميله المصاريف المستجدة⁷.

ST 14 تختلف شروط التسليم **DeLorenzo TT**

Question 22:30 Costs Incurred After an Agreement

Conditions² for delivery¹ differ in foreign agreements between exporters and importers, to the extent that the two parties have to agree on who will be responsible for costs³ that are added to the agreed price for the merchandise⁴, including the assignment of responsibility for providing the means of transportation, and the following:

1. Delivery to the ship at the port. FOB, i.e., the price will not include insurance or shipping cost.
2. Delivery of the merchandise to the port of arrival without insurance, C&F, i.e., maritime insurance will be the responsibility of the importer
3. Delivery at the port of arrival, CIF, will be included in the costs of shipping and insurance.

Of concern to us in this matter is our knowing, concerning imported goods for disposal in murabahah sales, about the first and second items. Is it necessary for the Finance House to pay the shipping costs (that are paid) after the import of the goods⁴ when it completes the sale⁵ (contract)?

Fatwa

In regards to murabahah sales, the agreement will either be based on the purchase price, in which case no other costs may be added, or it will be based on the price with the addition of costs specified in the contract, in which case the agreed upon percentage of profit will also be added. After the agreement, if other costs are incurred, only these costs will be taken, without adding profit; and this may take place only if the contract includes provision for unanticipated costs⁷.

Table 4.17

ST 14 تختلف شروط التسليم: DeLorenzo TT					
	Financial term		Context of occurrence (Arabic and English)	Translation technique adopted	Rating and comments
	Arabic	English			
1	شروط	conditions	تختلف شروط التسليم	synonymy	<i>Totally acceptable</i>
			Conditions for delivery differ		
2	تسليم	delivery	تختلف شروط التسليم	synonymy	<i>Totally acceptable</i>
			Conditions for delivery differ		
3	مصاريف	costs	بالنسبة للمصاريف التي تدخل	synonymy	<i>Totally acceptable</i>
			will be responsible for costs that are added		
4	بضاعة	merchandise	في ثمن البضاعة	synonymy	<i>Totally acceptable</i>
			for the merchandise		
5	بضاعة	goods	ورود البضاعة	synonymy, with TT plural for ST singular	<i>Totally acceptable</i>
			after the import of the goods		
6	إبرام عقد البيع	it completes the sale (contract)	وعند إبرام عقد البيع	paraphrasing	<i>Fairly acceptable</i>
			when it completes the sale (contract)		
7	مصاريف مستحقة	unanticipated costs	تحميله المصاريف المستحقة	semantic overlap	<i>Fairly acceptable</i>
			provision for unanticipated costs		

ST 14 تختلف شروط التسليم: DeLorenzo TT: Discussion of translation technique(s) adopted for selected technical terms

1. شروط and 'conditions' are synonyms.
2. تسليم and 'delivery' are synonyms.
3. مصاريف means 'expenses' or 'costs'.
4. بضاعة and 'merchandise' are synonyms.
5. بضاعة and 'goods' are essentially synonyms, though TT 'goods' is plural while ST بضاعة is singular.

6. عقد is a financial and legal term which means 'to conclude a contract'. The translator has opted to paraphrase the expression, potentially losing some of the ST meaning, particularly with the appearance of 'contract' in brackets in the TT.
7. مصاريف مستجدة means 'expenses which are not planned in the budget'. The translator has used 'unanticipated expenses', which gives the intended meaning in the TL. Technically, 'unanticipated' and the synonym of 'مستجدة' 'unplanned [for]' are a case of semantic overlap. I may plan for something but not anticipate it, just as I may anticipate something, but not plan for it.

4.4.8 ST 15 شهرية أرباح دفع يجوز: DeLorenzo TT

ST 15 هل يجوز دفع أرباح شهرية

هل يجوز دفع¹ أرباح² شهرية أو دورية³ إلى المستثمر في المضاربات⁴ ذات الأجل الطويل التي لا يتحقق عائدها⁵ إلا بعد مرور سنوات؟
لا مانع من أن يقوم المضارب⁶ في المضاربات ذات الأجل الطويل بأن يدفع مبالغ دورية للمشاركين في هذه المضاربات (أي أرباح المال) في شكل قرض حسن⁷ مضمون برأس مالهم، وذلك في فترات يحددها المضارب على أن تسوى هذه القروض عند احتساب الأرباح.

ST 15 هل يجوز دفع أرباح شهرية: DeLorenzo TT

Question 157: 217 Periodical profits for long term Mudarabah Operations

Will it be lawful to distribute¹ monthly or periodical² (bi-monthly, or quarterly, etc.) profits² to investors in long-term mudarabah operations that will not yield returners⁵ until after the passing of several years?

Fatwa

There is no legal impediment to an agent-manager's⁶ distribution of profits from long-term mudarabah operations to investors, by periodically paying investors in the form of interest-free loans⁷ guaranteed by their capital investment. The periods for such payments may be determined by the agent-manager. Furthermore, the loans will be debited at the final accounting of the profits.

Table 4.18

ST 15 :هل يجوز دفع أرباح شهرية DeLorenzo TT					
	Financial term		Context of occurrence (Arabic and English)	Translation technique adopted	Rating and comments
	Arabic	English			
1	دفع	distribute	هل يجوز دفع أرباح Will it be lawful to distribute	semantic overlap	<i>Fairly acceptable</i>
2	ارباح	profits	هل يجوز دفع أرباح profits to investors	synonymy	<i>Totally acceptable</i>
3	دورية	periodical (bi-monthly, or quarterly, etc.)	شهرية أو دورية monthly or periodical (bi-monthly, or quarterly, etc.)	synonym, and paraphrasing	<i>Fairly acceptable</i>
4	المضاربات	mudarabah	في المضاربات mudarabah operations	transliteration (giving non-lexicalised synonymy)	<i>Fairly acceptable</i> The use of transliteration here is fairly acceptable, since the translator has explained in the introduction to the book the meaning of the term.
5	عائدها	returners	لا يتحقق عائدها will not yield returns	synonymy	<i>Totally acceptable</i>
6	المضارب	an agent manager's	أن يقوم المضارب to an agent-manager's	semantic overlap	<i>Fairly acceptable</i>
7	قرض حسن	interest-free loans	في شكل قرض حسن of interest-free loans	hyponym	<i>Fairly acceptable</i>

ST 15 :هل يجوز دفع أرباح شهرية DeLorenzo TT: Periodical profits for long term Mudarabah Operations Discussion of translation technique(s) adopted for selected technical terms:

1. دفع means 'pay [money]'. The translator has opted to use 'distribute' which overlaps semantically with 'pay' (some but not all cases of paying are also cases of distributing, while some but not all cases of distributing are also cases of paying).
2. ارباح and 'profits' are synonyms.
3. دورية means 'periodic[al]'. He has chosen, however, to add some additional information in the ST: 'bi-monthly, or quarterly, etc.'. This can be classified as paraphrasing. It might be regarded as somewhat distorting the ST message.
4. المضاربات. The translator has used transliteration, but since he explains in detail the meaning of this term in the introduction, his translation is reasonable.
5. عائدها and 'returns' are synonyms.
6. المضارب is the partner in a *Mudarabah* arrangement providing entrepreneurship and management to a partner providing the capital. Profit is shared between the partners on a pre-agreed ratio, any loss being borne only by the investing partner alone. For the *Mudarib* the loss is the share of the expected income for the efforts put into the

business activity. The investors have no right to interfere in the management of the business but can specify conditions that would ensure better management of the capital money (cf. http://www.islamic-banking.com/glossary_M.aspx). ‘Agent manger’ can be regarded as a case of semantic overlap with مضارب. Given the vagueness of the term ‘agent manager’ in English, we can say that some but not all cases of مضارب are also cases of ‘agent manager’, and some but not all cases of ‘agent manager’ are also cases of مضارب.

7. قرض حسن. The word قَرَضَ in Arabic is derived from قَرَضَ which means 'to cut'. It is called قَرَضَ, as it ‘cuts’ a certain part of the lender's property by giving a loan to the borrower. حَسَن derives from the root ح س ن , which has the sense of kindness to others. A حَسَن act is an act which benefits persons other than those from whom the act procedes without any obligation. The term قرض حسن can be translated as ‘beneficial loan’, ‘benevolent loan’, ‘gratuitous loan’, ‘interest-free loan’, ‘beautiful loan’, etc. According to Chapra (pioneer.org/vil/Articles/Shariah/al_qard_al_hasan_A_Practical_Approach.htm), “*Qard al-hasan* is a loan which is returned at the end of the agreed period without any interest or share in the profit or loss of the business”. Therefore, قرض حسن is a kind of gratuitous loan given to needy people for a fixed period without requiring the payment of interest or profit. The receiver of قرض حسن is only required to repay the original amount of the loan. (cf. pioneer.org/vil/Articles/Shariah/al_qard_al_hasan_A_Practical_Approach.htm; also Farooq (2010). A person in qualified need, who is not expected to be able to pay back the loan, is deserving of either *Zakah* (mandatory alms for individuals with certain level of wealth or *nisab*) or *sadaqah* (charity). TT ‘interest-free loans’ can be regarded as a hyponym (with an additional change from ST singular to TT plural) of قرض حسن , as not all interest-free loans are قرض حسن , only those carried out in accordance with Islamic law.

4.4.9 ST 16 : عند إدخال شريك على مشاركة DeLorenzo TT

ST 16 عند إدخال شريك على مشاركة

عند إدخال شريك على مشاركة¹ قائمة يتم تحليل الميزانية² لتحديد رأس المال³, فهل يمكن إدخال الديون⁴ ضمن رأس المال العامل؟
لايجوز إدخال شريك على شركة قائمة واحتساب الديون⁵ التي له على الغير ضمن رأس المال العامل .

ST 16 عند إدخال شريك على مشاركة DeLorenzo TT

Question 160 Using Accounts Payable for a Capital Investment

When a partner joins an established musharakah¹ the budget² must be analysed in order to determine the amount of the (new partner's share in the) capital investment³. Is it possible for the new partner to use debts⁴ owed to him/her as a part of his/her share in the capital?

Fatwa

Is it not lawful to introduce a partner to an established musharakah by using accounts payable⁵ as a part of his/her share in the working capital.

Table 4.19

4.4.9 ST 16 عند إدخال شريك على مشاركة DeLorenzo TT					
	Financial term		Context of occurrence (Arabic and English)	Translation technique adopted	Rating and comments
	Arabic	English			
1	مشاركة	musharakah	إدخال شريك على مشاركة joins an established musharakah	transliteration (giving non-lexicalised synonymy)	Totally acceptable This term has no equivalent in the TT. However, the translator has explained in detail the meaning of this term in the introduction to the book
2	الميزانية	budget	يتم تحليل الميزانية the budget must be	synonymy	Totally acceptable
3	رأس المال	capital investment	لتحديد رأس المال capital investment	synonymy and addition	Fairly acceptable
4	ديون	debts owed	فهل يمكن إدخال الديون debts owed to him	synonymy and addition	Fairly acceptable
5	ديون	accounts payable	واحتساب الديون accounts payable	hyponymy	Fairly acceptable

ST 16 عند إدخال شريك على مشاركة DeLorenzo TT: Discussion of translation technique(s) adopted for selected technical terms

1. مشاركة is a financing technique adopted by Islamic banks instead of lending on interest. It is a contract of partnership in which two or more partners provide capital and share profits or losses as the case may be – an investment partnership with profit-and-loss sharing. In

musharakah all the partners contribute to the capital and share in both the profit and the loss. They also have the right, but not the obligation to participate in the management. All partners have a right to participate in the management of the project. However, the partners also have a right to waive the right of participation in favour of any specific partner or person. Profit is shared as per-agreed ratio while the loss is shared in proportion to the capital contributed (money invested by each partner. (cf. http://www.islamic-banking.com/glossary_M.aspx). As the translator has used transliteration, and did not give the explanation to the TL readers, his translation would normally be fairly unacceptable. In this case, however, the translator has explained the meaning of this term in detail in the introduction to the book, making this a fairly acceptable technique in this context.

2. الميزانية and 'budget' are synonyms.
3. راس المال means 'capital'. Here the translator opted to add 'investment'.
4. ديون and 'debt' are synonyms. Here the translator has used the plural 'debts' and also added the word 'owed'.
5. The obvious synonyms of ST ديون is 'debts'. Here the translator has used 'accounts payable'. We can take this to be a hyponym of 'debts'. Some but not all debts are 'accounts', and some but not all debts are 'payable'.

4.5 Fatwas from Official Saudi website

The third source of my data is fatwas. These fatwas are taken from the Saudi website <http://www.alifta.com/Default.aspx>. They were accessed on 11/4/2011.

4.5.1 ST 17 (8420) السؤال الثاني من الفتوى رقم (8420) Saudi website TT

السؤال الثاني من الفتوى رقم (8420) ST 17

السؤال الثاني من الفتوى رقم (8420)

س2: إني أعرف أن الأخذ من البنك¹ حرام؛ لأنه ربا²، ولكن السؤال ليس هنا، وإنما السؤال: هل الذي يتكفل³ لمن يأخذ من البنك حرام؟ وهذا الإنسان لم يأخذ عمره من البنك، ويعرف الله ويصلي ويصوم، ويعرف الحلال والحرام، فأريد أن أستوضح من هذا الشيء.

ج2: الاقتراض⁴ من البنك بفائدة⁵ محرم؛ لأنه ربا، وكفالة المرابي لا تجوز⁶؛ لأن فيها إعانة على ارتكاب المحرم، ومساعدة على الإثم، وقد نهى الله عن التعاون على الإثم فقال: سورة المائدة الآية 2 ﴿وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ﴾

(الجزء رقم : 13، الصفحة رقم: 298)

وبالله التوفيق وصلى الله على نبينا محمد وآله وصحبه وسلم.

اللجنة الدائمة للبحوث العلمية والإفتاء

4.5.1 ST 17 (8420) السؤال الثاني من الفتوى رقم (8420): Saudi website TT

The second question of Fatwa no. 8420

Q 2: I know that getting a loan¹ from a bank is Haram (prohibited) as it is regarded as Riba² (usury/interest). My question does not deal with this point; rather I ask whether the warrantor³ of the person who takes out a loan is sinful. Knowing that this warrantor is religiously- committed, keen to avoid the forbidden acts and never dealt with Riba-based (usurious) banks.

A: Taking out loans⁴ from the bank with an interest⁵ is regarded as Riba, which is Haram in Islam. It is impermissible⁶ for the warrantor to warrant the one who deals in Riba as this involves encouraging committing a forbidden act and helping in sin which is prohibited by Allah who says: Surah Al-Ma'idah, 5: 2 ﴿but do not help one another in sin and transgression.﴾.

(Part No: 13, Page No: 298)

May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Table 4.20

ST 17 (8420) السؤال الثاني من الفتوى رقم (8420): Saudi website TT					
	Financial term		Context of occurrence (Arabic and English)	Translation technique adopted	Rating and comments
	Arabic	English			
1	أخذ	getting a loan	أن الأخذ من البنك that getting a loan from a bank	hyponym	<i>Totally acceptable</i>
2	ربا	riba	حرام لأنه ربا it is regarded as Riba	transliteration (giving non-lexicalised synonymy)	<i>Totally acceptable</i>
3	الذي يتكفل	the warrantor	هل الذي يتكفل لمن يأخذ من البنك he warrantor of the person who takes out a loan	synonymy, with grammatical transposition	<i>Fairly acceptable</i>
4	اقتراض	taking out laons	الاقتراض من البنك Taking out loans from	synonymy	<i>Totally acceptalbe</i>
5	فائدة	interest	من البنك بفائدة محرم with an interest	synonymy	<i>Totally acceptable</i>
6	لاتجوز	impermissible	وكفالة المرابي لا تجوز It is impermissible for	synonymy	<i>Totally acceptable</i>

ST 17 (8420) Saudi website TT: Discussion of translation technique(s) adopted for selected technical terms

1. اخذ means 'to take / taking'. Here the translator has used the hyponym (hyponymic phrase) 'getting a loan' (all types of getting a loan are types of taking, but not vice versa). This is totally acceptable in this context.
2. Here the use of the transliterated form 'Riba' to translate ST ربا is totally acceptable, given the centrality of the term ربا in Islamic finance. While 'ribā' can in general be regarded as non-lexicalised in English, for an Islamic audience it has become lexicalised.
3. الذي يتكفل means 'he who / that which becomes surety / goes bail'. TT 'warrantor' involves grammatical transposition, from the ST relative clause, to a TT noun. Though a rare word 'warrantor' can be regarded as a synonym (once the grammatical transposition is discounted) of ST الذي يتكفل. Because of the unusualness of the word 'warrantor', this has been categorised as only 'fairly acceptable'.
4. اقتترض and 'taking out loans' are can be regarded as synonyms, though اقتترض, unlike the plural 'loans' does not specify whether one or more more loans are being taken out.
5. فائدة and 'interest' are synonyms.
6. TT 'impermissible' can be regarded as a synonym of ST لا يجوز.

4.5.2 ST 18 (195) Saudi website TT

ST 18 (195) الجزء رقم : 15، الصفحة رقم: (195)

الجزء رقم : 15، الصفحة رقم: (195)

الفتوى رقم (18324)

س: يوجد لدينا بعض الباعة¹ يبيعون فشفاش، الكرتون بمائة ريال، وفي المحلات الأخرى بحوالي عشرين ريالاً، ويضعون جوائز² سيارة وجوائز أخرى، ويتدافع الناس عليهم بالشراء؛ لرغبتهم في الحصول على الجوائز. هل ذلك جائز؟ أفتونا أثابكم الله.

ج: هذا العمل الذي سألت عنه لا يجوز، بل هو منكر ومن الميسر³ الذي حرمه الله؛ لما فيه من المخاطرة والغرر⁴، وأكل⁵ أموال الناس بالباطل، وقد قال الله -عز وجل-: سورة المائدة الآية 90 ﴿ يَا أَيُّهَا الَّذِينَ آمَنُوا إِنَّمَا الْخَمْرُ وَالْمَيْسِرُ وَالْأَنْصَابُ وَالْأَزْلامُ رِجْسٌ مِّنْ عَمَلِ الشَّيْطَانِ فَاجْتَنِبُوهُ لَعَلَّكُمْ تُفْلِحُونَ ﴾ سورة المائدة الآية 91 ﴿ إِنَّمَا يُرِيدُ الشَّيْطَانُ أَنْ يُوقِعَ بَيْنَكُمُ الْعَدَاوَةَ وَالْبَغْضَاءَ فِي الْخَمْرِ وَالْمَيْسِرِ وَيَصُدَّكُمْ عَنْ ذِكْرِ اللَّهِ وَعَنِ الصَّلَاةِ فَهَلْ أَنْتُمْ مُنْتَهُونَ ﴾ وقال -سبحانه-: سورة النساء الآية 29 ﴿ يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُم بَيْنَكُم بِالْبَاطِلِ ﴾ الآية، وقد صح عن النبي -صلى الله عليه وسلم- أنه صحيح مسلم البيوع (1513)، سنن الترمذي البيوع (1230)، سنن النسائي البيوع (4518)، سنن أبو داود البيوع (3376)، سنن ابن ماجه التجارات (2194)، مسند أحمد بن حنبل (439/2)، سنن الدارمي البيوع (2563). نهى عن بيع الغرر وفقك الله لكل خير، وأعانك ويسر أمرك.

الجزء رقم : 15، الصفحة رقم: (196)

وبالله التوفيق، وصلى الله على نبينا محمد وآله وصحبه وسلم.
اللجنة الدائمة للبحوث العلمية والإفتاء

ST 18 (195) : الجزء رقم : 15 ، الصفحة رقم : 195 Saudi website TT

Part No : 15, Page No: 195)

Fatwa no. 18324

Q: There are some sellers¹ who sell Fishfash (fried potatoes). They sell one carton for one hundred riyals while it is sold in other places for twenty riyals. They assign rewards² for buying this product. These rewards include cars and other rewards. People contend to buy in order to get these rewards. What is the ruling in this regard? May Allah reward you well!

A: The work you have asked about is not permissible. It is evil and a type of gambling³ that was prohibited by Allah. Moreover, it contains risk, Gharar⁴ sale (uncertain sale) and devouring⁵ people's money illegally. Allah (Glorified and Exalted be He) says: Surah Al-Ma'idah, 5: 90 ﴿O you who believe! Intoxicants (all kinds of alcoholic drinks), and gambling, and Al-Ansâb, and Al-Azlâm (arrows for seeking luck or decision) are an abomination of Shaitan's (Satan) handiwork. So avoid (strictly all) that (abomination) in order that you may be successful.﴾ Surah Al-Ma'idah, 5: 91 ﴿Shaitân (Satan) wants only to excite enmity and hatred between you with intoxicants (alcoholic drinks) and gambling, and hinder you from the remembrance of Allâh and from As-Salât (the prayer). So, will you not then abstain? ﴾ and Surah Al-Nisa', 4: 29 ﴿O you who believe! Eat not up your property among yourselves unjustly ﴾ It was authentically reported that the Prophet (peace be upon him) said: ﴿ "The Prophet (peace be upon him) forbade Gharar sale." ﴾ May Allah guide you to what is good and support you in doing it!

(Part No : 15, Page No: 196)

May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Table 4.21

ST 18 195: الصفحة رقم: 15، الجزء رقم: 15، Saudi website TT					
	Financial term		Context of occurrence (Arabic and English)	Translation technique adopted	Rating and comments
	Arabic	English			
1	الباعة	sellers	يوجد لدينا بعض الباعة There are some sellers	synonymy	<i>Totally acceptable</i>
2	جوائز	rewards	ويضعون جوائز They assign rewards	semantic overlap	<i>Fairly unacceptable</i>
3	ميسر	a type of gambling	ومن الميسر الذي حرمه الله a type of gambling that was prohibited by Allah	hyperonym	<i>Fairly acceptable</i>
4	الغرر	Garar	لما فيه من المخاطرة والغرر it contains risk, Gharar sale	transliteration (giving non-lexicalised synonymy), and hyperonym	<i>Fairly unacceptable</i>
5	اكل	devouring	وأكل أموال الناس بالباطل and devouring people's money	semantic overlap	<i>Fairly unacceptable</i>

ST 18 195: الصفحة رقم: 15، الجزء رقم: 15، Saudi website TT: Discussion of translation technique(s) adopted for selected technical terms:

1. الباعة and 'sellers' are synonyms.
2. ST جوائز means 'prizes' or 'rewards', i.e. TT 'rewards' is a hyponym of ST جوائز. Sometimes it is possible to use a TT hyponym to translate an ST hyperonym (cf. section 3.3.2) 'Rewards', however, does not give an appropriate meaning in this context, where what is meant is a 'prize' resulting from gambling, rather than 'reward' for effort, success, etc.
3. TT 'a type of gambling' can be regarded as a hyperonym of ST الميسر – since '[a] type of gambling' can be one of any number of types which exist, whereas الميسر is only one specific type. There is some significant meaning loss in the TT.
4. الغرر means sale of a thing which is not present at hand; or the sale of a thing whose consequence or outcome is not known; or a sale involving risk or hazard where one does not know whether the thing sold will come to be present, such as fish in water or a bird in the air. It is an exchange in which one or more parties stand to be deceived through ignorance of an essential element of the exchange. Thus it refers to an element of absolute or excessive uncertainty in any business or contract (cf.

http://www.islamic-banking.com/glossary_G.aspx). The translator has opted to use transliteration, plus a hyperonym 'sale'.

5. اكل in the sense in which it used here means to take money unrightfully but the translator opted to use a literal translation (i.e. taking the basic sense of اكل and translating that). This does not give the intended meaning.

4.5.3 ST 19 (10573) :الفتوى رقم (10573) Saudi website TT

الفتوى رقم (10573) ST 19

الفتوى رقم (10573)

س: أنا تاجر¹، وتجارتي جميعها استيراد من الخارج، من أوروبا واليابان، والصين، وحسب النظام التجاري فإنه لا بد من التعامل² مع البنك، وإنني أتعامل مع أحد البنوك السعودية بالمدينة المنورة وجدة، وطريقة تعاملتي كما يلي: أذهب إلى اليابان مثلا، وأتفق³ مع الشركة المصنعة على نوع البضاعة⁴، وقيمتها⁵ ومدة تسليمها⁶، وبعد ذلك استلم من الشركة خطاب (أي فاتورة بالقيمة والصنف)⁷ ثم أعود إلى المملكة، وأعطي الفاتورة للبنك، والبنك يعطي الشركة المصنعة خطاب ما يعرف باسم (الاعتماد⁸) بأن البنك سوف يدفع القيمة كلها عند تسليم هذه البضاعة لشركة البواخر، تسليم ميناء جدة مثلا، وتصنع الشركة البضاعة حسب الطلب، وتصدقها من الجهات المختصة، ثم تسلمها إلى شركة البواخر، وعندما يصل البنك خطاب من شركة البواخر بأنها استلمت البضاعة خلال مدة محددة، وتسليمها إلى جمارك ميناء جدة مثلا، يدفع ميناء جدة، هنا نقطة الاشتباه، وبعد ذلك أذهب إلى البنك وإن كان دفعت القيمة كاملة يأخذ مني البنك ربع ريال من كل مائة ريال، وإن كان لم أدفع القيمة كاملة يأخذ مني البنك من كل مائة 8 قروش⁹ عن كل شهر، ثم يعطيني خطاب إلى شركة البواخر، وخطاب إلى جمارك جدة؛ بأن يسلموا لي البضاعة بعد دفع الرسوم، وبدون خطاب البنك لا يمكن لي استلام البضاعة، حيث إنها واصلت باسم البنك، وليس باسمي، ولا يحق لي استلام البضاعة إلا بعد إحضار خطابي للبنك، واحد لشركة البواخر، وواحد إلى الجمارك السعودية، وبعد ذلك استلم البضاعة بعد أن أدفع الرسوم المقررة عليها، ثم يتم البيع والتصرف في البضاعة، وإذا كان بقي من قيمة البضاعة شيء للبنك فإنه يأخذ من كل شهر ثمانية قروش عن كل مائة، وهذه الطريقة هي التي يتعامل بها جميع التجار، والموردين في المملكة العربية السعودية كلها، علما أنه لا يمكن لأي تاجر استيراد بضائع بكميات كبيرة إلا عن طريق أو بواسطة أحد البنوك؛ حفاظا على أن تصل البضاعة سليمة وصحيحة حسب الشروط المتفق عليها عند طلب البدء في تصنيع البضاعة.

والرجاء يا سماحة الشيخ إعطائي فتوى في هذه الطريقة، وهل ما أخذ مني البنك من عمولة هي حلال أم حرام، وهي ربع ريال عن كل مائة تدفع عن البضاعة فورا، و8 قروش من كل مائة ريال عن كل شهر؟ علما بأن جميع أوراق البضاعة واصلت لأوروبا باسم البنك. هذا والله يحفظكم . ((الجزء رقم : 13، الصفحة رقم:

((314

ج: إذا كان الواقع كما ذكر، من التعاقد مع البنك على أن يدفع عنك ثمن البضاعة ليأخذ بعد ذلك ما دفعه زائد النسبة المئوية المذكورة، وأن تلك النسبة تتفاوت تبعاً لدفعك قيمة البضاعة كاملة ودفع بعضها - فذلك محرم؛ لما فيه من ربا الفضل¹⁰ والنسأ¹¹ والضمان بعوض¹².

(الجزء رقم : 13، الصفحة رقم: 315)

وبالله التوفيق وصلى الله على نبينا محمد وآله وصحبه وسلم.

اللجنة الدائمة للبحوث العلمية والإفتاء

ST 19 (10573) رقم الفتوى: Saudi website TT

Fatwa no. 10573 (Part No : 13, Page No: 313)

Q: I am a merchant¹ who imports goods from abroad, from places such as Europe, Japan and China. According to the commercial system, I have to deal² with banks, so I deal with a Saudi bank in Al-Madinah Al-Munawwarah and Jeddah. Following is how I deal with it: I travel to Japan, for example, to contract³ agreements with the manufacturing company on the commodity type⁴, price⁵ and delivery date⁶. I then receive a price and type bill⁷ from the company and return to K.S.A. where I give the bill to the bank which in turn sends a letter to the company of credit⁸, i.e. indicating that the bank will pay the whole price on the company's delivering the commodity to steamers company, to be delivered to Jeddah Port for example. The company manufactures the commodity to order, approves it from relevant authorities and then delivers it to the streamers' company. On receiving a letter from the streamers company to the effect that it has received the commodity within a defined period and has delivered it to the Jeddah port customs, for example, the bank pays to Jeddah Port. (Here is the point of ambiguity.) Later, I go to settle it with the bank. If I pay the whole price, the bank takes a quarter riyal as interest per 100 riyals from me. If I do not pay the whole value, the bank takes an interest of 8 piasters⁹ per 100 riyals for every month. Thereafter, the bank gives me a letter to the streamers company and another to Jeddah port to deliver the commodity to me after paying fees. However, without such a letter from the bank I cannot receive the commodity as it is in the name of the bank not in my name. Thus, I cannot receive the commodity without the bank's two letters, one to the streamers company and another to Saudi customs. Only then can I receive the commodity after paying the defined fees and sale contract becomes perfect that I can dispose of the commodity. However, if a part of the commodity's price remains due to the bank,

it takes as interest of 8 piasters per 100 riyals for every month. In fact, this is how the bank deals with all merchants and importers in the Kingdom of Saudi Arabia as a whole. Please, be informed that no merchant may import commodities in large quantities except through a bank so that it is guaranteed that the commodity will be delivered untouched and correspondent to the terms agreed upon on ordering it be manufactured.

Please respected sheikh, give me a Fatwa on doing so. Is the interest, i.e. a quarter riyal per 100 riyals in case I pay the price in cash and 8 piasters per 100 riyals for each month on credit, taken from me by the bank Halal (lawful) or Haram (prohibited), bearing in mind that all the commodity's documents go to Europe in the name of the bank. May Allah protect you!

A: If this is the case that you make a contract with the bank to pay the price of the commodity in return for the abovementioned interest rate, which varies according to the amount you pay of the commodity price, it is Haram as it falls under Riba Al-Fadl (usury of excess, selling an item for another of the same type, on the spot, but in excess)¹⁰, Riba Al-Nasi'ah (usury of delay, conditional excess for delay of payment) and guaranteeing it¹¹ for a recompense¹².

(Part No: 13, Page No: 315)

May Allah grant us success! May peace and blessings be upon our Prophet

Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Table 4.22

ST 19 (10573) الفتوى رقم (TT Saudi website					
	Financial term		Context of occurrence (Arabic and English)	Translation technique adopted	Rating and comments
	Arabic	English			
1	تاجر	merchant	أنا تاجر، وتجارتي جميعها استيراد I am a merchant	synonymy	<i>Totally acceptable</i>
2	تعامل	deal	فإنه لا بد من التعامل مع البنك I have to deal with banks	synonymy	<i>Totally acceptable</i>
3	اتفق	to contract agreements	وأتفق مع الشركة المصنعة to contract agreements with	hyponymy, and grammatical transposition	<i>Fairly acceptable</i>
4	بضاعة	commodity	على نوع البضاعة on the commodity type,	synonymy	<i>Totally acceptable</i>
5	وقيمة	price	وقيمتها ومدة تسليمها price and delivery date	semantic overlap	<i>Fairly acceptable</i>
6	ومدة تسليمها	delivery date	وقيمتها ومدة تسليمها price and delivery date	hyperonymy	<i>Fairly acceptable</i>
7	خطاب (أي فاتورة بالقيمة والصنف)	price and type bill	استلم من الشركة خطاب (أي فاتورة بالقيمة والصنف) I then receive a price and type bill	omission, semantic overlap, and synonymy	<i>Fairly acceptable</i>
8	الاعتماد	letter to the company of credit	خطاب ما يعرف باسم (الاعتماد) sends a letter to the company of credit	synonymy	<i>Totally acceptable</i>
9	قروش	piasters	من كل مائة 8 قروش an interest of 8 piasters per 100 riyals	synonymy	<i>Totally acceptable</i>
10	ربا الفضل	Riba Al-Fadl (usury of excess, selling an item for another of the same type, on the spot, but in excess)	لما فيه من ربا الفضل والنسأ. it falls under Riba Al-Fadl (usury of excess, selling an item for another of the same type, on the spot, but in excess)	transliteration (giving non-lexicalised synonymy), calque (giving non- lexicalised synonymy), and paraphrase	<i>Fairly acceptable</i>
11	والنسأ	Riba Al-Nasi'ah (usury of delay, conditional excess for delay of payment)	لما فيه من ربا الفضل والنسأ it falls under [...]Riba Al- Nasi'ah (usury of delay, conditional excess for delay of payment)	transliteration (giving non-lexicalised synonymy), calque (giving non- lexicalised synonymy), and paraphrase	<i>Fairly acceptable</i>
12	بعوض	recompense	والضمان بعوض and guaranteeing it for a recompense	synonymy	<i>Totally acceptable</i>

ST 19 (10573) رقم الفتوى: Saudi website TT: Discussion of translation technique(s) adopted for selected technical terms:

1. تاجر and 'merchant' are synonyms.
2. ST تعامل and TT 'deal' are synonyms.
3. اتفق simply means 'agree'. 'Contract agreements' introduces the element of 'contract' which is not strictly speaking present in the ST, causing a slight change of meaning.
4. بضاعة and commodity are synonyms.
5. قيمة strictly speaking means 'value' in Arabic. There is semantic overlap between ST قيمة and TT 'price': the price of something may or may not be its value, and the value of a thing may or may not be its price. In this context, there is minor meaning loss in translating قيمة as price.
6. ST التسليم and TT 'delivery' are synonyms. The relationship between ST مدة and TT 'date' التسليم is perhaps best thought as one of hyperonymy-hyponymy: a period of time (مدة) properly includes particular dates. In this context there is only minor meaning loss.
7. ST (أي فاتورة بالقيمة والصف) خطاب, TT 'a price and type bill'. The translator has omitted the word خطاب and translated only the explanation between brackets. TT 'bill' is a synonym of ST فاتورة, TT 'price' overlaps semantically with ST قيمة (see 3 above), and TT 'type' is a synonym of ST صف. The overall English phrase 'price and type bill', however, is slightly obscure in meaning.
8. خطاب الاعتماد and 'letter of credit' are synonyms.
9. قروش is a currency used in the Kingdom of Saudi Arabia. Each Saudi riyal is divided into 20 qurush or 100 halala (cf <http://www.britannica.com/EBchecked/topic/1069092/riyal#>). 'Piastres' is the standard translation of قروش .
10. ST ربا الفضل, TT 'Riba Al-Fadl (usury of excess, selling an item for another of the same type, on the spot, but in excess)'. The translator has used a combination of i. transliteration ('Riba Al-Fadl'), calque 'usury of excess') and paraphrase ('selling an item for another of the same type, on the spot, but in excess'). The ST message is conveyed, but at the cost of a rather long and inelegant TT formulation.
11. ST ربا النسا, TT 'Riba Al-Nasi'ah (usury of delay, conditional excess for delay of payment)'. The translator has used a combination of i. transliteration ('Riba Al-Nasi'ah'), calque 'usury of delay) and paraphrase ('conditional excess for delay of payment'). The ST message is conveyed, but at the cost of a rather long and inelegant TT formulation.
12. بعوض and 'recompense' are synonyms.

4.5.4 ST 20 (16013) من الفتوى رقم (16013) Saudi website TT

السؤال السادس من الفتوى رقم (16013) ST 20

السؤال السادس من الفتوى رقم (16013)

س6: هناك بعض البنوك لها فروع إسلامية، ولكن البنك الرئيسي يتعامل بالربا. فما الحكم¹ في التعامل مع هذا الفرع؟
(الجزء رقم : 13، الصفحة رقم: 375).

ج6 : لا بأس بالتعامل² مع البنك أو فرعه إذا كان التعامل ليس فيه ربا؛ لأن الله سبحانه أحل البيع³ وحرم الربا، ولأن الأصل⁴ في المعاملات⁵ الحل، مع البنك أو غيره؛ ما لم تشتمل المعاملة على حرام. وبالله التوفيق وصلى الله على نبينا محمد وآله وصحبه وسلم.
اللجنة الدائمة للبحوث العلمية والإفتاء

السؤال السادس من الفتوى رقم (16013) ST 20 Saudi website TT

The sixth question of Fatwa no. 16013

Q 6: some banks have Islamic branches; however, the head office deals in Riba (usury/interest). What is the ruling¹ on dealing with the branch?

(Part No : 13, Page No: 375)

A: There is no wrong² to deal with the bank whether it is a branch or a head office as long as the dealing is not based on Riba. Allah (may He be Praised) makes trade³ lawful and forbids Riba. The basic principle of transactions⁵ is the permissibility of dealing with banks as long as the transaction is not based on something that is Haram (prohibited).

May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Table 4.23

ST 20 (16013) من الفتوى رقم (16013): Saudi website TT				
Financial term		Context of occurrence (Arabic and English)	Translation technique adopted	Rating and comments
Arabic	English			
1	فما الحكم	What is the ruling	فما الحكم في التعامل مع هذا الفرع What is the ruling on dealing with the branch?	synonymy <i>Totally acceptable</i>
2	لا بأس	no wrong	لا بأس بالتعامل مع البنك There is no wrong to deal with	hyperonymy <i>Fairly acceptable</i>
3	البيع	trade	أحل البيع وحرم الربا Allah makes trade lawful and forbids Riba	hyperonymy <i>Fairly acceptable</i>
4	الاصل	basic principle	ولأن الأصل في المعاملات الحل The basic principle of transactions	hyponymy <i>Totally acceptable</i>
5	المعاملات	transactions	ولأن الأصل في المعاملات الحل The basic principle of transactions is the permissibility	synonymy <i>Totally acceptable</i>

ST 20 (16013) من الفتوى رقم (16013): Saudi website TT: Discussion of translation technique(s) adopted for selected technical terms

1. حكم and 'ruling' are synonyms.
2. لا بأس in the SL. is one of *fiqh* rulings. 'No wrong' is best analysed as a hyperonym of لا بأس in the technical *fiqh* sense: all cases of لا بأس (in the technical *fiqh* sense) are cases where there is 'no wrong', but not all cases where there is 'no wrong' are cases of لا بأس (in the technical *fiqh* sense); those in which there is no logical wrong, for example, are not.
3. بيع has a more specific meaning than 'trade' (بيع 'selling' being only one aspect of 'trade', which involves buying and selling).
4. الاصل means according to the Hans Wehr dictionary, amongst other things, 'origin', 'fundament', 'basis'. 'Basic principle' can be regarded as a hyponym of 'basis' (etc.): all basic principles are also 'bases', but not all bases are 'basic principles'.
5. المعاملات and 'transactions' are synonyms.

4.5.5 ST 21 (15361) رقم الفتوى : Saudi website TT

ST 21 (15361) رقم الفتوى : Saudi website TT

الفتوى رقم (15361)

س: رجل أراد أن يضع¹ ماله في بنك ليثمره²، فاختار بنكا إسلاميا (بنك فيصل الإسلامي بمصر) والمعلوم أن جميع البنوك حتى تعمل لا بد أن يفرض عليها وضع نسبة من رأس المال في البنك الدولي والمركزي، وكلاهما ربوي، ولكن تعامل الأخ المودع مع البنك بنظام المضاربة³ الشرعية، فما حكم المال المودع؟ علما بأن الأخ المودع سأل موظفا بالبنك عن طريق التعامل، وحمله المسؤولية، فأجاب: إنها شرعية، ولا مخالفة فيها. نرجو من

(الجزء رقم : 14، الصفحة رقم: 325)

فضيلتكم التكرم ببيان حكم هذه المسألة وجزاكم الله خيرا.

ج: التعامل مع البنك الإسلامي بطريق المضاربة الشرعية وهي: أن يكون من السائل المال، ومن البنك العمل به بالطرق الشرعية، وأن يكون الربح بينهما على ما شرطاه من نسبة مشاعة⁴، لا بأس بذلك؛ لأن المضاربة بهذه الصفة معاملة شرعية⁵ مباحة⁶. والله أعلم. وبالله التوفيق، وصلى الله على نبينا محمد وآله وصحبه وسلم.

اللجنة الدائمة للبحوث العلمية والإفتاء

ST 21(15361) رقم الفتوى : Saudi website TT

Fatwa no. 15361

Q: A man wants to deposit¹ his money in a bank to invest² it, and he chose an Islamic bank, Faisal Islamic Bank of Egypt. It is well-known that in order to permit these banks to work, they have to deposit a percentage of the capital in the International Bank and the Central Bank and both are usurious. However, this person deals with the bank in the way of Islamic Mudarabah³ (speculation) transaction. What is the ruling on the deposited money, taking into consideration that depositor asked the bank clerk about the way of dealings and put him in charge (before Allah). The clerk answered: It is legitimate and does not go against the Shari`ah.

(Part No: 14, Page No: 325)

Could you kindly advise? May Allah reward you!

A: dealings with Islamic banks by the way of Mudarabah should be as follows:
The depositor should pay the money and the bank just does business with that money in a legal way and the profit should be shared between them according to

the stipulation of the general percentage of profits. Mudarabah in this way is legitimate⁵ and lawful⁶. Allah knows best. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Table 4.24

ST 21 (15361) : الفتوى رقم (15361) Saudi website TT					
	Financial term		Context of occurrence (Arabic and English)	Translation technique adopted	Rating and comments
	Arabic	English			
1	يضع	deposit	رجل أراد أن يضع ماله A man wants to deposit his money	hyperonymy	<i>Totally acceptable</i>
2	ليثمره	invest	يضع ماله في بنك ليثمره in a bank to invest	synonymy	<i>Totally acceptable</i>
3	المضاربة	Mudarabah	مع البنك بنظام المضاربة الشرعية Islamic Mudarabah (speculation) transaction.	transliteration (giving non-lexicalised synonymy)	<i>Fairly unacceptable</i> The use of transliteration here is fairly unacceptable, since the translator has not explained elsewhere the meaning of the term.
4	مشاعة	general	على ما شرطه من نسبة مشاعة the stipulation of the general percentage of profits	hyperonymy	<i>Fairly acceptable</i>
5	شرعية	legitimate	لأن المضاربة بهذه الصفة معاملة شرعية مباحة Mudarabah in this way is legitimate and lawful	hyperonymy	<i>Fairly acceptable</i>
6	مباحة	lawful	لأن المضاربة بهذه الصفة معاملة شرعية مباحة Mudarabah in this way is legitimate and lawful	hyponymy	<i>Fairly acceptable</i>

ST 21(15361) : الفتوى رقم (15361) Saudi website TT: Discussion of translation technique(s) adopted for selected technical terms

1. يضع has a more general meaning in SL. Moreover, the translator has opted to use the intended meaning which is deposit and for this, his translation is toally acceptable.
2. يثمره and invest are synonymy.

3. The use of the transliteration *Mudarabah* here to translate المضاربة is fairly unacceptable, because no explanation of this term is provided anywhere by the translator, it being merely assumed that the reader understands what it means.
4. TT 'general' is a hyperonym of ST مشاعة 'universal': all things which are 'universal' are also 'general', but not all things which are 'general' are also 'universal' (cf. 'that's a general – but not universal – principle').
5. شرعي in an Islamic context has the specific sense 'in accordance with the Islamic Shariah'. TT 'legitimate' has a wider sense than this.
6. مباح means 'allowed'. TT 'lawful' is a sub-type (hyponym) of 'allowed' – i.e. 'allowed by law'.

4.5.6 ST 22 (1324) رقم الفتوى: Saudi website TT

الفتوى رقم (1324) ST 22

الفتوى رقم (1324)

س : إذا اشتغل رجل في شركة مقاولات¹ تقدم² رشوة³ لتخليص حقها ، ولترسية⁴ المناقصات⁵ عليها ، وعند العجز عن إكمال المقاولات تقتض⁶ من البنوك أموالاً⁷ بفائدة⁸ للبنك بنسب معينة ، فهل الموظف في هذه الشركة شريك⁹ لها في الإثم ، وهل يجوز له أخذ المرتب على عمله فيها ، وهل يجوز له أيضاً أن يأخذ نسبة معينة على توليه التعقيب¹⁰ وتسلمه مستخلصات المبالغ¹¹ ، وهل تنصحون له بترك هذا العمل ؟ أفيدونا .

ج : الاشتغال بشركة المقاولات التي تتعامل بالرشوة ، فترشي المسؤولين عند المناقصات مثلاً ليتم لها إرساء المناقصة عليها ، والتي تتعامل أيضاً مع البنوك معاملات ربوية من أجل مقاولات الشركة- الاشتغال بهذه الشركة وأمثالها فيه تعاون على الإثم والعدوان ، بتقييد المعاملات الربوية ، أو نقلها ، أو التعقيب عليها ، وقبض ما فيها أو إقباضه ، إلى غير ذلك مما يتعلق بالربا والرشوة ، والتعاون في ذلك حرام ؛ لقوله تعالى : سورة المائدة الآية 2 ﴿وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ﴾ ولما صح عن الرسول صلى الله عليه وسلم أنه صحیح مسلم المساقاة (1598) ، مسند أحمد بن حنبل (304/3). لعن أكل الربا وموكله وكتابه وشاهديه ، وقال : هم في الإثم سواء ﴿ . رواه مسلم ، وعلى ذلك لا يجوز أخذه المرتب ولا النسبة المعينة على توليه التعقيب على معاملات ربوية ، واستخلاص مبالغها ، وينبغي له أن يبحث عن عمل آخر ليس فيه مباشرة لمحرم ولا إعانة عليه ، اتقاء لما حرم الله ، وحرصاً على الكسب الطيب .

وبالله التوفيق ، وصلى الله على نبينا محمد وآله وصحبه وسلم .

(الجزء رقم : 23، الصفحة رقم: 574)

اللجنة الدائمة للبحوث العلمية والإفتاء

ST 22 (1324) الفتوى رقم : Saudi website TT

Fatwa no. 1324

Q: A man works at a contracting company¹ that deals² with bribes³ to manage its work and win⁴ bids⁵, and on failing to complete a contraction, it gets⁷ an interest-based⁸ loan⁶ from banks; is this employee to blame⁹? Is it permissible for him to take a salary for his work at this company? Is it permissible for him to get a percentage for¹⁰collecting the sums due¹¹? Do you advise him to quit this work? Please guide us!

A: working for a contracting company that deals with bribes to win bids or undertakes usurious transactions with banks is cooperation in sin and transgression through registering and managing usurious transactions and whatever has to do with Riba (usury/interest) and bribe. Cooperation in any of this is Haram (prohibited), for Allah (Exalted be He) says,

Surah Al-Ma'idah, 5: 2 ﴿Help you one another in Al-Birr and At-Taqwâ (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allâh. Verily, Allâh is Severe in punishment.﴾ It was authentically reported that ﴿the Messenger of Allah (peace be upon him) cursed the devourer (taker) of Riba (usury/interest), its payer, the one who records it and the two witnesses to it, and he said: They are all equal.﴾ Reported by Muslim. Therefore, it is not permissible to take a salary or a percentage for managing usurious transactions and collecting the sums due. He should look for another job that neither involves undertaking nor cooperating in what is Haram (prohibited), in order to keep himself away from what Allah has prohibited and to be keen on getting lawful earning. (Part No : 23, Page No: 574).

May Allah grant us success! May peace and blessings be upon our Prophet, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Table 4.25

ST 22 (1324) : الفتوى رقم (1324) Saudi website TT					
	Financial term		Context of occurrence (Arabic and English)	Translation technique adopted	Rating and comments
	Arabic	English			
1	شركة مقاولات	contracting company	في شركة مقاولات تقدم رشوة	synonymy	<i>Totally acceptable</i>
			a contracting company		
2	تقدم	deals	في شركة مقاولات تقدم رشوة	semantic overlap	<i>Fairly acceptable</i>
			that deals with bribes		
3	رشوة	bribes	في شركة مقاولات تقدم رشوة	synonymy, with TT plural for ST singular	<i>Totally acceptable</i>
			that deals with bribes		
4	لترسية	win	لتخليص حقها، ولترسية المناقصات	semantic overlap	<i>Totally acceptable</i>
			to manage its work and win bids		
5	المناقصات	bids	لتخليص حقها ، ولترسية المناقصات	hyponymy	<i>Fairly acceptable</i>
			to manage its work and win bids		
6	تقترض	gets a[n] [...] loan	تقترض من البنوك أموالاً بفائدة للبنك	Synonymy, with grammatical transposition	<i>Totally acceptable</i>
			gets an interest-based loan		
7	اموالا	∅	تقترض من البنوك أموالاً بفائدة للبنك	omission	<i>Totally acceptable</i>
			gets an interest-based loan		
8	بفائدة	interest-based	أموالاً بفائدة	synonymy	<i>Totally acceptable</i>
			an interest-based loan		
9	شريك	∅	شريك لها في الإثم	omission	<i>Fairly unacceptable</i>
			is this employee to blame		
10	التعقيب	∅	توليه التعقيب	omission	<i>Totally unacceptable</i>
			collecting the sums due		
11	مستخلصات المبالغ	sums due	وتسلمه مستخلصات المبالغ	synonymy	<i>Totally acceptable</i>
			collecting the sums due		

ST 22 (1324) : الفتوى رقم (1324) Saudi website TT: Discussion of translation technique(s) adopted for selected technical terms

1. شركة مقاولات and 'contracting company' are synonyms.
2. ST تقدم 'puts forward' and TT 'deals with' involve semantic overlap. It is possible to put something forward without dealing with it and vice versa.
3. رشوة and 'bribes' are synonyms, with 'bribes' involving the generic plural here.
4. ST ترسية ('secure' – in the abstract sense) and TT 'win' involve semantic overlap: one can 'secure' something without winning (having first won) it, and one can win something, without (subsequently) securing it. In this context, however, 'win' is totally acceptable, the difference between 'secure bids' and 'win bids' being negligible.
5. TT 'bids' is a hyperonym of ST مناقصات, مناقصة being a 'reverse bid' in which the contract goes to the bidder who offers the lowest price (i.e. a مناقصة is a type of bid).
6. تقترض and 'get a loan' are synonyms.
7. اموال is arguably omitted in the TT. However, the sense of اموال is covered by TT 'get a[n] ... loan'.
8. بفائدة and 'interest-based' are synonyms (assuming that 'interest-based' means the same as 'involving interest').
9. شريك is omitted in the TT, the relevant TT phrase being 'is this employee to blame'. The TT is fairly unacceptable, since it suggests that the employee may be entirely to blame, whereas ST شريك makes plain that if he is to blame, he is not the only blameworthy party.
10. تعقيب is a procedure which a person follows, for instance in a financial transaction. This is unacceptably omitted in the TT.
11. مستخلصات المبالغ and 'sums due' are synonyms.

4.5.7 ST 23 (7495) : السؤال الأول من الفتوى رقم (7495) Saudi website TT

ST 23 (7495) : السؤال الأول من الفتوى رقم (7495)

السؤال الأول من الفتوى رقم (7495)

س1: لدي بعض المبالغ النقدية¹، وقد وضعتها في أحد البنوك الاستثمارية المنتشرة هنا دون غيرها، ومنها الإسلامي، وذلك لعدم خضوعه لقوانين المصادرة والتأمين، علما بأنني ليس لي أي نشاط تجاري لاستغلال تلك المبالغ فيها، وأعمل بوظيفة حكومية.

ج1: لا يجوز لك إيداع ما توفر لديك من المبالغ النقدية² في بنوك ربوية للاستثمار، ولو لم يكن لك نشاط تجاري تقوم به بنفسك؛ لما في ذلك من المشاركة في الاستثمار الربوي والتعاون عليه، وطرق الاستثمار بغير البنوك كثيرة؛ كشركات المضاربة³ مع أمناء موثوقين⁴.

(الجزء رقم : 13، الصفحة رقم: 362)

ST 23 (7495) : Saudi website TT

The first question of Fatwa no. 7495

Q 1: i have deposited a sum of money¹ in one of the investment banks that are widespread here. In fact other types of banks, including Islamic ones, have no room here for they are subject to confiscation and insurance laws. Please be informed that I participate in no commercial activity to invest my money in as I work in a governmental job.

A: It is impermissible for you to deposit your monetary savings² in usurious investment banks even if you participate in no commercial activity. In fact, this falls under participation in usurious investment and cooperation therein. Moreover, there is a multitude of investment methods other than banks, including trustworthy⁴ speculation³ companies.

(Part No : 13, Page No: 362)

May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Table 4.26

ST 23 (7495) : Saudi website TT					
Financial term		Context of occurrence (Arabic and English)	Translation technique adopted	Rating and comments	
Arabic	English				
1	مبالغ نقدية	a sum of money	لدي بعض المبالغ النقدية I have deposited a sum of money	synonymy, with TT singular for ST plural	<i>Fairly acceptable</i>
2	مبالغ نقيه	monetary savings	لديك من المبالغ النقدية your monetary savings	hyponymy	<i>Fairly acceptable</i>
3	المضاربة	speculation	كشركات المضاربة مع أمناء موثوقين trustworthy speculation companies	semantic disjunction	<i>Totally unacceptable</i>
4	أمناء موثوقين	trustworthy	كشركات المضاربة ³ مع أمناء موثوقين trustworthy speculation companies	hyperonymy	<i>Fairly unacceptable</i>

ST 23 (7495) السؤال الأول من الفتوى رقم (7495) : Saudi website TT: Discussion of translation technique(s) adopted for selected technical terms

1. مبالغ نقدية and sum of money are synonyms.
2. TT 'monetary savings' is a hyponym of ST مبالغ نقدية . This is because, while نقدية and 'monetary' are synonyms, TT 'savings' is a hyponym of ST مبالغ 'amounts [of money]': some, but not all, amounts of money are 'savings' but all savings are 'amounts of money'. The translator has avoided repetition in translating مبالغ نقدية, which occurs earlier in the ST (see note 1, immediately above), by using a different term here. This might conceivably result in some misinterpretation in the TT.
3. While المضاربة is sometimes used to mean 'speculation' (which is forbidden in Islam), المضاربة here refers to the Islamic financial arrangement of مضاربة (see the above example *Fatwa no. 15361*).
4. موثوقين. While ST is امناء is the equivalent of TT 'trustworthy', موثوقين means 'officially certified' (or similar). TT 'trustworthy' thus has a wider meaning than (is a hyperonym) of ST امناء موثوقين, potentially significant information being lost in the TT.

4.5.8 ST 24 (7337) السؤال الأول من الفتوى رقم (7337) : Saudi website TT

ST 24 (7337) السؤال الأول من الفتوى رقم (7337)

السؤال الأول من الفتوى رقم (7337)

س1: كثر اشتراك¹ بعض الناس بماله مع بعضهم الآخر، والشركة بينهما مضاربة²، إلا أن أحدهما يعمل والآخر لا يعمل، فهل يجوز تعيين³ راتب شهري للشريك⁴ الذي يعمل في نظير عمله⁵؟ هذا ما أمل الإجابة عليه مع الدليل الذي استند عليه في ذلك، والله يجزيكم خيراً.

ج1: شركة المضاربة هي: دفع مال معلوم من شخص لمتجر به، بجزء مشاع معلوم من ربحه، كالربح ونحوه، فالمال من واحد، والعمل على الثاني، وجزء الربح المحدد له مقابل العمل، وإذا لم يحدد للعامل ربح معلوم فله أجرة المثل مقابل عمله، ويكون الربح كله لصاحب المال.

(الجزء رقم : 14، الصفحة رقم: 308)

وبالله التوفيق، وصلى الله على نبينا محمد وآله وصحبه وسلم.

اللجنة الدائمة للبحوث العلمية والإفتاء

ST 24 (7337) :السؤال الأول من الفتوى رقم (7337) Saudi website TT

The first question of Fatwa no. 7337

Q 1: Many people participate with their² monies with one another, where one of them works and the other does not. Is it permissible to fix² a monthly salary for the partner³ who works in return for his work⁵? Could you kindly answer that and mention the proof as well? May Allah reward you.

A: Mudarabah is to pay a fix known amount of money to someone in order to do business with it in return for a fixed percentage of the common profit such as a quarter. So money is paid by one person and the other does the whole job in return for the fixed percentage of the profit. If no percentage is fixed for the worker, he shall receive the same percentage of his peers in return for his work and the whole profit will be for the owner of capital.

(Part No : 14, Page No: 308)

May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'.

Table 4.27

ST 24 (7337) :السؤال الأول من الفتوى رقم (7337) Saudi website TT					
	Financial term		Context of occurrence (Arabic and English)	Translation technique adopted	Rating and comments
	Arabic	English			
1	اشترك	participate	كثر اشترك بعض الناس Many people participate	hyperonymy, with grammatical transposition	<i>Fairly unacceptable</i>
2	مضاربة	∅	والشركة بينهما مضاربة ∅	omission	<i>Fairly unacceptable</i>
3	تعيين	fix	فهل يجوز تعيين راتب شهري Is it permissible to fix a monthly salary	synonymy	<i>Totally acceptable</i>
4	الشريك	partner	للمشرك الذي يعمل في for the partner who works	synonymy	<i>Totally acceptable</i>
5	نظير	in return	للمشرك ⁴ الذي يعمل في نظير عمله in return for his work	synonymy	<i>Totally acceptable</i>

ST 24 (7337) :السؤال الأول من الفتوى رقم (7337) Saudi website TT: Discussion of translation technique(s) adopted for selected technical terms

1. ST اشترك is here used in the technical financial sense of ‘entering into a [business] partnership’. TT ‘participate’ involves grammatical transposition (cf. the noun ‘participation’). However, ‘participation’ (‘participate’) is also a hyperonym of اشترك in this sense, involving fairly significant translation loss.
2. مضاربة is omitted, resulting in significant translation loss.
3. TT ‘fix’ (used here in the sense of ‘specify, determine’) is a synonym of ST تعيين.
4. الشريك and ‘partner’ are synonyms.
5. في نظير and ‘in return for’ are synonyms.

4.5.9 ST 25 (19912) :السؤال الرابع من الفتوى رقم (19912) Saudi website TT

ST 25 (19912) :السؤال الرابع من الفتوى رقم (19912)

السؤال الرابع من الفتوى رقم (19912) رقم الفتوى 19912:جزء: 14: صفحة: 308

س4: هل في المضاربة¹ يتحمل² الطرفان³ الربح⁴ والخسارة⁵ معا، أم فقط الذي يتجر⁶ بمال الآخر يتحمل الخسارة لحاله؟

ج4: الخسارة في المضاربة على المال⁷ خاصة، فلا يتحمل العامل المتجر في البضاعة شيء منها، إذا لم يتعد ولم يفرط؛ لأن الخسارة عبارة عن نقصان رأس المال، وهو مختص بمالكه، فالخسارة على صاحب المال، فتحتمسب الخسارة من ماله دون غيره، وإنما يشتركان فيما يحصل من نماء المال، فيشتركان في الربح على ما اتفقا عليه، بشرط أن يكون جزءا مشاعا معلوما من الربح، كالنصف أو الثلث أو غيرهما. وبالله التوفيق، وصلى الله على نبينا محمد وآله وصحبه وسلم.

اللجنة الدائمة للبحوث العلمية والإفتاء

ST 25 (19912) :السؤال الرابع من الفتوى رقم (19912) Saudi website TT

The fourth question of Fatwa no. 19912

Q 4: Do both parties² bear¹ the profit⁴ and loss⁵ in Mudarabah¹ (a speculative partnership, giving an amount of money to trade with in return for a share in the profit), or is it only the party who trades⁶ with the other’s money who bears the loss on their own?

A: any loss in Mudarabah is on the capital⁶; the trading party does not bear any of it if they do not commit transgression or negligence, because the loss is a

decrease in the capital, which is the property of its owner. It is, therefore, only the owner who bears the loss, but they both share in any growth on the capital or profit, according to the agreement that they made, provided that it is a publically known amount of the profit, such as one-half, one-third, or other. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

Permanent Committee for Scholarly Research and Ifta'

Table 4.28

ST 25 (19912) رقم الفتوى من السؤال الرابع: Saudi website TT					
	Financial term		Context of occurrence (Arabic and English)	Translation technique adopted	Rating and comments
	Arabic	English			
1	مضاربة	Mudarabah, (a speculative partnership, giving an amount of money to trade with in return for a share in the profit)	هل في المضاربة يتحمل Do both parties bear the profit and loss in Mudarabah, (a speculative partnership, giving an amount of money to trade with in return for a share in the profit)	transliteration (giving non-lexicalised synonymy), plus paraphrase	<i>Fairly unacceptable</i>
2	يتحمل	bear	هل في المضاربة يتحمل Do both parties bear the	synonymy	<i>Totally acceptable</i>
3	طرفان	both parties	يتحمل الطرفان الربح والخسارة Do both parties bear the	synonymy	<i>Totally acceptable</i>
4	ربح	profit	الطرفان الربح والخسارة يتحمل Do both parties bear the profit and loss in Mudarabah	synonymy	<i>Totally acceptable</i>
5	خسارة	loss	الطرفان الربح والخسارة يتحمل Do both parties bear the profit and loss in Mudarabah	synonymy	<i>Totally acceptable</i>
6	يتجر	trade	الذي يتجر بمال الآخر who trades with the other's money	synonymy	<i>Totally acceptable</i>
7	مال	capital	الخسارة في المضاربة على المال any loss in Mudarabah is on the capital	hyponomy	<i>Fairly acceptable</i>

ST 25: Saudi website TT: Discussion of translation technique(s) adopted for selected technical terms

1. مضاربة. The translator has opted to use transliteration, together with an explanatory paraphrase. This paraphrase, however, inaccurately claims that مضاربة involves speculation. (see Fatwa no. 15361).
2. يتحمل and 'bear' are synonyms.
3. طرفان is in the dual form in SL. In the TL there is no dual form, the dual being expressed here by the word 'both'.
4. ربح and 'profit' are synonyms.
5. خسارة and 'loss' are synonyms.
6. يتجر and 'trade' are synonyms.
7. مال is a hyperonym of 'capital'; all capital is money, but not all money is capital (money which is not used for investment is not capital).

4.5.10 ST 26 (19345) الفتوى رقم : Saudi website TT

ST 26 (19345) رقم الفتوى

الفتوى رقم (19345) :

س: تاجر¹ يبيع² منتجات غذائية، ولكنه يبيع القطعة الواحدة بسعر، ثم يبيع مجموعة³ قطع بسعر أقل⁴، ثم يبيع مجموعة أكثر بسعر أقل من الأوليان، وكل هذا في نفس الوقت مع عدم تغيير في السلعة، ويعطي هذا التاجر بضائع لتاجر آخر بسعر أكثر من سعر الوقت الحالي⁵؛ مقابل أجل زمني لاستيفاء قيمة البضائع (الثمن). ما حكم البيع في الحالات الأولى، وهل يكون التاجر بذلك يتعامل بأكثر من ذمة، ويفرق في المعاملة بين المسلمين؟ وهل طريقة بيعه بالأجل⁶ -المعروضة- تدخل في باب الحلال أم غيره؟ أفتونا مأجورين.

ج: هذه المعاملات المذكورة في السؤال جائزة، لا حرج فيها.

وبالله التوفيق وصلى الله على نبينا محمد وآله وصحبه وسلم.

اللجنة الدائمة للبحوث العلمية والإفتاء

ST 26 (19345) رقم الفتوى : Saudi website TT

Fatwa no. 19345

Q: There is a merchant¹ who sells² food products, and when he sells one piece at a certain price, he sells the collection³ at a lesser price⁴. Then he sells a larger group at a price that is lesser than the two. This happens at the same time without changing the kind of commodity. This merchant gives commodities to another merchant at a higher price than the current price⁵ in return for deferring the due time of its value (price). What is the ruling on these different sales? May a

merchant deal with people with two faces and differentiate in how he treats Muslims? Is his way of selling on credit⁶ lawful? I appreciate your guidance. May Allah reward you!

A: The dealings you mentioned are permissible and there is no harm in them. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

Permanent Committee for Scholarly Research and Ifta'

Table 4.29

ST 26 (19345) الفتوى رقم: Saudi website TT					
Financial term		Context of occurrence (Arabic and English)	Translation technique adopted	Rating and comments	
Arabic	English				
1	تاجر	merchant	تاجر يبيع منتجات غذائية there is a merchant who sells food products	synonymy	<i>Totally acceptable</i>
2	يبيع	sells	تاجر يبيع منتجات غذائية there is a merchant who sells food products	synonymy	<i>Totally acceptable</i>
3	مجموعة	collection	ثم يبيع مجموعة قطع بسعر أقل he sells the collection at a lesser price	semantic disjunction	<i>Fairly unacceptable</i>
4	بسعر أقل	lesser price	ثم يبيع مجموعة قطع بسعر أقل he sells the collection at a lesser price	synonymy	<i>Totally acceptable</i>
5	سعر الوقت الحالي	current price	بضائع لتاجر آخر بسعر أكثر من سعر الوقت الحالي at a higher price than the current price	synonymy	<i>Totally acceptable</i>
6	بيع بالأجل	selling on credit	وهل طريقة بيعه بالأجل Is his way of selling on credit	synonymy	<i>Totally acceptable</i>

ST 26 (19912) من الفتوى رقم: Saudi website TT: Discussion of translation technique(s) adopted for selected technical terms

1. تاجر and 'merchant' are synonyms.
2. يبيع and 'sells' are synonyms.
3. مجموعة in a financial sense means 'wholesale' or 'gross'. 'The collection' is to be regarded as a semantic disjunction.
4. سعر أقل and 'lesser price' are synonyms.

5. سعر الوقت الحالي and 'current price' are synonyms.
6. البيع بالاجل and 'selling on credit' are synonyms.

4.6 Analysis of Frequency and Acceptability of Translation Techniques Used

In the following sections, I will analyse statistically the frequency and acceptability of the translation techniques used by the different translators. I will start by considering all the TTs together, in order to obtain a general overview (sections 4.7-4.7.3.22). I will then consider separately: i. Hamilton (sections 4.8-4.8.3.22), ii. Baintner (sections 4.9-4.9.3.22), iii. Nyazee (sections 4.10-4.10.3.22), iv. DeLorenzo (sections 4.11-4.11.3.22), and v. The Saudi fatwa website (sections 4.8-4.8.3.22). I will finally specifically compare the techniques used by Baintner and Nyazee to translate the same texts (STs 4 and 5; sections 4.13 – 4.13.4.2).

4.7 Analysis of all texts (no differentiation between texts)

The total number of financial terms in all STs is 231. In the following sections (4.7-4.12.3.22), I will consider these terms without differentiating between the different translators.

4.7.1 Frequency of translation techniques used: all texts

Table 4.30

Frequency of translation techniques used: all texts

Translation Technique	As principal feature:	As secondary feature	As tertiary feature	Total	As percentage (of 297 examples)
Addition	1 example	3 examples	Ø	4 examples	1.35%
Calque	3 examples	2 examples	Ø	5 examples	1.68%
Grammatical transposition	13 examples	Ø	Ø	13 examples	4.38%
Hyperonymy	15 examples	Ø	Ø	15 examples	5.05%
Hyponymy	23 examples	1 example	Ø	24 examples	8.08%
Omission	12 examples	Ø	Ø	12 examples	4.04%
Paraphrase	8 examples	2 examples	2 examples	12 examples	4.04%
Semantic disjunction	10 examples	Ø	Ø	10 examples	3.37%
Semantic overlap	21 examples	5 examples	Ø	26 examples	8.75%
Synonymy	92 examples	48 examples	Ø	140 examples	47.14%
Transliteration	33 examples	2 examples	1 example	36 examples	12.12%
TOTAL	231 examples	63 examples	3 examples	297 examples	

As the above results show, synonymy is by far the commonest translation technique (47.14% of all techniques) across all texts, while transliteration (involving non-lexicalised synonymy) is the second commonest technique at 12.12%. Semantic overlap and hyponymy come next (at 8.75% and 8.08%).

For ease of reading, the above table can be reordered to give the commonest translation technique at the top moving down to the least common at the bottom, as follows:

Table 4.31

Frequency of translation techniques used in frequency order: all texts

Translation Technique	As principal feature:	As secondary feature	As tertiary feature	Total	As percentage (of 297 examples)
Synonymy	92 examples	48 examples	Ø	140 examples	47.14%
Transliteration	33 examples	2 examples	1 example	36 examples	12.12%
Semantic overlap	21 examples	5 examples	Ø	26 examples	8.75%
Hyponymy	23 examples	1 example	Ø	24 examples	8.08%
Hyperonymy	15 examples	Ø	Ø	15 examples	5.05%
Grammatical transposition	13 examples	Ø	Ø	13 examples	4.38%
Omission	12 examples	Ø	Ø	12 examples	4.04%
Paraphrase	8 examples	2 examples	2 examples	12 examples	4.04%
Semantic disjunction	10 examples	Ø	Ø	10 examples	3.37%
Calque	3 examples	2 examples	Ø	5 examples	1.68%
Addition	1 example	3 examples	Ø	4 examples	1.35%
TOTAL	231 examples	63 examples	3 examples	297 examples	

4.7.2 Degree of acceptability of all translation techniques used: all texts

The following chart shows how many of the 231 total examples chosen were translated in i. a totally acceptable manner, ii. a fairly acceptable manner, iii. a fairly unacceptable manner, and iv. a totally unacceptable manner. In this chart and in all similar subsequent charts, two different numerical ratings have been used.

The first numerical rating follows the standard procedure for Likert scales in assigning a score of 1 for the least good rating and working up from that in intervals of one. It thus then assigns of 2 to the second least good rating (fairly unacceptable), a score of 3 to the second best (third least good) rating, and a score of 4 to the best rating.

The second numerical rating takes into account that ‘totally unacceptable’ should intuitively be given a score zero (since there is nothing positive about the assessment). Accordingly (moving up by integers of one for each subsequent category), ‘fairly unacceptable’ under the second numerical rating scores 1, ‘fairly acceptable’ scores 2, and ‘totally acceptable’ scores 3. I have included both the first and the second numerical in the fairly unlikely event they yield significantly different insights in relation to the data analysis.

Table 4.32**Degree of acceptability of all translation techniques used: all texts**

		percentage of examples	1st numerical rating	2nd numerical rating
Totally acceptable	95 examples	41.13%	380	285
Fairly acceptable	93 examples	40.26%	279	186
Fairly unacceptable	36 examples	15.58%	72	36
Totally unacceptable	7 examples (231 total examples)	3.03%	7	0
ACTUAL TOTAL			738	507
POSSIBLE TOTAL			924 (= 231 x 4)	693 (= 231 x 3)
AVERAGE PER EXAMPLE			3.19 (=738 ÷ 231)	2.19 (=507 ÷ 231)

4.7.3 Degree of acceptability of individual translation techniques used: all texts

In the following sections I shall consider the degree of acceptability of the individual translation techniques used across all texts.

4.7.3.1 Degree of acceptability of ‘addition’ translation technique only: all texts

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
1 example	Fairly unacceptable	2	1

Average degree of acceptability for ‘addition’ translation technique only:

1 st numerical rating:	2
2 nd numerical rating:	1

4.7.3.2 Degree of acceptability of ‘addition’ translation technique with other technique(s): all texts

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
3	Fairly acceptable	3	2

Average degree of acceptability for ‘addition’ translation technique with other technique(s):

1 st numerical rating:	3
2 nd numerical rating:	2

4.7.3.3 Degree of acceptability of ‘calque’ translation technique only: all texts

No examples in data

4.7.3.4 Degree of acceptability of ‘calque’ translation technique with other technique(s): all texts

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
4	Fairly acceptable	3 (12 out of possible 16)	2 (8 out of possible 6)
1	Fairly unacceptable	2 (2 out of possible 4)	1 (1 out of possible 4)

Average degree of acceptability for ‘calque’ translation technique with other technique(s):

1st numerical rating: 2.8
2nd numerical rating: 1.8

4.7.3.5 Degree of acceptability of ‘grammatical transposition’ technique only: all texts
No examples in data.

4.7.3.6 Degree of acceptability of ‘grammatical transposition’ translation technique with other technique(s): all texts

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
3	Totally acceptable	4 (total 12)	3 (total 9)
7	Fairly acceptable	3 (total 21)	2 (total 14)
3	Fairly unacceptable	2 (total 6)	1 (total 3)

Average degree of acceptability for ‘grammatical transposition’ translation technique with other technique(s):

1st numerical rating: 3.00 (39 out of possible total of 52)
2nd numerical rating: 2.00 (26 out of possible total of 39)

4.7.3.7 Degree of acceptability of ‘hyperonymy’ translation technique only: all texts

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
2	Totally acceptable	4 (total 8)	3 (total 6)
9	Fairly acceptable	3 (total 27)	2 (total 18)
1	Fairly unacceptable	2 (total 2)	1 (total 1)

Average degree of acceptability for ‘hyperonymy’ translation technique with other technique(s):

1st numerical rating: 3.08 (37 out of possible total of 48)
2nd numerical rating: 2.08 (25 out of possible total of 36)

4.7.3.8 Degree of acceptability of ‘hyperonymy’ translation technique with other technique(s): all texts

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
2	Fairly unacceptable	2 (total 4)	1 (total 2)

Average degree of acceptability for ‘hyperonymy’ translation technique only:

1 st numerical rating:	2.00	(4 out of possible total of 8)
2 nd numerical rating:	1.00	(2 out of possible total of 6)

4.7.3.9 Degree of acceptability of ‘hyponymy’ translation technique only: all texts

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
5	Totally acceptable	4 (total 20)	3 (total 15)
14	Fairly acceptable	3 (total 42)	2 (total 28)
3	Fairly unacceptable	2 (total 6)	1 (total 3)

1 st numerical rating:	3.09	(68 out of possible total of 88)
2 nd numerical rating:	2.09	(46 out of possible total of 66)

4.7.3.10 Degree of acceptability of ‘hyponymy’ translation technique with other technique(s): all texts

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
2	Fairly acceptable	3 (total 6)	2 (total 4)

1 st numerical rating:	3.00	(6 out of possible total of 8)
2 nd numerical rating:	2.00	(4 out of possible total of 6)

4.7.3.11 Degree of acceptability of ‘omission’ translation technique only: all texts

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
1	Totally acceptable	4 (total 4)	3 (total 3)
2	Fairly acceptable	3 (total 6)	2 (total 4)
5	Fairly unacceptable	2 (total 10)	1 (total 5)
3	Totally unacceptable	1 (total 3)	0 (total 0)

1 st numerical rating:	2.09	(23 out of possible total of 44)
2 nd numerical rating:	1.09	(12 out of possible total of 33)

4.7.3.12 Degree of acceptability of ‘omission’ translation technique with other technique(s): all texts

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
1	Fairly acceptable	3 (total 3)	2 (total 2)
1 st numerical rating:		3.00	(23 out of possible total of 44)
2 nd numerical rating:		2.00	(12 out of possible total of 33)

4.7.3.13 Degree of acceptability of ‘paraphrase’ translation technique only: all texts

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
4	Fairly acceptable	3 (total 12)	2 (total 8)
2	Fairly unacceptable	2 (total 4)	1 (total 2)
1	Totally unacceptable	1 (total 1)	0 (total 0)
1 st numerical rating:		2.43	(17 out of possible total of 28)
2 nd numerical rating:		1.42	(10 out of possible total of 21)

4.7.3.14 Degree of acceptability of ‘paraphrase’ translation technique with other technique(s): all texts

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
4	Fairly acceptable	3 (total 12)	2 (total 8)
1	Fairly unacceptable	2 (total 2)	1 (total 1)
1 st numerical rating:		2.8	(14 out of possible total of 20)
2 nd numerical rating:		1.8	(9 out of possible total of 15)

4.7.3.15 Degree of acceptability of ‘semantic disjunction’ translation technique only: all texts

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
1	Fairly acceptable	3 (total 3)	2 (total 2)
5	Fairly unacceptable	2 (total 10)	1 (total 5)
3	Totally unacceptable	1 (total 3)	0 (total 0)
1 st numerical rating:		1.78	(16 out of possible total of 36)
2 nd numerical rating:		0.78	(7 out of possible total of 27)

4.7.3.16 Degree of acceptability of ‘semantic disjunction’ translation technique with other technique(s): all texts

1	Fairly acceptable	3 (total 3)	2 (total 2)
1 st numerical rating:	3.00	(3 out of possible total of 4)	
2 nd numerical rating:	2.00	(2 out of possible total of 3)	

4.7.3.17 Degree of acceptability of ‘semantic overlap’ translation technique only: all texts

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
1	Totally acceptable	4 (total 4)	3 (total 3)
14	Fairly acceptable	3 (total 42)	2 (total 28)
3	Fairly unacceptable	2 (total 6)	1 (total 3)
1 st numerical rating:	2.89	(52 out of possible total of 72)	
2 nd numerical rating:	1.89	(34 out of possible total of 54)	

4.7.3.18 Degree of acceptability of ‘semantic overlap’ translation technique with other technique(s): all texts

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
6	Fairly acceptable	3 (total 18)	2 (total 12)
3	Fairly unacceptable	2 (total 6)	1 (total 3)
1 st numerical rating:	2.67	(24 out of possible total of 36)	
2 nd numerical rating:	1.67	(15 out of possible total of 27)	

4.7.3.19 Degree of acceptability of ‘synonymy’ translation technique only: all texts

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
65	Totally acceptable	4 (total 260)	3 (total 195)
2	Fairly acceptable	3 (total 6)	2 (total 4)
1	Fairly unacceptable	2 (total 2)	1 (total 1)
1 st numerical rating:	3.94	(268 out of possible total of 272)	
2 nd numerical rating:	2.97	(200 out of possible total of 204)	

4.7.3.20 Degree of acceptability of ‘synonymy’ translation technique with other technique(s): all texts

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
11	Totally acceptable	4 (total 44)	3 (total 33)
34	Fairly acceptable	3 (total 102)	2 (total 68)
13	Fairly unacceptable	2 (total 26)	1 (total 13)
1 st numerical rating:		2.97	(172 out of possible total of 232)
2 nd numerical rating:		1.96	(114 out of possible total of 174)

4.7.3.21 Degree of acceptability of ‘transliteration’ translation technique only: all texts

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
3	Totally acceptable	4 (total 12)	3 (total 9)
10	Fairly acceptable	3 (total 30)	2 (total 20)
8	Fairly unacceptable	2 (total 16)	1 (total 8)
1	Totally unacceptable	1 (total 1)	0 (total 0)
1 st numerical rating:		2.68	(59 out of possible total of 88)
2 nd numerical rating:		1.68	(37 out of possible total of 66)

4.7.3.22 Degree of acceptability of ‘transliteration’ translation technique with other technique(s): all texts

2	Totally acceptable	4 (total 8)	3 (total 6)
5	Fairly acceptable	3 (total 15)	2 (total 10)
2	Fairly unacceptable	2 (total 4)	1 (total 2)
1	Totally unacceptable	1 (total 1)	0 (total 0)
1 st numerical rating:		2.80	(28 out of possible total of 40)

4.7.4 Relative acceptability of all translation techniques: all texts

In this section, I will consider the relative acceptability of all the different translation techniques used for all different texts. The following table summarises the results, with the information presented in section number order.

The following table presents the relative acceptability of all the different translation techniques used for all different texts, listed according to section order.

Table 4.33**Translation techniques used across all texts, listed according to section order**

Translation technique(s) used: all texts	Num ber of times each techn ique used	Average degree of acceptabil ity: 1st numerical rating	Average degree of acceptabilit y: 2nd numerical rating
Section 4.7.3.1. 'Addition' only	1	2	1
Section 4.7.3.2. 'Addition' with other technique(s)	3	3	2
Section 4.7.3.3. 'Calque' only	0	0	0
Section 4.7.3.4. 'Calque' with other technique(s)	5	2.8	1.67
Section 4.7.3.5. 'Grammatical transposition' only	0	0	0
Section 4.7.3.6. 'Grammatical transposition' with other technique(s)	13	3	2
Section 4.7.3.7. 'Hyperonymy' only	12	3.08	2.08
Section 4.7.3.8. 'Hyperonymy' with other technique(s)	2	2	1
Section 4.7.3.9. 'Hyponymy' only	22	3.09	2.09
Section 4.7.3.10. 'Hyponymy' with other technique(s)	2	3	2
Section 4.7.3.11. 'Omission' only	11	2.09	1.09
Section 4.7.3.12. 'Omission' with other technique(s)	1	3	2
Section 4.7.3.13. 'Paraphrase' only	7	2.43	1.42
Section 4.7.3.14. 'Paraphrase' with other technique(s)	5	2.8	1.8
Section 4.7.3.15. 'Semantic disjunction' only	9	1.78	0.78
Section 4.7.3.16. 'Semantic disjunction' with other technique(s)	1	3	2
Section 4.7.3.17. 'Semantic overlap' only	18	2.89	1.89
Section 4.7.3.18. 'Semantic overlap' with other technique(s)	9	2.67	1.67
Section 4.7.3.19. 'Synonymy' only	68	3.94	2.94
Section 4.7.3.20. 'Synonymy' with other technique(s)	58	2.97	1.96
Section 4.7.3.21. 'Transliteration' only	22	2.68	1.68
Section 4.7.3.22. 'Transliteration' with other technique(s)	10	2.8	1.8

The following table presents the relative acceptability of all the different translation techniques used for all different texts in descending order of acceptability.

Table 4.34

Translation techniques used across all texts, listed in descending order according to average degree of acceptability

Translation technique(s) used: all texts	Number of times each technique used	Average degree of acceptability: 1st numerical rating	Average degree of acceptability: 2nd numerical rating
Section 4.7.3.19. 'Synonymy' only	68	3.94	2.94
Section 4.7.3.9. 'Hyponymy' only	22	3.09	2.09
Section 4.7.3.7. 'Hyperonymy' only	12	3.08	2.08
Section 4.7.3.2. 'Addition' with other technique(s)	3	3	2
Section 4.7.3.6. 'Grammatical transposition' with other technique(s)	13	3	2
Section 4.7.3.10. 'Hyponymy' with other technique(s)	2	3	2
Section 4.7.3.12. 'Omission' with other technique(s)	1	3	2
Section 4.7.3.16. 'Semantic disjunction' with other technique(s)	1	3	2
Section 4.7.3.20. 'Synonymy' with other technique(s)	58	2.97	1.96
Section 4.7.3.17. 'Semantic overlap' only	18	2.89	1.89
Section 4.7.3.4. 'Calque' with other technique(s)	5	2.8	1.67
Section 4.7.3.14. 'Paraphrase' with other technique(s)	5	2.8	1.8
Section 4.7.3.22. 'Transliteration' with other technique(s)	10	2.8	1.8
Section 4.7.3.21. 'Transliteration' only	22	2.68	1.68
Section 4.7.3.18. 'Semantic overlap' with other technique(s)	9	2.67	1.67
Section 4.7.3.13. 'Paraphrase' only	7	2.43	1.42
Section 4.7.3.11. 'Omission' only	11	2.09	1.09
Section 4.7.3.1. 'Addition' only	1	2	1
Section 4.7.3.8. 'Hyperonymy' with other technique(s)	2	2	1
Section 4.7.3.15. 'Semantic disjunction' only	9	1.78	0.78
Section 4.7.3.3. 'Calque' only	0	0	0
Section 4.7.3.5. 'Grammatical transposition' only	0	0	0

4.8 Analysis of Hamilton TTs

The total number of financial terms in the TTs translated by Hamilton is 34. In the following sections (4.8.1 - 4.8.3.22), I will consider these terms.

4.8.1 Frequency of translation techniques used: Hamilton

Table 4.35

Frequency of translation techniques used: Hamilton TTs

Translation Technique	As principal feature:	As secondary feature	As tertiary feature	Total	As percentage (of 34 examples)
Addition	1 example	Ø	Ø	1 example	2.94%
Calque	2 examples	Ø	Ø	2 examples	5.88 %
Grammatical transposition	4 examples	Ø	Ø	4 examples	11.76 %
Hyperonymy	3 examples	1 example	Ø	4 examples	11.76
Hyponymy	4 examples	Ø	Ø	4 examples	11.76 %
Omission	2 examples	Ø	Ø	2 examples	5.88 %
Paraphrase	1 example	Ø	Ø	1 example	2.94%
Semantic disjunction	1 example	Ø	Ø	1 example	2.94%
Semantic overlap	5 examples	4 examples	Ø	9 examples	26.47 %
Synonymy	2 examples	4 examples	Ø	6 examples	17.64 %
Transliteration	Ø	Ø	Ø	Ø	Ø
TOTAL	25 examples	9 examples	Ø	34 examples	

For ease of reading, the above table can be reordered to give the commonest translation technique at the top moving down to the least common at the bottom, as follows:

Table 4.36

Frequency of translation techniques used in frequency order: Hamilton TTs

Translation Technique	As principal feature:	As secondary feature	As tertiary feature	Total	As percentage (of 34 examples)
Semantic overlap	5 examples	4 examples	Ø	9 examples	26.47%
Synonymy	2 examples	4 examples	Ø	6 examples	17.64%
Grammatical transposition	4 examples	Ø	Ø	4 examples	11.76%
Hyperonymy	3 examples	1 example	Ø	4 examples	11.76
Hyponymy	4 examples	Ø	Ø	4 examples	11.76%
Calque	2 examples	Ø	Ø	2 examples	5.88%
Omission	2 examples	Ø	Ø	2 examples	5.88%
Addition	1 example	Ø	Ø	1 example	2.94%
Paraphrase	1 example	Ø	Ø	1 example	2.94%
Semantic disjunction	1 example	Ø	Ø	1 example	2.94%
Transliteration	Ø	Ø	Ø	Ø	Ø
TOTAL	25 examples	9 examples	Ø	34 examples	

4.8.2 Degree of acceptability of all translation techniques used: Hamilton TTs

Table 4.37

Degree of acceptability of all translation techniques used: Hamilton TTs

		percentage of examples	1 st numerical rating	2 nd numerical rating
Totally acceptable	7 examples	25 %	28	21
Fairly acceptable	15 examples	53.71 %	45	30
Fairly unacceptable	6 examples	21.43 %	12	6
Totally unacceptable	0 examples (28 total examples)	0.00 %	0	0
ACTUAL TOTAL			85	57
POSSIBLE TOTAL			112 (=28 x 4)	84 (=28 x 3)
AVERAGE PER EXAMPLE			3.04 (=85 ÷ 28)	2.04 (=57 ÷ 28)

4.8.3 Degree of acceptability of individual translation techniques used: Hamilton TTs

4.8.3.1 Degree of acceptability of ‘addition’ translation technique only: Hamilton TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		1 st numerical rating	2 nd numerical rating
1	Fairly unacceptable	2 (total 2)	1 (total 1)
1 st numerical rating:	2	(2 out of possible total of 4)	
2 nd numerical rating:	1	(1 out of possible total of 2)	

4.8.3.2 Degree of acceptability of ‘addition’ translation technique with other *No examples in data.*

4.8.3.3 Degree of acceptability of ‘calque’ translation technique only: Hamilton TTs *No examples in data.*

4.8.3.4 Degree of acceptability of ‘calque’ translation technique with other technique(s): Hamilton TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		1 st numerical rating	2 nd numerical rating
2	Fairly acceptable	3 (total 6)	2 (total 4)
1 st numerical rating:	3	(6 out of possible total of 8)	
2 nd numerical rating:	2	(4 out of possible total of 6)	

4.8.3.5 Degree of acceptability of ‘grammatical transposition’ technique only: Hamilton TTs *No examples in data.*

4.8.3.6 Degree of acceptability of ‘grammatical transposition’ translation technique with other technique(s): Hamilton TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
1	Totally acceptable	4 (total 4)	3 (total 3)
2	Fairly acceptable	3 (total 6)	2 (total 4)
1	Fairly unacceptable	2 (total 2)	1 (total 1)
1 st numerical rating:		3	(12 out of possible total of 16)
2 nd numerical rating:		2	(8 out of possible total of 12)

4.8.3.7 Degree of acceptability of ‘hyperonymy’ translation technique only: Hamilton TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
3	Fairly acceptable	3 (total 9)	2 (total 6)
1 st numerical rating:		3	(9 out of possible total of 12)
2 nd numerical rating:		2	(6 out of possible total of 9)

4.8.3.8 Degree of acceptability of ‘hyperonymy’ translation technique with other technique(s): Hamilton TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
1	Fairly unacceptable	2 (total 1)	1 (total 1)
1 st numerical rating:		2	(2 out of possible total of 4)
2 nd numerical rating:		1	(1 out of possible total of 3)

4.8.3.9 Degree of acceptability of ‘hyponymy’ translation technique only: Hamilton TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
1	Totally acceptable	4 (total 4)	3 (total 3)
3	Fairly acceptable	3 (total 9)	2 (total 6)
1 st numerical rating:		3.25	(13 out of possible total of 16)
2 nd numerical rating:		2.25	(9 out of possible total of 12)

4.8.3.10 Degree of acceptability of ‘hyponymy’ translation technique with other technique(s): Hamilton TTs

No examples in data.

4.8.3.11 Degree of acceptability of ‘omission’ translation technique only: Hamilton TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
1	Fairly acceptable	3 (total 3)	2 (total 2)
1	Fairly unacceptable	2 (total 2)	1 (total 1)
1 st numerical rating:	2.5	(5 out of possible total of 8)	
2 nd numerical rating:	1.5	(3 out of possible total of 6)	

4.8.3.12 Degree of acceptability of ‘omission’ translation technique with other technique(s): Hamilton TTs

No examples in data.

4.8.3.13 Degree of acceptability of ‘paraphrase’ translation technique only: Hamilton TTs

No examples in data.

4.8.3.14 Degree of acceptability of ‘paraphrase’ translation technique with other technique(s): Hamilton TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
1	Fairly acceptable	3 (total 3)	2 (total 2)
1 st numerical rating:	3	(3 out of possible total of 4)	
2 nd numerical rating:	2	(2 out of possible total of 3)	

4.8.3.15 Degree of acceptability of ‘semantic disjunction’ translation technique only: Hamilton TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
1	Fairly unacceptable	2 (total 2)	1 (total 1)
1 st numerical rating:	2	2 out of possible total of 4)	
2 nd numerical rating:	1	(1 out of possible total of 3)	

4.8.3.16 Degree of acceptability of ‘semantic disjunction’ translation technique with other technique(s): Hamilton TTs

No examples in data.

4.8.3.17 Degree of acceptability of ‘semantic overlap’ translation technique only: Hamilton TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
3	Fairly acceptable	3 (total 9)	2 (total 6)
1	Fairly unacceptable	2 (total 2)	1 (total 1)
1 st numerical rating:		2.75	(11 out of possible total of 16)
2 nd numerical rating:		1.75	(7 out of possible total of 12)

4.8.3.18 Degree of acceptability of ‘semantic overlap’ translation technique with other technique(s): Hamilton TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
3	Fairly acceptable	3 (total 9)	2 (total 6)
2	Fairly unacceptable	2 (total 4)	1 (total 2)
1 st numerical rating:		2.6	(13 out of possible total of 20)
2 nd numerical rating:		1.6	(8 out of possible total of 15)

4.8.3.19 Degree of acceptability of ‘synonymy’ translation technique only: Hamilton TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
2	Totally acceptable	4 (total 8)	3 (total 6)
1 st numerical rating:		4	(8 out of possible total of 8)
2 nd numerical rating:		3	(6 out of possible total of 6)

4.8.3.20 Degree of acceptability of ‘synonymy’ translation technique with other technique(s): Hamilton TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
2	Totally acceptable	4 (total 8)	3 (total 6)
2	Fairly acceptable	3 (total 6)	2 (total 4)
1 st numerical rating:		3.5	(14 out of possible total of 16)
2 nd numerical rating:		2.5	(10 out of possible total of 12)

4.8.3.21 Degree of acceptability of ‘transliteration’ translation technique only: Hamilton TTs

No examples in data.

4.8.3.22 Degree of acceptability of ‘transliteration’ translation technique with other technique(s): Hamilton TTs

No examples in data.

4.8.4 Relative acceptability of all translation techniques: Hamilton TTs

In this section, I will consider the relative acceptability of all the different translation techniques used by Hamilton. The following table summarises the results, with the information presented in section number order.

Table 4.38**Translation techniques used by Hamilton, listed according to section order**

Translation technique(s) used: Hamilton	Number of times each technique used	Average degree of acceptability: 1st numerical rating	Average degree of acceptability: 2nd numerical rating
Section 4.8.3.1. 'Addition' only	1	2	1
Section 4.8.3.2. 'Addition' with other technique(s)	0	Ø	Ø
Section 4.8.3.3. 'Calque' only	0	Ø	Ø
Section 4.8.3.4. 'Calque' with other technique(s)	2	3	2
Section 4.8.3.5. 'Grammatical transposition' only	0	Ø	Ø
Section 4.8.3.6. 'Grammatical transposition' with other technique(s)	4	3	2
Section 4.8.3.7. 'Hyperonymy' only	3	3	2
Section 4.8.3.8. 'Hyperonymy' with other technique(s)	1	2	1
Section 4.8.3.9. 'Hyponymy' only	3	3.25	2.25
Section 4.8.3.10. 'Hyponymy' with other technique(s)	0	Ø	Ø
Section 4.8.3.11. 'Omission' only	2	2.5	1.5
Section 4.8.3.12. 'Omission' with other technique(s)	0	Ø	Ø
Section 4.8.3.13. 'Paraphrase' only	0	Ø	Ø
Section 4.8.3.14. 'Paraphrase' with other technique(s)	1	3	2
Section 4.8.3.15. 'Semantic disjunction' only	1	2	1
Section 4.8.3.16. 'Semantic disjunction' with other technique(s)	0	Ø	Ø
Section 4.8.3.17. 'Semantic overlap' only	4	2.75	1.75
Section 4.8.3.18. 'Semantic overlap' with other technique(s)	5	3	2
Section 4.8.3.19. 'Synonymy' only	2	4	3
Section 4.8.3.20. 'Synonymy' with other technique(s)	4	3.5	2.5
Section 4.8.3.21. 'Transliteration' only	0	Ø	Ø
Section 4.8.3.22. 'Transliteration' with other technique(s)	0	Ø	Ø

The following table presents the relative acceptability of all the different translation techniques used by Hamilton in descending order of acceptability.

Table 4.39

Translation techniques used by Hamilton, listed in descending order according to average degree of acceptability

Translation technique(s) used: Hamilton	Number of times each technique used	Average degree of acceptabili ty: 1st numerical rating	Average degree of acceptabil ity: 2nd numerical rating
Section 4.8.3.19. 'Synonymy' only	2	4	3
Section 4.8.3.20. 'Synonymy' with other technique(s)	4	3.5	2.5
Section 4.8.3.9. 'Hyponymy' only	3	3.25	2.25
Section 4.8.3.4. 'Calque' with other technique(s)	2	3	2
Section 4.8.3.6. 'Grammatical transposition' with other technique(s)	4	3	2
Section 4.8.3.7. 'Hyperonymy' only	3	3	2
Section 4.8.3.14. 'Paraphrase' with other technique(s)	1	3	2
Section 4.8.3.18. 'Semantic overlap' with other technique(s)	5	3	2
Section 4.8.3.17. 'Semantic overlap' only	4	2.75	1.75
Section 4.8.3.11. 'Omission' only	2	2.5	1.5
Section 4.8.3.1. 'Addition' only	1	2	1
Section 4.8.3.8. 'Hyperonymy' with other technique(s)	1	2	1
Section 4.8.3.15. 'Semantic disjunction' only	1	2	1
Section 4.8.3.2. 'Addition' with other technique(s)	0	0	0
Section 4.8.3.3. 'Calque' only	0	0	0
Section 4.8.3.5. 'Grammatical transposition' only	0	0	0
Section 4.8.3.10. 'Hyponymy' with other technique(s)	3	0	0
Section 4.8.3.12. 'Omission' with other technique(s)	0	0	0
Section 4.8.3.13. 'Paraphrase' only	0	0	0
Section 4.8.3.16. 'Semantic disjunction' with other technique(s)	0	0	0
Section 4.8.3.21. 'Transliteration' only	0	0	0
Section 4.8.3.22. 'Transliteration' with other technique(s)	0	0	0

4.9 Analysis of Baintner TTs

The total number of financial terms in the TTs translated by Baintner is 30. In the following sections (4.9.1-4.9.22), I will consider these terms.

4.9.1 Frequency of translation techniques used: Baintner TTs

Table 4.40

Frequency of translation techniques used: Baintner TTs

Translation Technique	As principal feature:	As secondary feature	As tertiary feature	Total	As percentage (of 80 examples)
Addition	∅	1 example	∅	1 example	2.25%
Calque	∅	∅	∅	∅	0.00 %
Grammatical transposition	1 example	∅	∅	1 example	2.25%
Hyperonymy	1 example	∅	∅	1 example	2.25%
Hyponymy	2 examples	1 example	∅	3 examples	7.75 %
Omission	3 examples	∅	∅	3examples	7.75 %
Paraphrase	2 examples	∅	∅	2	4.50 %
Semantic disjunction	2 examples	∅	∅	2	4.50 %
Semantic overlap	2 examples	∅	∅	2	4.50 %
Synonymy	9 examples	8 examples	∅ examples	17 examples	42.50 %
Transliteration	8 examples	∅	∅	8	18.00 %
TOTAL	30 examples	10 examples	0 examples	40 examples	

For ease of reading, the above table can be reordered to give the commonest translation technique at the top moving down to the least common at the bottom, as follows:

Table 4.41

Frequency of translation techniques used in frequency order: Baintner TTs

Synonymy	9 examples	8 examples	∅ examples	17 examples	42.50%
Transliteration	8 examples	∅	∅	8	18.00%
Hyponymy	2 examples	1 example	∅	3 examples	7.75%
Omission	3 examples	∅	∅	3examples	7.75%
Paraphrase	2 examples	∅	∅	2	4.50%
Semantic disjunction	2 examples	∅	∅	2	4.50%
Semantic overlap	2 examples	∅	∅	2	4.50%
Addition	∅	1 example	∅	1 example	2.25%
Grammatical transposition	1 example	∅	∅	1 example	2.25%
Hyperonymy	1 example	∅	∅	1 example	2.25%
Calque	∅	∅	∅	∅	0.00%
TOTAL	30 examples	10 examples	0 examples	40 examples	

4.9.2 Degree of acceptability of all translation techniques used: Baintner TTs

Table 4.42

Degree of acceptability of all translation techniques used: Baintner TTs

		percentage of examples	1 st numerical rating	2 nd numerical rating
Totally acceptable	7 examples	23.33 %	28	21
Fairly acceptable	14 examples	46.67 %	42	28
Fairly unacceptable	5 examples	16.67 %	10	5
Totally unacceptable	4 examples	13.33 %	4	0
	(30 total examples)			
ACTUAL TOTAL			84	54
POSSIBLE TOTAL			120 (=30 x 4)	90 (=30 x 3)
AVERAGE PER EXAMPLE			2.80 (=84 ÷ 30)	1.80 (=54 ÷ 30)

4.9.3 Degree of acceptability of individual translation techniques used: Baintner TTs

4.9.3.1 Degree of acceptability of ‘addition’ translation technique only: Baintner TTs
No examples in data

4.9.3.2 Degree of acceptability of ‘addition’ translation technique with other technique(s): Baintner TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
1	Fairly acceptable	3 (total 3)	2 (total 2)
1 st numerical rating:	3	(3 out of possible total of 4)	
2 nd numerical rating:	2	(2 out of possible total of 3)	

4.9.3.3 Degree of acceptability of ‘calque’ translation technique only: Baintner TTs
No examples in data

4.9.3.4 Degree of acceptability of ‘calque’ translation technique with other technique(s): Baintner TTs
No examples in data

4.9.3.5 Degree of acceptability of ‘grammatical transposition’ technique only: Baintner TTs
No examples in data

4.9.3.6 Degree of acceptability of ‘grammatical transposition’ translation technique with other technique(s): Baintner TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
1	Fairly acceptable	3 (total 3)	2 (total 2)
1 st numerical rating:	3	(3 out of possible total of 4)	
2 nd numerical rating:	2	(2 out of possible total of 3)	

4.9.3.7 Degree of acceptability of ‘hyperonymy’ translation technique only: Baintner TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
1	Totally acceptable	4 (total 4)	3 (total 3)
1 st numerical rating:	4	(4 out of possible total of 4)	
2 nd numerical rating:	3	(3 out of possible total of 3)	

4.9.3.8 Degree of acceptability of ‘hyperonymy’ translation technique with other technique(s): Baintner TTs

No examples in data

4.9.3.9 Degree of acceptability of ‘hyponymy’ translation technique only: Baintner TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		1 st numerical rating	2 nd numerical rating
1	Fairly acceptable	3 (total 3)	2 (total 2)
1	Fairly unacceptable	2 (total 2)	1 (total 1)
1 st numerical rating:		2.5	(5 out of possible total of 8)
2 nd numerical rating:		1.5	(3 out of possible total of 6)

4.9.3.10 Degree of acceptability of ‘hyponymy’ translation technique with other technique(s): Baintner TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		1 st numerical rating	2 nd numerical rating
1	Fairly acceptable	3 (total 3)	2 (total 2)
1 st numerical rating:		3	(3 out of possible total of 4)
2 nd numerical rating:		2	(2 out of possible total of 3)

4.9.3.11 Degree of acceptability of ‘omission’ translation technique only: Baintner TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		1 st numerical rating	2 nd numerical rating
1	Fairly acceptable	3 (total 3)	2 (total 2)
2	Totally unacceptable	1 (total 2)	0 (total 0)
1 st numerical rating:		1.67	(5 out of possible total of 12)
2 nd numerical rating:		0.67	(2 out of possible total of 6)

4.9.3.12 Degree of acceptability of ‘omission’ translation technique with other technique(s): Baintner TTs

No examples in data

4.9.3.13 Degree of acceptability of ‘paraphrase’ translation technique only: Baintner TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		1 st numerical rating	2 nd numerical rating
1	Fairly unacceptable	2 (total 2)	1 (total 1)
1	Totally unacceptable	1 (total 1)	0 (total 0)

1st numerical rating: 1.5 (3 out of possible total of 8)
 2nd numerical rating: 0.5 (1 out of possible total of 6)

4.9.3.14 Degree of acceptability of ‘paraphrase’ translation technique with other technique(s): Baintner TTs

No examples in data

4.9.3.15 Degree of acceptability of ‘semantic disjunction’ translation technique only: Baintner TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		1 st numerical rating	2 nd numerical rating
1	Fairly unacceptable	2 (total 2)	1 (total 1)
1	Totally unacceptable	1 (total 1)	0 (total 0)

1st numerical rating: 1.5 (3 out of possible total of 8)
 2nd numerical rating: 0.5 (1 out of possible total of 6)

4.9.3.16 Degree of acceptability of ‘semantic disjunction’ translation technique with other technique(s): Baintner TTs

No examples in data

4.9.3.17 Degree of acceptability of ‘semantic overlap’ translation technique only: Baintner TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		1 st numerical rating	2 nd numerical rating
1	Fairly acceptable	3 (total 3)	2 (total 2)

1st numerical rating: 3 (3 out of possible total of 4)
 2nd numerical rating: 4 (2 out of possible total of 3)

4.9.3.18 Degree of acceptability of ‘semantic overlap’ translation technique with other technique(s): Baintner TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		1 st numerical rating	2 nd numerical rating
1	Fairly acceptable	3 (total 3)	2 (total 2)

1st numerical rating: 3 (3 out of possible total of 4)
 2nd numerical rating: 4 (2 out of possible total of 3)

4.9.3.19 Degree of acceptability of ‘synonymy’ translation technique only: Baintner TTs

No. of	Degree of	Average degree of acceptability	
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examples	acceptability	<i>1st numerical rating</i>	<i>2nd numerical rating</i>
6	Totally acceptable	4 (total 24)	3 (total 18)
1 st numerical rating:		4	(24 out of possible total of 24)
2 nd numerical rating:		3	(18 out of possible total of 18)

4.9.3.20 Degree of acceptability of ‘synonymy’ translation technique with other technique(s): Baintner TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
9	Fairly acceptable	3 (total 27)	2 (total 18)
2	Fairly unacceptable	2 (total 4)	1 (total 2)
1	Totally unacceptable	1 (total 1)	0 (total 0)
1 st numerical rating:		2.67	(32 out of possible total of 48)
2 nd numerical rating:		1.67	(20 out of possible total of 36)

4.9.3.21 Degree of acceptability of ‘transliteration’ translation technique only: Baintner TTs

No examples in data

4.9.3.22 Degree of acceptability of ‘transliteration’ translation technique with other technique(s): Baintner TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
6	Fairly acceptable	3 (total 18)	2 (total 12)
1	Fairly unacceptable	2 (total 2)	1 (total 1)
1	Totally unacceptable	1 (total 1)	0 (total 0)
1 st numerical rating:		2.63	(21 out of possible total of 32)
2 nd numerical rating:		1.63	(13 out of possible total of 24)

4.9.4 Relative acceptability of all translation techniques: Baintner TTs

In this section, I will consider the relative acceptability of all the different translation techniques used by Baintner. The following table summarises the results, with the information presented in section number order.

Table 4.43**Translation techniques used by Baintner, listed according to section order**

Translation technique(s) used: Baintner	Number of times each technique used	Average degree of acceptability: 1st numerical rating	Average degree of acceptability: 2nd numerical rating
Section 4.9.3.1. 'Addition' only	0	0	0
Section 4.9.3.2. 'Addition' with other technique(s)	1	3	2
Section 4.9.3.3. 'Calque' only	0	0	0
Section 4.9.3.4. 'Calque' with other technique(s)	0	0	0
Section 4.9.3.5. 'Grammatical transposition' only	0	0	0
Section 4.9.3.6. 'Grammatical transposition' with other technique(s)	3	3	2
Section 4.9.3.7. 'Hyperonymy' only	1	4	3
Section 4.9.3.8. 'Hyperonymy' with other technique(s)	0	0	0
Section 4.9.3.9. 'Hyponymy' only	2	2.5	1.5
Section 4.9.3.10. 'Hyponymy' with other technique(s)	1	2	2
Section 4.9.3.11. 'Omission' only	3	1.67	0.67
Section 4.9.3.12. 'Omission' with other technique(s)	0	0	0
Section 4.9.3.13. 'Paraphrase' only	2	1.5	0.5
Section 4.9.3.14. 'Paraphrase' with other technique(s)	0	0	0
Section 4.9.3.15. 'Semantic disjunction' only	2	1.5	0.5
Section 4.9.3.16. 'Semantic disjunction' with other technique(s)	0	0	0
Section 4.9.3.17. 'Semantic overlap' only	1	4	3
Section 4.9.3.18. 'Semantic overlap' with other technique(s)	1	4	3
Section 4.9.3.19. 'Synonymy' only	6	4	3
Section 4.9.3.20. 'Synonymy' with other technique(s)	12	2.67	1.67
Section 4.9.3.21. 'Transliteration' only	0	0	0
Section 4.9.3.22. 'Transliteration' with other technique(s)	8	2.63	1.63

The following table presents the relative acceptability of all the different translation techniques used for all different texts in descending order of acceptability.

Table 4.44

Translation techniques used by Baintner, listed in descending order according to average degree of acceptability

Translation technique(s) used: Baintner	Number of times each technique used	Average degree of acceptability: 1st numerical rating	Average degree of acceptability: 2nd numerical rating
Section 4.9.3.7. 'Hyperonymy' only	2	4	3
Section 4.9.3.17. 'Semantic overlap' only	1	4	3
Section 4.9.3.18. 'Semantic overlap' with other technique(s)	1	4	3
Section 4.9.3.19. 'Synonymy' only	1	4	3
Section 4.9.3.2. 'Addition' with other technique(s)	1	3	2
Section 4.9.3.6. 'Grammatical transposition' with other technique(s)	3	3	2
Section 4.9.3.20. 'Synonymy' with other technique(s)	12	2.67	1.67
Section 4.9.3.22. 'Transliteration' with other technique(s)	8	2.63	1.63
Section 4.9.3.9. 'Hyponymy' only	2	2.5	1.5
Section 4.9.3.10. 'Hyponymy' with other technique(s)	1	2	2
Section 4.9.3.11. 'Omission' only	3	1.67	0.67
Section 4.9.3.13. 'Paraphrase' only	2	1.5	0.5
Section 4.9.3.15. 'Semantic disjunction' only	2	1.5	0.5
Section 4.9.3.1. 'Addition' only	0	0	0
Section 4.9.3.3. 'Calque' only	0	0	0
Section 4.9.3.4. 'Calque' with other technique(s)	0	0	0
Section 4.9.3.5. 'Grammatical transposition' only	0	0	0
Section 4.9.3.8. 'Hyperonymy' with other technique(s)	0	0	0
Section 4.9.3.12. 'Omission' with other technique(s)	0	0	0
Section 4.9.3.14. 'Paraphrase' with other technique(s)	0	0	0
Section 4.9.3.16. 'Semantic disjunction' with other technique(s)	0	0	0
Section 4.9.3.21. 'Transliteration' only	0	0	0

4.10 Analysis of Nyazee TTs

The total number of financial terms in the TTs translated by Nyazee is 47. In the following sections (4.10.1-4.10.22), I will consider these terms.

Fairly unacceptable	14 examples	29.79 %	28	14
Totally unacceptable	3 examples (47 total examples)	6.38 %	3	0
ACTUAL TOTAL			131	84
POSSIBLE TOTAL			188 (= 47 x 4)	141 (= 47 x 3)
AVERAGE PER EXAMPLE			2.79 (=131 ÷ 47)	1.79 (=84 ÷ 47)

4.10.3 Degree of acceptability of individual translation techniques used: Nyazee TTs

4.10.3.1 Degree of acceptability of ‘addition’ translation technique only: Nyazee TTs

No examples in data.

4.10.3.2 Degree of acceptability of ‘addition’ translation technique with other technique(s): Nyazee TTs

No examples in data.

4.10.3.3 Degree of acceptability of ‘calque’ translation technique only: Nyazee TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		1 st numerical rating	2 nd numerical rating
2	Fairly unacceptable	2 (total 2)	1 (total 1)
	1 st numerical rating:	2	(2 out of possible total of 4)
	2 nd numerical rating:	1	(1 out of possible total of 2)

4.10.3.4 Degree of acceptability of ‘calque’ translation technique with other technique(s): Nyazee TTs

No examples in data.

4.10.3.5 Degree of acceptability of ‘grammatical transposition’ technique only: Nyazee TTs

No examples in data.

4.10.3.6 Degree of acceptability of ‘grammatical transposition’ translation technique with other technique(s): Nyazee TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		1 st numerical rating	2 nd numerical rating
1	Fairly acceptable	3 (total 3)	2 (total 2)
1	Fairly unacceptable	2 (total 2)	1 (total 1)
	1 st numerical rating:	2.5	(5 out of possible total of 8)
	2 nd numerical rating:	1.5	(3 out of possible total of 6)

4.10.3.7 Degree of acceptability of ‘hyperonymy’ translation technique only: Nyazee TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
1	Fairly acceptable	3 (total 3)	2 (total 2)
1 st numerical rating:	3	(3 out of possible total of 4)	
2 nd numerical rating:	2	(2 out of possible total of 3)	

4.10.3.8 Degree of acceptability of ‘hyperonymy’ translation technique with other technique(s): Nyazee TTs

No examples in data.

4.10.3.9 Degree of acceptability of ‘hyponymy’ translation technique only: Nyazee TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
1	Totally acceptable	4 (total 4)	3 (total 3)
2	Fairly unacceptable	2 (total 4)	1 (total 2)
1 st numerical rating:	2.67	(8 out of possible total of 12)	
2 nd numerical rating:	1.67	(5 out of possible total of 9)	

4.10.3.10 Degree of acceptability of ‘hyponymy’ translation technique with other technique(s): Nyazee TTs

No examples in data.

4.10.3.11 Degree of acceptability of ‘omission’ translation technique only: Nyazee TTs

No examples in data.

4.10.3.12 Degree of acceptability of ‘omission’ translation technique with other technique(s): Nyazee TTs

No examples in data.

4.10.3.13 Degree of acceptability of ‘paraphrase’ translation technique only: Nyazee TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
1	Fairly unacceptable	2 (total 2)	1 (total 1)
1 st numerical rating:	2	(2 out of possible total of 4)	
2 nd numerical rating:	1	(1 out of possible total of 3)	

4.10.3.14 Degree of acceptability of ‘paraphrase’ translation technique with other technique(s): Nyazee TTs

No examples in data.

4.10.3.15 Degree of acceptability of ‘semantic disjunction’ translation technique only: Nyazee TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		1 st numerical rating	2 nd numerical rating
1	Fairly unacceptable	2 (total 2)	1 (total 1)
2	Totally unacceptable	1 (total 2)	0 (total 0)

1st numerical rating: 1.33 (4 out of possible total of 12)

2nd numerical rating: 0.33 (1 out of possible total of 9)

4.10.3.16 Degree of acceptability of ‘semantic disjunction’ translation technique with other technique(s): Nyazee TTs

No examples in data.

4.10.3.17 Degree of acceptability of ‘semantic overlap’ translation technique only: Nyazee TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		1 st numerical rating	2 nd numerical rating
4	Fairly acceptable	3 (total 12)	2 (total 8)

1st numerical rating: 3 (12 out of possible total of 16)

2nd numerical rating: 2 (8 out of possible total of 12)

4.10.3.18 Degree of acceptability of ‘semantic overlap’ translation technique with other technique(s): Nyazee TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		1 st numerical rating	2 nd numerical rating
1	Fairly acceptable	3 (total 3)	2 (total 2)
1	Fairly unacceptable	2 (total 2)	1 (total 1)

1st numerical rating: 2.5 (5 out of possible total of 8)

2nd numerical rating: 1.5 (3 out of possible total of 6)

4.10.3.19 Degree of acceptability of ‘synonymy’ translation technique only: Nyazee TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		1 st numerical rating	2 nd numerical rating
6	Totally acceptable	4 (total 24)	3 (total 18)
4	Fairly acceptable	3 (total 12)	2 (total 8)

1	Fairly unacceptable	2 (total 2)	1 (total 1)
1 st numerical rating:	3.45	(38 out of possible total of 44)	
2 nd numerical rating:	2.45	(27 out of possible total of 33)	

4.10.3.20 Degree of acceptability of ‘synonymy’ translation technique with other technique(s): Nyazee TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		1 st numerical rating	2 nd numerical rating
2	Totally acceptable	4 (total 8)	3 (total 6)
10	Fairly acceptable	3 (total 30)	2 (total 20)
9	Fairly unacceptable	2 (total 18)	1 (total 9)
1	Totally unacceptable	1 (total 1)	0 (total 0)
1 st numerical rating:	2.59	(57 out of possible total of 88)	
2 nd numerical rating:	1.59	(35 out of possible total of 66)	

4.10.3.21 Degree of acceptability of ‘transliteration’ translation technique only: Nyazee TTs

No examples in data.

4.10.3.22 Degree of acceptability of ‘transliteration’ translation technique with other technique(s): Nyazee TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		1 st numerical rating	2 nd numerical rating
2	Totally acceptable	4 (total 8)	3 (total 6)
8	Fairly acceptable	3 (total 24)	2 (total 16)
7	Fairly unacceptable	2 (total 14)	1 (total 7)
1	Totally unacceptable	1 (total 1)	0 (total 0)
1 st numerical rating:	2.61	(47 out of possible total of 72)	
2 nd numerical rating:	1.61	(29 out of possible total of 54)	

4.10.4 Relative acceptability of all translation techniques: Nyazee TTs

In this section, I will consider the relative acceptability of all the different translation techniques used by Nyazee. The following table summarises the results, with the information presented in section number order.

Table 4.48
Translation techniques used by Nyazee, listed according to section order

Translation technique(s) used: Nyazee	Number of times each technique used	Average degree of acceptability: 1st numerical rating	Average degree of acceptability: 2nd numerical rating
Section 4.10.3.1. 'Addition' only	0	0	0
Section 4.10.3.2. 'Addition' with other technique(s)	0	0	0
Section 4.10.3.3. 'Calque' only	1	2	1
Section 4.10.3.4. 'Calque' with other technique(s)	0	0	0
Section 4.10.3.5. 'Grammatical transposition' only	0	0	0
Section 4.10.3.6. 'Grammatical transposition' with other technique(s)	2	2.5	1.5
Section 4.10.3.7. 'Hyperonymy' only	1	3	2
Section 4.10.3.8. 'Hyperonymy' with other technique(s)	0	0	0
Section 4.10.3.9. 'Hyponymy' only	3	2.67	1.67
Section 4.10.3.10. 'Hyponymy' with other technique(s)	0	0	0
Section 4.10.3.11. 'Omission' only	0	0	0
Section 4.10.3.12. 'Omission' with other technique(s)	0	0	0
Section 4.10.3.13. 'Paraphrase' only	1	2	1
Section 4.10.3.14. 'Paraphrase' with other technique(s)	0	0	0
Section 4.10.3.15. 'Semantic disjunction' only	3	1.33	0.33
Section 4.10.3.16. 'Semantic disjunction' with other technique(s)	0	0	0
Section 4.10.3.17. 'Semantic overlap' only	4	3	2
Section 4.10.3.18. 'Semantic overlap' with other technique(s)	2	2.5	1.5
Section 4.10.3.19. 'Synonymy' only	11	3.45	2.45
Section 4.10.3.20. 'Synonymy' with other technique(s)	32	2.59	1.59
Section 4.10.3.21. 'Transliteration' only	0	0	0
Section 4.10.3.22. 'Transliteration' with other technique(s)	18p	2.61	1.61

The following table presents the relative acceptability of all the different translation techniques used by Nyazee in descending order of acceptability.

Table 4.49

Translation techniques used by Nyazee, listed in descending order according to average degree of acceptability

Translation technique(s) used: Nyazee	Number of times each technique used	Average degree of acceptability: 1st numerical rating	Average degree of acceptability: 2nd numerical rating
Section 4.10.3.19. 'Synonymy' only	11	3.45	2.45
Section 4.10.3.7. 'Hyperonymy' only	1	3	2
Section 4.10.3.17. 'Semantic overlap' only	4	3	2
Section 4.10.3.9. 'Hyponymy' only	3	2.67	1.67
Section 4.10.3.22. 'Transliteration' with other technique(s)	18	2.61	1.72
Section 4.10.3.20. 'Synonymy' with other technique(s)	32	2.59	1.59
Section 4.10.3.6. 'Grammatical transposition' with other technique(s)	2	2.5	1.5
Section 4.10.3.18. 'Semantic overlap' with other technique(s)	2	2.5	1.5
Section 4.10.3.3. 'Calque' only	1	2	1
Section 4.10.3.13. 'Paraphrase' only	1	2	1
Section 4.10.3.15. 'Semantic disjunction' only	3	1.33	0.33
Section 4.10.3.1. 'Addition' only	0	0	0
Section 4.10.3.2. 'Addition' with other technique(s)	0	0	0
Section 4.10.3.4. 'Calque' with other technique(s)	0	0	0
Section 4.10.3.5. 'Grammatical transposition' only	0	0	0
Section 4.10.3.8. 'Hyperonymy' with other technique(s)	0	0	0
Section 4.10.3.10. 'Hyponymy' with other technique(s)	0	0	0
Section 4.10.3.11. 'Omission' only	0	0	0
Section 4.10.3.12. 'Omission' with other technique(s)	0	0	0
Section 4.10.3.14. 'Paraphrase' with other technique(s)	0	0	0
Section 4.10.3.16. 'Semantic disjunction' with other technique(s)	0	0	0
Section 4.10.3.21. 'Transliteration' only	0	0	0

4.11 Analysis of DeLorenzo TTs

The total number of financial terms in the TTs translated by DeLorenzo is 58. In the following sections (4.11.1-4.11.4), I will consider these terms.

4.11.1 Frequency of translation techniques used: DeLorenzo TTs

Table 4.50

Frequency of translation techniques used: DeLorenzo TTs

Translation Technique	As principal feature:	As secondary feature	As tertiary feature	Total	As percentage (of 67 examples)
Addition	∅	2 examples	∅	2 examples	2.99%
Calque	∅	∅	∅	∅	∅
Grammatical transposition	3 examples	∅	∅	3 examples	4.48 %
Hyperonymy	∅	∅	∅	∅	∅
Hyponymy	7 examples	∅	∅	7 examples	10.45 %
Omission	1 example	∅	∅	1 example	1.49 %
Paraphrase	4 examples	1 example	∅	5 examples	7.46 %
Semantic disjunction	2 examples	∅	∅	2 examples	2.99%
Semantic overlap	4 examples	∅	∅	4 examples	7.46 %
Synonymy	31 examples	8 examples	∅	39 examples	58.21 %
Transliteration	4 examples	∅	∅	4 examples	5.97 %
TOTAL	56 examples	11 examples	∅	67 examples	

For ease of reading, the above table can be reordered to give the commonest translation technique at the top moving down to the least common at the bottom, as follows:

Table 4.51

Frequency of translation techniques used in frequency order: DeLorenzo TTs

Translation Technique	As principal feature:	As secondary feature	As tertiary feature	Total	As percentage (of 67 examples)
Synonymy	31 examples	8 examples	∅	39 examples	58.21%
Hyponymy	7 examples	∅	∅	7 examples	10.45%
Paraphrase	4 examples	1 example	∅	5 examples	7.46%
Semantic overlap	4 examples	∅	∅	4 examples	7.46%
Transliteration	4 examples	∅	∅	4 examples	5.97%
Grammatical transposition	3 examples	∅	∅	3 examples	4.48%
Addition	∅	2 examples	∅	2 examples	2.99%
Semantic disjunction	2 examples	∅	∅	2 examples	2.99%
Omission	1 example	∅	∅	1 example	1.49%
Calque	∅	∅	∅	∅	0
Hyperonymy	∅	∅	∅	∅	0

4.11.2 Degree of acceptability of all translation techniques used: DeLorenzo TTs

Table 4.52

Degree of acceptability of all translation techniques used: DeLorenzo

		percentage of examples	1st numerical rating	2nd numerical rating
Totally acceptable	32 examples	55.17%	128	96
Fairly acceptable	25 examples	43.10%	75	50
Fairly unacceptable	1 example (58 total examples)	1.72 %	2	1
ACTUAL TOTAL			205	147
POSSIBLE TOTAL			232 (=58 x 4)	174 (=58 x 3)
AVERAGE PER EXAMPLE			3.53 (=205 ÷ 58)	2.53 (=147 ÷ 58)

4.11.3.1 Degree of acceptability of ‘addition’ translation technique only: DeLorenzo TTs *No examples in data*

4.11.3.2 Degree of acceptability of ‘addition’ translation technique with other technique(s): DeLorenzo TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
2	Fairly acceptable	3 (total 6)	2 (total 4)
	1 st numerical rating:	3	(6 out of possible total of 8)
	2 nd numerical rating:	2	(4 out of possible total of 6)

4.11.3.3 Degree of acceptability of ‘calque’ translation technique only: DeLorenzo TTs *No examples in the data*

4.11.3.4 Degree of acceptability of ‘calque’ translation technique with other technique(s): DeLorenzo TTs *No examples in the data*

4.11.3.5 Degree of acceptability of ‘grammatical transposition’ technique only: DeLorenzo TTs *No examples in the data*

4.11.3.6 Degree of acceptability of ‘grammatical transposition’ translation technique with other technique(s): DeLorenzo TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
1	Totally acceptable	4 (total 4)	3 (total 3)
2	Fairly acceptable	3 (total 6)	2 (total 4)

1st numerical rating: 3.33 (10 out of possible total of 12)
 2nd numerical rating: 2.33 (7 out of possible total of 9)

4.11.3.7 Degree of acceptability of ‘hyponymy’ translation technique only: DeLorenzo TTs

No examples in data

4.11.3.8 Degree of acceptability of ‘hyponymy’ translation technique with other technique(s): DeLorenzo TTs

No examples in data

4.11.3.9 Degree of acceptability of ‘hyponymy’ translation technique only: DeLorenzo TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		1 st numerical rating	2 nd numerical rating
1	Totally acceptable	4 (total 4)	3 (total 3)
6	Fairly acceptable	3 (total 18)	2 (total 12)
1 st numerical rating:	3.14	(22 out of possible total of 28)	
2 nd numerical rating:	2.14	(15 out of possible total of 21)	

4.11.3.10 Degree of acceptability of ‘hyponymy’ translation technique with other technique(s): DeLorenzo TTs

No examples in data

4.11.3.11 Degree of acceptability of ‘omission’ translation technique only: DeLorenzo TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		1 st numerical rating	2 nd numerical rating
1	Fairly unacceptable	2 (total 2)	1 (total 1)
1 st numerical rating:	2	(2 out of possible total of 4)	
2 nd numerical rating:	1	(1 out of possible total of 3)	

4.11.3.12 Degree of acceptability of ‘omission’ translation technique with other technique(s): DeLorenzo TTs

No examples in data.

4.11.3.13 Degree of acceptability of ‘paraphrase’ translation technique only: DeLorenzo TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
3	Fairly acceptable	3 (total 9)	2 (total 6)
1 st numerical rating:	3	(9 out of possible total of 12)	
2 nd numerical rating:	2	(6 out of possible total of 9)	

4.11.3.14 Degree of acceptability of ‘paraphrase’ translation technique with other technique(s): DeLorenzo TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
1	Fairly acceptable	3 (total 3)	2 (total 2)
1 st numerical rating:	3	(3 out of possible total of 4)	
2 nd numerical rating:	2	(2 out of possible total of 3)	

4.11.3.15 Degree of acceptability of ‘semantic disjunction’ translation technique only: DeLorenzo TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
1	Fairly acceptable	3 (total 2)	2 (total 1)
1 st numerical rating:	2	(2out of possible total of 4)	
2 nd numerical rating:	1	(1out of possible total of 3)	

4.11.3.16 Degree of acceptability of ‘semantic disjunction’ translation technique with other technique(s): DeLorenzo TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
1	Fairly acceptable	3 (total 2)	2 (total 1)
1 st numerical rating:	2	(2out of possible total of 4)	
2 nd numerical rating:	1	(1out of possible total of 3)	

4.11.3.17 Degree of acceptability of ‘semantic overlap’ translation technique only: DeLorenzo TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
4	Fairly acceptable	3 (total 12)	2 (total 8)
1 st numerical rating:	3	(12out of possible total of 16)	
2 nd numerical rating:	2	(8out of possible total of 12)	

4.11.3.18 Degree of acceptability of ‘semantic overlap’ translation technique with other technique(s): DeLorenzo TTs

No examples in data.

4.11.3.19 Degree of acceptability of ‘synonymy’ translation technique only: DeLorenzo TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
26	Totally acceptable	4 (total 104)	3 (total 78)
1	Fairly acceptable	3 (total 3)	2 (total 2)

1st numerical rating: 3.96 (107 out of possible total of 108)

2nd numerical rating: 2.96 (80 out of possible total of 81)

4.11.3.20 Degree of acceptability of ‘synonymy’ translation technique with other technique(s): DeLorenzo TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
4	Totally acceptable	4 (total 16)	3 (total 12)
8	Fairly acceptable	3 (total 24)	2 (total 16)

1st numerical rating: 3.33 (40 out of possible total of 48)

2nd numerical rating: 2.33 (28 out of possible total of 36)

4.11.3.21 Degree of acceptability of ‘transliteration’ translation technique only: DeLorenzo TTs

No examples in data.

4.11.3.22 Degree of acceptability of ‘transliteration’ translation technique with other technique(s): DeLorenzo TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
2	Totally acceptable	4 (total 8)	3 (total 6)
2	Fairly acceptable	3 (total 6)	2 (total 4)

1st numerical rating: 3.5 (14 out of possible total of 16)

2nd numerical rating: 2.5 (10 out of possible total of 12)

4.11.4 Relative acceptability of all translation techniques: DeLorenzo TTs

In this section, I will consider the relative acceptability of all the different translation techniques used by DeLorenzo. The following table summarises the results, with the information presented in section number order.

Table 4.54**Translation techniques used by Delorenzo, listed according to section order**

Translation technique(s) used: Delorenzo	Number of times each technique used	Average degree of acceptability: 1st numerical rating	Average degree of acceptability: 2nd numerical rating
Section 4.11.3.1. 'Addition' only	0	0	0
Section 4.11.3.2. 'Addition' with other technique(s)	2	3	2
Section 4.11.3.3. 'Calque' only	0	0	0
Section 4.11.3.4. 'Calque' with other technique(s)	0	0	0
Section 4.11.3.5. 'Grammatical transposition' only	0	0	0
Section 4.11.3.6. 'Grammatical transposition' with other technique(s)	3	3.33	2.33
Section 4.11.3.7. 'Hyperonymy' only	0	0	0
Section 4.11.3.8. 'Hyperonymy' with other technique(s)	0	0	0
Section 4.11.3.9. 'Hyponymy' only	7	3.14	2.14
Section 4.11.3.10. 'Hyponymy' with other technique(s)	0	0	0
Section 4.11.3.11. 'Omission' only	1	2	1
Section 4.11.3.12. 'Omission' with other technique(s)	0	0	0
Section 4.11.3.13. 'Paraphrase' only	3	3	2
Section 4.11.3.14. 'Paraphrase' with other technique(s)	1	3	2
Section 4.11.3.15. 'Semantic disjunction' only	1	2	1
Section 4.11.3.16. 'Semantic disjunction' with other technique(s)	1	2	1
Section 4.11.3.17. 'Semantic overlap' only	4	3	2
Section 4.11.3.18. 'Semantic overlap' with other technique(s)	0	0	0
Section 4.11.3.19. 'Synonymy' only	27	3.96	2.96
Section 4.11.3.20. 'Synonymy' with other technique(s)	12	3.33	2.33
Section 4.11.3.21. 'Transliteration' only	0	0	0
Section 4.11.3.22. 'Transliteration' with other technique(s)	4	3.5	2.5

The following table presents the relative acceptability of all the different translation techniques used by DeLorenzo in descending order of acceptability.

Table 4.55

Translation techniques used by Delorenzo, listed in descending order according to average degree of acceptability

Translation technique(s) used: Delorenzo	Number of times each technique used	Average degree of acceptability: numerical rating	Average degree of acceptability: 2nd numerical rating
Section 4.11.3.19. 'Synonymy' only	27	3.96	2.96
Section 4.11.3.22. 'Transliteration' with other technique(s)	4	3.5	2.5
Section 4.11.3.6. 'Grammatical transposition' with other technique(s)	3	3.33	2.33
Section 4.11.3.20. 'Synonymy' with other technique(s)	12	3.33	2.33
Section 4.11.3.9. 'Hyponymy' only	7	3.14	2.14
Section 4.11.3.2. 'Addition' with other technique(s)	2	3	2
Section 4.11.3.13. 'Paraphrase' only	3	3	2
Section 4.11.3.14. 'Paraphrase' with other technique(s)	1	3	2
Section 4.11.3.17. 'Semantic overlap' only	4	3	2
Section 4.11.3.11. 'Omission' only	1	2	1
Section 4.11.3.15. 'Semantic disjunction' only	1	2	1
Section 4.11.3.16. 'Semantic disjunction' with other technique(s)	1	2	1
Section 4.11.3.1. 'Addition' only	0	0	0
Section 4.11.3.3. 'Calque' only	0	0	0
Section 4.11.3.4. 'Calque' with other technique(s)	0	0	0
Section 4.11.3.5. 'Grammatical transposition' only	0	0	0
Section 4.11.3.7. 'Hyperonymy' only	0	0	0
Section 4.11.3.8. 'Hyperonymy' with other technique(s)	0	0	0
Section 4.11.3.10. 'Hyponymy' with other technique(s)	0	0	0
Section 4.11.3.12. 'Omission' with other technique(s)	0	0	0
Section 4.11.3.18. 'Semantic overlap' with other technique(s)	0	0	0
Section 4.11.3.21. 'Transliteration' only	0	0	0

4.12 Analysis of Saudi fatwa website TTs

The total number of financial terms in the TTs translated by the Saudi fatwa website is 67. In the following sections (4.12-4.12.3.22), I will consider these terms.

4.12.1 Frequency of translation techniques used: Saudi fatwa website

Table 4.56

Frequency of translation techniques used: Saudi fatwa website TTs

Translation Technique	As principal feature:	As secondary feature	As tertiary feature	Total	As percentage (of 79 examples)
Addition	Ø	Ø	Ø	Ø	Ø
Calque	Ø	2 examples	Ø	2 examples	2.53 %
Grammatical transposition	3 examples	Ø	Ø	3 examples	3.80 %
Hyperonymy	7 examples	2 examples	Ø	9 examples	11.39%
Hyponymy	7 examples	Ø	Ø	7 examples	8.86 %
Omission	5 examples	Ø	Ø	5 examples	6.33 %

Paraphrase	1 examples	2 examples	Ø	3 examples	3.80 %
Semantic disjunction	2 examples	Ø	Ø	2 examples	2.53 %
Semantic overlap	5 examples	1 example	Ø	6 examples	7.59 %
Synonymy	27 examples	9 examples	Ø	36 examples	45.57 %
Transliteration	6 examples	Ø	Ø	6 examples	7.59 %
TOTAL	63 examples	16 examples	Ø	79 examples	

For ease of reading, the above table can be reordered to give the commonest translation technique at the top moving down to the least common at the bottom, as follows:

Table 4.57

Frequency of translation techniques used in frequency order: Saudi Fatwa website TTs

Translation Technique	As principal feature:	As secondary feature	As tertiary feature	Total	As percentage of 79 examples
Synonymy	27 examples	9 examples	Ø	36 examples	45.57%
Hyperonymy	7 examples	2 examples	Ø	9 examples	11.39%
Hyponymy	7 examples	Ø	Ø	7 examples	8.86%
Semantic overlap	5 examples	1 example	Ø	6 examples	7.59%
Transliteration	6 examples	Ø	Ø	6 examples	7.59%
Omission	5 examples	Ø	Ø	5 examples	6.33%
Grammatical transposition	3 examples	Ø	Ø	3 examples	3.80%
Paraphrase	1 examples	2 examples	Ø	3 examples	3.80%
Calque	Ø	2 examples	Ø	2 examples	2.53%
Semantic disjunction	2 examples	Ø	Ø	2 examples	2.53%
Addition	Ø	Ø	Ø	Ø	0

4.12.2 Degree of acceptability of all translation techniques used: Saudi fatwa website

Table 4.58

Degree of acceptability of all translation techniques used: Saudi fatwa website TTs

		percentage of examples	1 st numerical rating	2 nd numerical rating
Totally acceptable	37 examples	55.22 %	148	111
Fairly acceptable	18 examples	26.87 %	54	36
Fairly unacceptable	10 examples	14.93 %	20	10
Totally unacceptable	2 examples (67 total examples)	2.99 %	0	0
ACTUAL TOTAL			222	157
POSSIBLE TOTAL			268 (=67 x 4)	201 (=67 x 3)
AVERAGE PER EXAMPLE			3.31 (=222 ÷ 67)	2.34 (=157 ÷ 67)

4.12.3 Degree of acceptability of individual translation techniques used: Saudi fatwa website TTs

4.12.3.1 Degree of acceptability of ‘addition’ translation technique only: Saudi fatwa website TTs

No examples in data.

4.12.3.2 Degree of acceptability of ‘addition’ translation technique with other technique(s): Saudi fatwa website TTs

No examples in data.

4.12.3.3 Degree of acceptability of ‘calque’ translation technique only Saudi fatwa website TTs

No examples in data

4.12.3.4 Degree of acceptability of ‘calque’ translation technique with other technique(s): Saudi fatwa website TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
2	Fairly acceptable	3 (total 6)	2 (total 4)
	1 st numerical rating:	3	(6 out of possible total of 8)
	2 nd numerical rating:	2	(4 out of possible total of 6)

4.12.3.5 Degree of acceptability of ‘grammatical transposition’ technique only: Saudi fatwa website TTs

No examples in data

4.12.3.6 Degree of acceptability of ‘grammatical transposition’ translation technique with other technique(s): Saudi fatwa website TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
1	Totally acceptable	4 (total 4)	3 (total 3)
1	Fairly acceptable	3 (total 3)	2 (total 2)
1	Fairly unacceptable	2 (total 2)	1 (total 1)
	1 st numerical rating:	3	(9 out of possible total of 12)
	2 nd numerical rating:	2	(6 out of possible total of 9)

4.12.3.7 Degree of acceptability of ‘hyperonymy’ translation technique only: Saudi fatwa website TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
1	Totally acceptable	4 (total 4)	3 (total 3)
5	Fairly acceptable	3 (total 15)	2 (total 10)
1	Fairly unacceptable	2 (total 2)	1 (total 1)

1st numerical rating: 3 (21 out of possible total of 28)
 2nd numerical rating: 2 (14 out of possible total of 21)

4.12.3.8 Degree of acceptability of ‘hyperonymy’ translation technique with other technique(s): Saudi fatwa website TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
2	Fairly unacceptable	2 (total 4)	1 (total 2)

1st numerical rating: 2 (4 out of possible total of 8)
 2nd numerical rating: 1 (2 out of possible total of 6)

4.12.3.9 Degree of acceptability of ‘hyponymy’ translation technique only: Saudi fatwa website TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
2	Totally acceptable	4 (total 8)	3 (total 6)
4	Fairly acceptable	3 (total 12)	2 (total 8)

1st numerical rating: 3.33 (20 out of possible total of 24)
 2nd numerical rating: 2.33 (14 out of possible total of 18)

4.12.3.10 Degree of acceptability of ‘hyponymy’ translation technique with other technique(s): Saudi fatwa website TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
1	Fairly acceptable	3 (total 3)	2 (total 2)

1st numerical rating: 3 (3 out of possible total of 4)
 2nd numerical rating: 2 (2 out of possible total of 3)

4.12.3.11 Degree of acceptability of ‘omission’ translation technique only: Saudi fatwa website TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
1	Totally acceptable	4 (total 4)	3 (total 3)
2	Fairly unacceptable	2 (total 4)	1 (total 2)
1	Totally unacceptable	1 (total 1)	0 (total 0)

1st numerical rating: 2.25 (9 out of possible total of 16)
 2nd numerical rating: 1.25 (5 out of possible total of 12)

4.12.3.12 Degree of acceptability of ‘omission’ translation technique with other technique(s): Saudi fatwa websiteTTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
1	Fairly acceptable	3 (total 3)	2 (total 2)
1 st numerical rating:	3	(3 out of possible total of 4)	
2 nd numerical rating:	2	(2 out of possible total of 3)	

4.12.3.13 Degree of acceptability of ‘paraphrase’ translation technique only: Saudi fatwa websiteTTs

No examples in data

4.12.3.14 Degree of acceptability of ‘paraphrase’ translation technique with other technique(s): Saudi fatwa website TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
2	Fairly acceptable	3 (total 6)	2 (total 4)
1	Fairly unacceptable	2 (total 2)	1 (total 1)
1 st numerical rating:	2.67	(8 out of possible total of 12)	
2 nd numerical rating:	1.67	(5 out of possible total of 9)	

4.12.3.15 Degree of acceptability of ‘semantic disjunction’ translation technique only: Saudi fatwa websiteTTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
1	Fairly unacceptable	2 (total 2)	1 (total 1)
1	Totally unacceptable	1 (total 1)	0 (total 0)
1 st numerical rating:	1.5	(3 out of possible total of 8)	
2 nd numerical rating:	0.5	(1 out of possible total of 6)	

4.12.3.16 Degree of acceptability of ‘semantic disjunction’ translation technique with other technique(s): Saudi fatwa website TTs

No examples in data.

4.12.3.17 Degree of acceptability of ‘semantic overlap’ translation technique only: Saudi fatwa website TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
1	Totally acceptable	4 (total 4)	3 (total 3)
2	Fairly acceptable	3 (total 6)	2 (total 4)
2	Fairly unacceptable	2 (total 4)	1 (total 2)
1 st numerical rating:		2.8	(14 out of possible total of 20)
2 nd numerical rating:		1.8	(9 out of possible total of 15)

4.12.3.18 Degree of acceptability of ‘semantic overlap’ translation technique with other technique(s): Saudi fatwa website TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
1	Fairly acceptable	3 (total 3)	2 (total 2)
1 st numerical rating:		3	(3 out of possible total of 4)
2 nd numerical rating:		2	(2 out of possible total of 3)

4.12.3.19 Degree of acceptability of ‘synonymy’ translation technique only: Saudi fatwa website TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
25	Totally acceptable	4 (total 100)	3 (total 75)
1 st numerical rating:		4	(100 out of possible total of 100)
2 nd numerical rating:		3	(75 out of possible total of 75)

4.12.3.20 Degree of acceptability of ‘synonymy’ translation technique with other technique(s): Saudi fatwa website TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
3	Totally acceptable	4 (total 12)	3 (total 9)
5	Fairly acceptable	3 (total 15)	2 (total 10)
3	Fairly unacceptable	2 (total 6)	1 (total 3)
1 st numerical rating:		3	(33 out of possible total of 44)
2 nd numerical rating:		2	(22 out of possible total of 33)

4.12.3.21 Degree of acceptability of ‘transliteration’ translation technique only: Saudi fatwa website TTs

No examples in data.

4.12.3.22 Degree of acceptability of ‘transliteration’ translation technique with other technique(s): Saudi fatwa website TTs

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
1	Totally acceptable	4 (total 4)	3 (total 3)
2	Fairly acceptable	3 (total 6)	2 (total 4)
3	Fairly unacceptable	2 (total 6)	1 (total 3)

1st numerical rating: 2.67 (16 out of possible total of 24)
2nd numerical rating: 1.67 (10 out of possible total of 18)

4.12.4 Relative acceptability of all translation techniques: Saudi fatwa website TTs

In this section, I will consider the relative acceptability of all the different translation techniques used by Saudi fatwa website. The following table summarises the results, with the information presented in section number order.

Table 4.58**Translation techniques used by Saudi fatwa website, listed according to section order**

Translation technique(s) used: Saudi Fatwa website	Number of times each technique used	Average degree of acceptability: 1st numerical rating	Average degree of acceptability: 2nd numerical rating
Section 4.12.3.1. 'Addition' only	0	0	0
Section 4.12.3.2. 'Addition' with other technique(s)	0	0	0
Section 4.12.3.3. 'Calque' only	0	0	0
Section 4.12.3.4. 'Calque' with other technique(s)	2	3	2
Section 4.12.3.5. 'Grammatical transposition' only	0	0	0
Section 4.12.3.6. 'Grammatical transposition' with other technique(s)	3	3	2
Section 4.12.3.7. 'Hyperonymy' only	7	3	2
Section 4.12.3.8. 'Hyperonymy' with other technique(s)	2	2	1
Section 4.12.3.9. 'Hyponymy' only	6	3.33	2.33
Section 4.12.3.10. 'Hyponymy' with other technique(s)	1	3	2
Section 4.12.3.11. 'Omission' only	4	2.25	1.25
Section 4.12.3.12. 'Omission' with other technique(s)	1	3	2
Section 4.12.3.13. 'Paraphrase' only	0	0	0
Section 4.12.3.14. 'Paraphrase' with other technique(s)	3	2.67	1.67
Section 4.12.3.15. 'Semantic disjunction' only	2	1.5	0.5
Section 4.12.3.16. 'Semantic disjunction' with other technique(s)	0	0	0
Section 4.12.3.17. 'Semantic overlap' only	5	2.8	1.8
Section 4.12.3.18. 'Semantic overlap' with other technique(s)	1	3	2
Section 4.12.3.19. 'Synonymy' only	25	4	3
Section 4.12.3.20. 'Synonymy' with other technique(s)	11	3	
Section 4.12.3.21. 'Transliteration' only	0	0	0
Section 4.12.3.22. 'Transliteration' with other technique(s)	6	2.67	1.67

The following table presents the relative acceptability of all the different translation techniques used by Saudi fatwa website in descending order of acceptability.

Table 4.59

Translation techniques used by Saudi fatwa website, listed in descending order according to average degree of acceptability

Translation technique(s) used: Saudi Fatwa website	Number of times each technique used	Average degree of acceptability: 1st numerical rating	Average degree of acceptability: 2nd numerical rating
Section 4.11.3.19. ‘Synonymy’ only	25	4	3
Section 4.11.3.9. ‘Hyponymy’ only	7	3.33	2.33
Section 4.11.3.4. ‘Calque’ with other technique(s)	2	3	2
Section 4.11.3.6. ‘Grammatical transposition’ with other technique(s)	3	3	2
Section 4.11.3.7. ‘Hyperonymy’ only	7	3	2
Section 4.11.3.10. ‘Hyponymy’ with other technique(s)	1	3	2
Section 4.11.3.12. ‘Omission’ with other technique(s)	1	3	2
Section 4.11.3.18. ‘Semantic overlap’ with other technique(s)	1	3	2
Section 4.11.3.20. ‘Synonymy’ with other technique(s)	11	3	2
Section 4.11.3.17. ‘Semantic overlap’ only	5	2.8	1.8
Section 4.11.3.14. ‘Paraphrase’ with other technique(s)	3	2.67	1.67
Section 4.11.3.22. ‘Transliteration’ with other technique(s)	6	2.67	1.67
Section 4.11.3.11. ‘Omission’ only	4	2.25	1.25
Section 4.11.3.8. ‘Hyperonymy’ with other technique(s)	7	2	1
Section 4.11.3.15. ‘Semantic disjunction’ only	2	1.5	0.5
Section 4.11.3.1. ‘Addition’ only	0	0	0
Section 4.11.3.2. ‘Addition’ with other technique(s)	0	0	0
Section 4.11.3.3. ‘Calque’ only	0	0	0
Section 4.11.3.5. ‘Grammatical transposition’ only	0	0	0
Section 4.11.3.13. ‘Paraphrase’ only	0	0	0
Section 4.11.3.16. ‘Semantic disjunction’ with other technique(s)	0	0	0
Section 4.11.3.21. ‘Transliteration’ only	0	0	0

4.13 Comparison of texts translated by both Baintner and Nyazee: ST 4 and ST 5

ST 4 and ST 5 are the only two selected STs which have been translated by more than one translator – in both cases by Baintner and Nyazee: For ST 4, Table 4.4 (Section 4.3.2.4) details Baintner’s translation decisions and Table 4.5 (Section 4.3.2.4) Nyazee’s translation decisions, while for ST 5, Table 4.6 (Section 4.3.2.5) details Baintner’s translation decisions, and Table 4.7 (Section 4.3.2.5) Nyazee’s translation decisions. In the following sections I will compare these two translations, in order to try and identify which translator was more successful – and more importantly, which translation techniques, as used by the two translators, were more successful.

The total number of financial terms in ST 4 and ST 5 translated by Baintner and Nyazee is 59, of which 30 are in Baintner and 29 in Nyazee. In the following sections (4.13.4.2), I will consider these terms.

4.13.1 Frequency of translation techniques used: ST 4 and ST 5: Baintner and Nyazee

4.13.1.1 Frequency of translation techniques used: ST 4 and ST 5: Baintner

Table 4.60

Frequency of translation techniques used: ST 4 and ST 5: Baintner

Translation Technique	As principal feature	As secondary feature	As tertiary feature	Total	As percentage (of 40 examples)
Addition	Ø	1 examples	Ø	1 example	2.50%
Calque	Ø	Ø	Ø	Ø	0 %
Grammatical transposition	1 example	Ø	Ø	1 example	2.50%
Hyperonymy	1 examples	Ø	Ø	1 example	2.50%
Hyponymy	2 examples	1 examples	Ø	3 examples	7.50 %
Omission	3 examples	Ø	Ø	3 examples	7.50 %
Paraphrase	2 examples	Ø	Ø	2 examples	5.00 %
Semantic disjunction	2 examples	Ø	Ø	2 examples	5.00 %
Semantic overlap	2 examples	Ø	Ø	2 examples	5.00 %
Synonymy	9 examples	8 examples	Ø	17 examples	42.50 %
Transliteration	8 examples	Ø	Ø	8 examples	20.00 %
TOTAL	30 examples	10 examples	Ø	40 examples	

For ease of reading, the above table can be reordered to give the commonest translation technique at the top moving down to the least common at the bottom, as follows:

Table 4.61**Frequency of translation techniques used in frequency order: ST 4 and ST 5: Baintner**

Translation Technique	As principal feature	As secondary feature	As tertiary feature	Total	As percentage (of 40 examples)
Synonymy	9 examples	8 examples	∅	17 examples	42.50%
Transliteration	8 examples	∅	∅	8 examples	20.00%
Hyponymy	2 examples	1 examples	∅	3 examples	7.50%
Omission	3 examples	∅	∅	3 examples	7.50%
Paraphrase	2 examples	∅	∅	2 examples	5.00%
Semantic disjunction	2 examples	∅	∅	2 examples	5.00%
Semantic overlap	2 examples	∅	∅	2 examples	5.00%
Addition	∅	1 examples	∅	1 example	2.50%
Grammatical transposition	1 example	∅	∅	1 example	2.50%
Hyperonymy	1 examples	∅	∅	1 example	2.50%
Calque	∅	∅	∅	∅	0%

4.13.1.2 Frequency of translation techniques used: ST 4 and ST 5: Nyazee**Table 4.62****Frequency of translation techniques used: ST 4 and ST 5: Nyazee**

Translation Technique	As principal feature	As secondary feature	As tertiary feature	Total	As percentage (of 43 examples)
Addition	∅	∅	∅	∅	0 %
Calque	∅	∅	∅	∅	0 %
Grammatical transposition	1 example	∅	∅	1 example	2.33 %
Hyperonymy	∅	∅	∅	∅	0 %
Hyponymy	2 examples	∅	∅	2 examples	4.65 %
Omission	∅	∅	∅	∅	0 %
Paraphrase	∅	∅	∅	∅	0 %
Semantic disjunction	2 examples	∅	∅	2 examples	4.65 %
Semantic overlap	3 examples	1 example	∅	4 examples	9.30 %
Synonymy	11 examples	11 examples	∅	22 examples	51.16 %
Transliteration	11 examples	1 example	∅	12 examples	27.91 %
TOTAL	30 examples	13 examples	∅	43 examples	

For ease of reading, the above table can be reordered to give the commonest translation technique at the top moving down to the least common at the bottom, as follows:

Table 4.63**Frequency of translation techniques used in frequency order: ST 4 and ST 5: Nyazee**

Translation Technique	As principal feature	As secondary feature	As tertiary feature	Total	As percentage (of 43 examples)
Synonymy	11 examples	11 examples	Ø	22 examples	51.16%
Transliteration	11 examples	1 example	Ø	12 examples	27.91%
Semantic overlap	3 examples	1 example	Ø	4 examples	9.30%
Hyponymy	2 examples	Ø	Ø	2 examples	4.65%
Semantic disjunction	2 examples	Ø	Ø	2 examples	4.65%
Grammatical transposition	1 example	Ø	Ø	1 example	2.33%
Addition	Ø	Ø	Ø	Ø	0%
Calque	Ø	Ø	Ø	Ø	0%
Hyperonymy	Ø	Ø	Ø	Ø	0%
Omission	Ø	Ø	Ø	Ø	0%
Paraphrase	Ø	Ø	Ø	Ø	0%

4.13.2 Degree of acceptability of all translation techniques used: ST 4 and ST 5: Baintner and Nyazee

4.13.2.1 Degree of acceptability of all translation techniques used: ST 4 and ST 5: Baintner

Table 4.64**Degree of acceptability of all translation techniques used: ST 4 and ST 5: Baintner**

		percentage of examples	1st numerical rating	2nd numerical rating
Totally acceptable	7 examples	23.33 %	28	21
Fairly acceptable	14 examples	46.67 %	42	28
Fairly unacceptable	5 examples	1.67 %	10	5
Totally unacceptable	4 examples (30 total examples)	1.33 %	1	0
ACTUAL TOTAL			81	54
POSSIBLE TOTAL			120 (=30 x 4)	90 (=30 x 3)
AVERAGE PER EXAMPLE			2.7 (= 81 ÷ 30)	1.8 (=54 ÷ 30)

4.13.2.2 Degree of acceptability of all translation techniques used: ST 4 and ST 5: Nyazee

Table 4.65**Degree of acceptability of all translation techniques used: ST 4 and ST 5: Nyazee**

		percentage of examples	1st numerical rating	2nd numerical rating
Totally acceptable	9 examples	31.03 %	36	27
Fairly acceptable	11 examples	37.93 %	33	22
Fairly unacceptable	8 examples	27.59 %	16	8
Totally unacceptable	1 example (29 total examples)	3.45 %	1	0

ACTUAL TOTAL	86	57
POSSIBLE TOTAL	116 (=29 x 4)	87 (= 29 x 3)
AVERAGE PER EXAMPLE	2.97 (=86 ÷ 29)	1.97 (=57 ÷ 29)

4.13.3 Degree of acceptability of individual translation techniques used: ST 4 and ST 5: Baintner and Nyazee

4.13.3.1 Degree of acceptability of ‘addition’ translation technique only: ST 4 and ST 5: Baintner and Nyazee

4.13.3.1.1 Degree of acceptability of ‘addition’ translation technique only: ST 4 and ST 5: Baintner

No examples in data.

4.13.3.1.2 Degree of acceptability of ‘addition’ translation technique only: ST 4 and ST 5: Nyazee

No examples in data.

4.13.3.2 Degree of acceptability of ‘addition’ translation technique with other technique(s): ST 4 and ST 5: Baintner and Nyazee

4.13.3.2.1 Degree of acceptability of ‘addition’ translation technique with other technique(s): ST 4 and ST 5: Baintner

No. of examples	Degree of acceptability	Average degree of acceptability	
		1 st numerical rating	2 nd numerical rating
1	Fairly acceptable	3 (total 3)	2 (total 2)
	1 st numerical rating:	3	(3 out of possible total of 4)
	2 nd numerical rating:	2	(2 out of possible total of 3)

4.13.3.2.2 Degree of acceptability of ‘addition’ translation technique with other technique(s): ST 4 and ST 5: Nyazee

No examples in data.

4.13.3.3 Degree of acceptability of ‘calque’ translation technique only: ST 4 and ST 5: Baintner and Nyazee

4.13.3.3.1 Degree of acceptability of ‘calque’ translation technique only: ST 4 and ST 5: Baintner

No examples in data.

4.13.3.3.2 Degree of acceptability of ‘calque’ translation technique only: ST 4 and ST 5: Nyazee
No examples in data.

4.13.3.4 Degree of acceptability of ‘calque’ translation technique with other technique(s): ST 4 and ST 5: Baintner and Nyazee

4.13.3.4.1 Degree of acceptability of ‘calque’ translation technique with other technique(s): ST 4 and ST 5: Baintner
No examples in data.

4.13.3.4.2 Degree of acceptability of ‘calque’ translation technique with other technique(s): ST 4 and ST 5: Nyazee
No examples in data.

4.13.3.5 Degree of acceptability of ‘grammatical transposition’ technique only: ST 4 and ST 5: Baintner and Nyazee

4.13.3.5.1 Degree of acceptability of ‘grammatical transposition’ technique only: ST 4 and ST 5: Baintner
No examples in data.

4.13.3.5.2 Degree of acceptability of ‘grammatical transposition’ technique only: ST 4 and ST 5: Nyazee
No examples in data.

4.13.3.6 Degree of acceptability of ‘grammatical transposition’ translation technique with other technique(s): ST 4 and ST 5: Baintner and Nyazee

4.13.3.6.1 Degree of acceptability of ‘grammatical transposition’ translation technique with other technique(s): ST 4 and ST 5: Baintner

No. of examples	Degree of acceptability	Average degree of acceptability	
		1 st numerical rating	2 nd numerical rating
1	Fairly acceptable	3 (total 3)	2 (total 2)
	1 st numerical rating:	3	(3 out of possible total of 4)
	2 nd numerical rating:	2	(2 out of possible total of 3)

4.13.3.6.2 Degree of acceptability of ‘grammatical transposition’ translation technique with other technique(s): ST 4 and ST 5: Nyazee

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
1	Fairly unacceptable	2 (total 2)	1 (total 1)
	1 st numerical rating:	2	(2 out of possible total of 4)
	2 nd numerical rating:	1	(1 out of possible total of 2)

4.13.3.7 Degree of acceptability of ‘hyperonymy’ translation technique only: ST 4 and ST 5: Baintner and Nyazee

4.13.3.7.1 Degree of acceptability of ‘hyperonymy’ translation technique only: ST 4 and ST 5: Baintner

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
1	Totally acceptable	4 (total 4)	3 (total 3)
	1 st numerical rating:	4	(4 out of possible total of 4)
	2 nd numerical rating:	3	(3 out of possible total of 3)

4.13.3.7.2 Degree of acceptability of ‘hyperonymy’ translation technique only: ST 4 and ST 5: Nyazee

No examples in data.

4.13.3.8 Degree of acceptability of ‘hyperonymy’ translation technique with other technique(s): Baintner and Nyazee

4.13.3.8.1 Degree of acceptability of ‘hyperonymy’ translation technique with other technique(s): Baintner

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
<i>No examples in data.</i>			

4.13.3.8.2 Degree of acceptability of ‘hyperonymy’ translation technique with other technique(s): Nyazee

No examples in data.

4.13.3.9 Degree of acceptability of ‘hyponymy’ translation technique only: ST 4 and ST 5: Baintner and Nyazee

4.13.3.9.1 Degree of acceptability of ‘hyponymy’ translation technique only: ST 4 and ST 5: Baintner

No. of examples	Degree of acceptability	Average degree of acceptability	
		1 st numerical rating	2 nd numerical rating
1	Fairly acceptable	3 (total 3)	2 (total 2)
2	Fairly unacceptable	2 (total 4)	1 (total 2)
1 st numerical rating:		2.33	(7 out of possible total of 12)
2 nd numerical rating:		1.33	(4 out of possible total of 9)

4.13.3.9.2 Degree of acceptability of ‘hyponymy’ translation technique only: ST 4 and ST 5: Nyazee

No. of examples	Degree of acceptability	Average degree of acceptability	
		1 st numerical rating	2 nd numerical rating
1	Totally acceptable	4 (total 4)	3 (total 3)
1	Fairly unacceptable	2 (total 2)	1 (total 1)
1 st numerical rating:		3	(6 out of possible total of 8)
2 nd numerical rating:		2	(4 out of possible total of 6)

4.13.3.10 Degree of acceptability of ‘hyponymy’ translation technique with other technique(s): ST 4 and ST 5: Baintner and Nyazee

4.13.3.10.1 Degree of acceptability of ‘hyponymy’ translation technique with other technique(s): ST 4 and ST 5: Baintner

No. of examples	Degree of acceptability	Average degree of acceptability	
		1 st numerical rating	2 nd numerical rating
1	Fairly acceptable	3 (total 3)	2 (total 2)
1 st numerical rating:		3	(3 out of possible total of 4)
2 nd numerical rating:		2	(2 out of possible total of 3)

4.13.3.10.2 Degree of acceptability of ‘hyponymy’ translation technique with other technique(s): ST 4 and ST 5: Nyazee

No examples in data.

4.13.3.11 Degree of acceptability of ‘omission’ translation technique only: ST 4 and ST 5: Baintner and Nyazee

4.13.3.11.1 Degree of acceptability of ‘omission’ translation technique only: ST 4 and ST 5: Baintner

No. of examples	Degree of acceptability	Average degree of acceptability	
		1 st numerical rating	2 nd numerical rating
1	Fairly acceptable	3 (total 3)	2 (total 2)

2	Totally unacceptable	1 (total 2)	0 (total 0)
1 st numerical rating:	1.67	(5 out of possible total of 12)	
2 nd numerical rating:	0.67	(2 out of possible total of 6)	

4.13.3.11.2 Degree of acceptability of ‘omission’ translation technique only: ST 4 and ST 5: Nyazee
No examples in data.

4.13.3.12 Degree of acceptability of ‘omission’ translation technique with other technique(s): ST 4 and ST 5: Baintner and Nyazee

4.13.3.12.1 Degree of acceptability of ‘omission’ translation technique with other technique(s): ST 4 and ST 5: Baintner
No examples in data.

4.13.3.12.2 Degree of acceptability of ‘omission’ translation technique with other technique(s): ST 4 and ST 5: Nyazee
No examples in data.

4.13.3.13 Degree of acceptability of ‘paraphrase’ translation technique only: ST 4 and ST 5: Baintner and Nyazee

4.13.3.13.1 Degree of acceptability of ‘paraphrase’ translation technique only: ST 4 and ST 5: Baintner

No. of examples	Degree of acceptability	Average degree of acceptability	
		1 st numerical rating	2 nd numerical rating
1	Fairly unacceptable	2 (total 2)	1 (total 1)
1	Totally unacceptable	1 (total 1)	0 (total 0)
1 st numerical rating:	1.50	(3 out of possible total of 8)	
2 nd numerical rating:	0.50	(1 out of possible total of 6)	

4.13.3.13.2 Degree of acceptability of ‘paraphrase’ translation technique only: ST 4 and ST 5: Nyazee
No examples in data.

4.13.3.14 Degree of acceptability of ‘paraphrase’ translation technique with other technique(s): ST 4 and ST 5: Baintner and Nyazee

4.13.3.14.1 Degree of acceptability of ‘paraphrase’ translation technique with other technique(s): ST 4 and ST 5: Baintner
No examples in data.

4.13.3.14.2 Degree of acceptability of ‘paraphrase’ translation technique with other technique(s): ST 4 and ST 5: Nyazee
No examples in data.

4.13.3.15 Degree of acceptability of ‘semantic disjunction’ translation technique only: ST 4 and ST 5: Baintner and Nyazee

4.13.3.15.1 Degree of acceptability of ‘semantic disjunction’ translation technique only: ST 4 and ST 5: Baintner

No. of examples	Degree of acceptability	Average degree of acceptability	
		1 st numerical rating	2 nd numerical rating
2	Fairly unacceptable	2 (total 4)	1 (total 2)
1 st numerical rating:	2	(4 out of possible total of 8)	
2 nd numerical rating:	1	(2 out of possible total of 6)	

4.13.3.15.2 Degree of acceptability of ‘semantic disjunction’ translation technique only: ST 4 and ST 5: Nyazee

No. of examples	Degree of acceptability	Average degree of acceptability	
		1 st numerical rating	2 nd numerical rating
1	Fairly unacceptable	2 (total 2)	1 (total 1)
1	Totally unacceptable	1 (total 1)	0 (total 0)
1 st numerical rating:	1.5	(3 out of possible total of 8)	
2 nd numerical rating:	0.5	(1 out of possible total of 6)	

4.13.3.16 Degree of acceptability of ‘semantic disjunction’ translation technique with other technique(s): ST 4 and ST 5: Baintner and Nyazee

4.13.3.16.1 Degree of acceptability of ‘semantic disjunction’ translation technique with other technique(s): ST 4 and ST 5: Baintner
No examples in data.

4.13.3.16.2 Degree of acceptability of ‘semantic disjunction’ translation technique with other technique(s): ST 4 and ST 5: Nyazee
No examples in data.

4.13.3.17 Degree of acceptability of ‘semantic overlap’ translation technique only: ST 4 and ST 5: Baintner and Nyazee

4.13.3.17.1 Degree of acceptability of ‘semantic overlap’ translation technique only: ST 4 and ST 5: Baintner

No. of examples	Degree of acceptability	Average degree of acceptability	
		1 st numerical rating	2 nd numerical rating

1	Fairly acceptable	3 (total 3)	2 (total 2)
1 st numerical rating:	3	(3 out of possible total of 4)	
2 nd numerical rating:	2	(2 out of possible total of 3)	

4.13.3.17.2 Degree of acceptability of ‘semantic overlap’ translation technique only: ST 4 and ST 5: Nyazee

No. of examples	Degree of acceptability	Average degree of acceptability	
		1 st numerical rating	2 nd numerical rating
3	Fairly acceptable	3 (total 9)	2 (total 6)
1 st numerical rating:	3	(9 out of possible total of 12)	
2 nd numerical rating:	2	(6 out of possible total of 9)	

4.13.3.18 Degree of acceptability of ‘semantic overlap’ translation technique with other technique(s): ST 4 and ST 5: Baintner and Nyazee

4.13.3.18.1 Degree of acceptability of ‘semantic overlap’ translation technique with other technique(s): ST 4 and ST 5: Baintner

No. of examples	Degree of acceptability	Average degree of acceptability	
		1 st numerical rating	2 nd numerical rating
1	Fairly acceptable	3 (total 3)	2 (total 2)
1 st numerical rating:	3	(3 out of possible total of 4)	
2 nd numerical rating:	2	(2 out of possible total of 3)	

4.13.3.18.2 Degree of acceptability of ‘semantic overlap’ translation technique with other technique(s): ST 4 and ST 5: Nyazee

No. of examples	Degree of acceptability	Average degree of acceptability	
		1 st numerical rating	2 nd numerical rating
1	Fairly unacceptable	2 (total 2)	1 (total 1)
1 st numerical rating:	2	(2 out of possible total of 4)	
2 nd numerical rating:	1	(1 out of possible total of 3)	

4.13.3.19 Degree of acceptability of ‘synonymy’ translation technique only: ST 4 and ST 5: Baintner and Nyazee

4.13.3.19.1 Degree of acceptability of ‘synonymy’ translation technique only: ST 4 and ST 5: Baintner

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
6	Totally acceptable	4 (total 24)	3 (total 18)
1 st numerical rating: 4		(24 out of possible total of 24)	
2 nd numerical rating: 3		(18 out of possible total of 18)	

4.13.3.19.2 Degree of acceptability of ‘synonymy’ translation technique only: ST 4 and ST 5: Nyazee

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
5	Totally acceptable	4 (total 20)	3 (total 15)
2	Fairly acceptable	3 (total 6)	2 (total 4)
1	Fairly unacceptable	2 (total 2)	1 (total 1)
1 st numerical rating: 3.50		(28 out of possible total of 32)	
2 nd numerical rating: 2.50		(20 out of possible total of 24)	

4.13.3.20 Degree of acceptability of ‘synonymy’ translation technique with other technique(s): ST 4 and ST 5: Baintner and Nyazee

4.13.3.20.1 Degree of acceptability of ‘synonymy’ translation technique with other technique(s): ST 4 and ST 5: Baintner

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
9	Fairly acceptable	3 (total 27)	2 (total 18)
1	Fairly unacceptable	2 (total 2)	1 (total 1)
1	Totally unacceptable	1 (total 1)	0 (total 0)
1 st numerical rating: 2.73		(30 out of possible total of 44)	
2 nd numerical rating: 1.73		(19 out of possible total of 33)	

4.13.3.20.2 Degree of acceptability of ‘synonymy’ translation technique with other technique(s): ST 4 and ST 5: Nyazee

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
2	Totally acceptable	4 (total 8)	3 (total 6)
7	Fairly acceptable	3 (total 21)	2 (total 14)
5	Fairly unacceptable	2 (total 10)	1 (total 5)
1 st numerical rating: 2.79		(39 out of possible total of 56)	
2 nd numerical rating: 1.79		(25 out of possible total of 42)	

4.13.3.21 Degree of acceptability of ‘transliteration’ translation technique only: ST 4 and ST 5: Baintner and Nyazee

4.13.3.21.1 Degree of acceptability of ‘transliteration’ translation technique only: ST 4 and ST 5: Baintner

No examples in data.

4.13.3.21.2 Degree of acceptability of ‘transliteration’ translation technique only: ST 4 and ST 5: Nyazee

No examples in data.

4.13.3.22 Degree of acceptability of ‘transliteration’ translation technique with other technique(s): ST 4 and ST 5: Baintner and Nyazee

4.13.3.22.1 Degree of acceptability of ‘transliteration’ translation technique with other technique(s): ST 4 and ST 5: Baintner

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
6	Fairly acceptable	3 (total 18)	2 (total 12)
1	Fairly unacceptable	2 (total 2)	1 (total 1)
1	Totally unacceptable	1 (total 1)	0 (total 0)
1 st numerical rating:		2.63	(21 out of possible total of 32)
2 nd numerical rating:		1.63	(13 out of possible total of 24)

4.13.3.22.2 Degree of acceptability of ‘transliteration’ translation technique with other technique(s): ST 4 and ST 5: Nyazee

No. of examples	Degree of acceptability	Average degree of acceptability	
		<i>1st numerical rating</i>	<i>2nd numerical rating</i>
2	Totally acceptable	4 (total 8)	3 (total 6)
6	Fairly acceptable	3 (total 18)	2 (total 12)
4	Fairly unacceptable	2 (total 8)	1 (total 4)
1 st numerical rating:		2.83	(34 out of possible total of 48)
2 nd numerical rating:		1.83	(22 out of possible total of 36)

4.13.4 Relative acceptability of all translation techniques: ST 4 and ST 5: Baintner and Nyazee

In the following sections, I will consider the relative acceptability of all the different translation techniques used by Baintner and Nyazee to translate ST 4 and ST 5.

4.13.4.1 Relative acceptability of all translation techniques: ST 4 and ST 5: Baintner

In this section, I will consider the relative acceptability of all the different translation techniques used by Baintner to translate ST 4 and ST 5. The following table summarises the results, with the information presented in section number order.

Table 4.66**Relative acceptability of all translation techniques: ST 4 and ST 5: Baintner**

Translation technique(s) used: ST4 and ST5: Baintner	Number of times each technique used	Average degree of acceptability: 1st numerical rating	Average degree of acceptability: 2nd numerical rating
Section 4.13.3.1. 'Addition' only	0	0	0
Section 4.13.3.2. 'Addition' with other technique(s)	1	3	2
Section 4.13.3.3. 'Calque' only	0	0	0
Section 4.13.3.4. 'Calque' with other technique(s)	0	0	0
Section 4.13.3.5. 'Grammatical transposition' only	0	0	0
Section 4.13.3.6. 'Grammatical transposition' with other technique(s)	1	3	2
Section 4.13.3.7. 'Hyperonymy' only	1	4	3
Section 4.13.3.8. 'Hyperonymy' with other technique(s)	0	0	0
Section 4.13.3.9. 'Hyponymy' only	3	2.33	1.33
Section 4.13.3.10. 'Hyponymy' with other technique(s)	1	3	2
Section 4.13.3.11. 'Omission' only	3	1.67	0.67
Section 4.13.3.12. 'Omission' with other technique(s)	0	0	0
Section 4.13.3.13. 'Paraphrase' only	2	1.50	0.50
Section 4.13.3.14. 'Paraphrase' with other technique(s)	0	0	0
Section 4.13.3.15. 'Semantic disjunction' only	2	2	1
Section 4.13.3.16. 'Semantic disjunction' with other technique(s)	0	0	0
Section 4.13.3.17. 'Semantic overlap' only	1	3	2
Section 4.13.3.18. 'Semantic overlap' with other technique(s)	1	3	2
Section 4.13.3.19. 'Synonymy' only	6	4	3
Section 4.13.3.20. 'Synonymy' with other technique(s)	11	2.73	1.73
Section 4.13.3.21. 'Transliteration' only	0	0	0
Section 4.13.3.22. 'Transliteration' with other technique(s)	8	2.63	1.63

The following table presents the relative acceptability of all the different translation techniques used by Baintner in translating ST4 and ST5 in descending order of acceptability.

Table 4.67

Translation techniques used by Baintner for ST4 and ST5, listed in descending order according to average degree of acceptability

Translation technique(s) used: ST4 and ST5: Baintner	Number of times each technique used	Average degree of acceptabil ity: 1st numerical rating	Average degree of acceptabil ity: 2nd numerical rating
Section 4.13.3.7. 'Hyperonymy' only	1	4	3
Section 4.13.3.19. 'Synonymy' only	6	4	3
Section 4.13.3.2. 'Addition' with other technique(s)	1	3	2
Section 4.13.3.6. 'Grammatical transposition' with other technique(s)	1	3	2
Section 4.13.3.10. 'Hyponymy' with other technique(s)	1	3	2
Section 4.13.3.17. 'Semantic overlap' only	1	3	2
Section 4.13.3.18. 'Semantic overlap' with other technique(s)	1	3	2
Section 4.13.3.20. 'Synonymy' with other technique(s)	11	2.73	1.73
Section 4.13.3.22. 'Transliteration' with other technique(s)	8	2.63	1.63
Section 4.13.3.9. 'Hyponymy' only	1	2.33	1.33
Section 4.13.3.15. 'Semantic disjunction' only	2	2	1
Section 4.13.3.11. 'Omission' only	3	1.67	0.67
Section 4.13.3.13. 'Paraphrase' only	2	1.5	0.5
Section 4.13.3.1. 'Addition' only	0	0	0
Section 4.13.3.3. 'Calque' only	0	0	0
Section 4.13.3.4. 'Calque' with other technique(s)	0	0	0
Section 4.13.3.5. 'Grammatical transposition' only	0	0	0
Section 4.13.3.8. 'Hyperonymy' with other technique(s)	0	0	0
Section 4.13.3.12. 'Omission' with other technique(s)	0	0	0
Section 4.13.3.14. 'Paraphrase' with other technique(s)	0	0	0
Section 4.13.3.16. 'Semantic disjunction' with other technique(s)	0	0	0
Section 4.13.3.21. 'Transliteration' only	0	0	0

4.13.4.2 Relative acceptability of all translation techniques: ST 4 and ST 5: Nyazee

In this section, I will consider the relative acceptability of all the different translation techniques used by Nyazee to translate ST 4 and ST 5. The following table summarises the results, with the information presented in section number order.

Table 4.68

Relative acceptability of all translation techniques: ST 4 and ST 5: Nyazee

Translation technique(s) used: ST4 and ST5: Nyazee	Number of times each technique used	Average degree of acceptability: 1st numerical rating	Average degree of acceptability: 2nd numerical rating
Section 4.13.3.1. 'Addition' only	0	0	0
Section 4.13.3.2. 'Addition' with other technique(s)	0	0	0
Section 4.13.3.3. 'Calque' only	0	0	0
Section 4.13.3.4. 'Calque' with other technique(s)	0	0	0
Section 4.13.3.5. 'Grammatical transposition' only	0	0	0
Section 4.13.3.6. 'Grammatical transposition' with other technique(s)	1	2	1
Section 4.13.3.7. 'Hyperonymy' only	0	0	0
Section 4.13.3.8. 'Hyperonymy' with other technique(s)	0	0	0
Section 4.13.3.9. 'Hyponymy' only	2	3	2
Section 4.13.3.10. 'Hyponymy' with other technique(s)	0	0	0
Section 4.13.3.11. 'Omission' only	0	0	0
Section 4.13.3.12. 'Omission' with other technique(s)	0	0	0
Section 4.13.3.13. 'Paraphrase' only	0	0	0
Section 4.13.3.14. 'Paraphrase' with other technique(s)	0	0	0
Section 4.13.3.15. 'Semantic disjunction' only	2	1.5	0.5
Section 4.13.3.16. 'Semantic disjunction' with other technique(s)	0	0	0
Section 4.13.3.17. 'Semantic overlap' only	3	3	2
Section 4.13.3.18. 'Semantic overlap' with other technique(s)	1	2	1
Section 4.13.3.19. 'Synonymy' only	8	3.50	2.50
Section 4.13.3.20. 'Synonymy' with other technique(s)	14	2.79	1.79
Section 4.13.3.21. 'Transliteration' only	0	0	0
Section 4.13.3.22. 'Transliteration' with other technique(s)	12	2.83	1.83

The following table presents the relative acceptability of all the different translation techniques used by Nyazee in translating ST4 and ST5 in descending order of acceptability.

Table 4.69

Translation techniques used by Nyazee for ST4 and ST5, listed in descending order according to average degree of acceptability

Translation technique(s) used: ST4 and ST5: Nyazee	Number of times each technique used	Average degree of acceptability: 1st numerical rating	Average degree of acceptability: 2nd numerical rating
Section 4.13.3.19. ‘Synonymy’ only	8	3.5	2.5
Section 4.13.3.9. ‘Hyponymy’ only	2	3	2
Section 4.13.3.17. ‘Semantic overlap’ only	3	3	2
Section 4.13.3.22. ‘Transliteration’ with other technique(s)	12	2.83	1.83
Section 4.13.3.20. ‘Synonymy’ with other technique(s)	14	2.79	1.79
Section 4.13.3.6. ‘Grammatical transposition’ with other technique(s)	1	2	1
Section 4.13.3.18. ‘Semantic overlap’ with other technique(s)	1	2	1
Section 4.13.3.15. ‘Semantic disjunction’ only	2	1.5	0.5
Section 4.13.3.1. ‘Addition’ only	0	0	0
Section 4.13.3.2. ‘Addition’ with other technique(s)	0	0	0
Section 4.13.3.3. ‘Calque’ only	0	0	0
Section 4.13.3.4. ‘Calque’ with other technique(s)	0	0	0
Section 4.13.3.5. ‘Grammatical transposition’ only	0	0	0
Section 4.13.3.7. ‘Hyperonymy’ only	0	0	0
Section 4.13.3.8. ‘Hyperonymy’ with other technique(s)	0	0	0
Section 4.13.3.10. ‘Hyponymy’ with other technique(s)	0	0	0
Section 4.13.3.11. ‘Omission’ only	0	0	0
Section 4.13.3.12. ‘Omission’ with other technique(s)	0	0	0
Section 4.13.3.13. ‘Paraphrase’ only	0	0	0
Section 4.13.3.14. ‘Paraphrase’ with other technique(s)	0	0	0
Section 4.13.3.16. ‘Semantic disjunction’ with other technique(s)	0	0	0
Section 4.13.3.21. ‘Transliteration’ only	0	0	0

4.14 Discussion of translation analyses in sections 4.7 – 4.13.4.2

In the following sections, I will present an overview of the translation analyses in sections 4.7 – 4.13.4.2.

4.14.1 Discussion of frequency and acceptability of translation techniques used in all texts (Section 4.7 – Section 4.7.4)

In this section, I will consider (i) the relative frequency of all translation techniques across all the TTs, (ii) the relative acceptability of these different translation techniques, and (iii) the relative frequency and acceptability of simple vs. compound translation techniques.

(i) Relative frequency of translation techniques: all TTs

As shown in Table 4.31, synonymy is by the most common technique, used to translate 47.14% of all technical terms. The next commonest technique is transliteration at 12.12%, followed by semantic overlap and hyponymy at 8.75% and 8.08% respectively, followed by

hyperonymy, grammatical transposition, omission, paraphrase and semantic disjunction at 5.05%, 4.38%, 4.04%, 4.04% and 3.37% respectively. The least common translation techniques, calque and addition, score only 1.68% and 1.35% respectively.

(ii) Relative acceptability of translation techniques: all TTs

As shown in Table 4.34, the most acceptable translation technique across all TTs is ‘synonymy only’, scoring at 3.94 out of a possible 4, followed by ‘hyponymy only’ and ‘hyperonymy only’ at 3.09 and 3.08 respectively. All the techniques occur with high frequency, making the results fairly reliable.

‘Addition with other technique(s)’, ‘Grammatical transposition with other technique(s)’, ‘hyponymy with other technique(s)’, ‘omission with other technique(s)’ and ‘semantic disjunction with other technique(s)’ all score 3.00, but of these only ‘grammatical transposition with another technique(s)’ occurs with a high frequency (making the acceptability assessment for the other techniques scoring 3.00 rather unreliable).

‘Synonymy with other technique(s)’, ‘Semantic overlap only’, ‘calque with other technique(s)’, ‘paraphrase with other technique(s)’, ‘transliteration with other technique(s)’, ‘transliteration only’ and ‘semantic overlap with other technique(s)’ score between 2.97 and 2.43. All these techniques occur with at least relatively high frequency, making the results fairly reliable.

‘Omission only’, addition, only ‘hyperonymy with other technique(s)’ and ‘semantic disjunction only’ score from 2.09 to 1.78 acceptability. However, only ‘omission only’ and ‘semantic disjunction only’ occur with relatively high frequency, making only their results relatively reliable.

(iii) Relative frequency and acceptability of simple vs. compound translation techniques: all TTs

What is meant by ‘simple technique’ here is the use of one technique only to translate a particular technical term. In the data cases are labelled ‘... only’ (e.g. ‘synonymy only’, ‘hyperonymy only’). What is meant by ‘compound technique’ is the use of more than one technique to translate a particular technical term. In the data, such cases are labelled ‘... with ...’ (e.g. ‘addition with other technique(s)’, ‘calque with other technique(s)’).

It is noteworthy that the three translation techniques which score most highly in terms of acceptability (Table 4.34) are ‘synonymy only’, ‘hyponymy only’, and ‘hyperonymy only’. Thus the most highly acceptable techniques are all ones in which a simple, unitary ST technical term is translated by a simple, unitary TT technical term. With less acceptable techniques, however, no clear pattern emerges: it is not clearly the case that using a simple, unitary translation term is more acceptable than using a compound technique where the overall translation is rated as not highly successful.

4.14.2 Discussion of frequency and acceptability of translation techniques used by Hamilton (Section 4.8 – Section 4.8.4)

(i) Relative frequency of translation techniques: Hamilton TTs

As shown in Table 4.36, the commonest translation technique(s) used by Hamilton is ‘semantic overlap’ at 26.47%, followed by synonymy at 17.64%. The relatively low use of ‘synonymy only’ (17.64%) by Hamilton is striking, compared with its very high use across all texts (47.14%; Table 4.31). By contrast, ‘semantic overlap’ at 26.47% in Hamilton, is much higher than its use across all texts (8.75%). This suggests that while the translators in general were able to find synonyms for ST terms, Hamilton was not able to, resorting in particular to semantic overlap.

The next commonest techniques used by Hamilton are grammatical transposition, hyperonymy and hyponymy, at 11.76% each. All three occur significantly more frequently than they do across all texts (where they occur with a frequency of 4.04%, 4.38%, and 5.05%). Like semantic overlap, the use of hyperonymy and hyponymy suggests a failure on the part of Hamilton to find synonyms for ST terms, as does the use of grammatical transposition. In the case of grammatical transposition, however, the solution involves changing the grammatical structure of the text to find a more acceptable TT term.

Calque and omission are both used in 5.88% of occurrences in Hamilton. This is close to the frequency of use of ‘omission’ across all texts (4.04%; Table 4.31). While the use of ‘calque’ is higher in Hamilton (5.88%) than across all texts (1.88%; Table 4.31), calque is a very infrequent translation technique altogether.

‘Addition’, ‘paraphrase’ and ‘semantic disjunction’ are only used once each in Hamilton (2.94%), while ‘transliteration’ is not used at all. The use of semantic disjunction in Hamilton is similar to that across all texts (3.37%). Such a low figure is to be expected, given that semantic disjunction involves a TT technical term which has nothing in common semantically with the corresponding ST technical term.

The low figure for transliteration in Hamilton (0%) is, however, strikingly different to the high frequency of transliteration across all texts (12.12%; Table 4.31). Unlike later translators, Hamilton avoided this kind of extreme foreignisation.

(ii) Relative acceptability of translation techniques: Hamilton TTs

As shown in Table 4.39, the most acceptable technique in Hamilton is ‘synonymy’ only at 4 out of a possible 4. This is very close to the score for all texts (3.94; Table 4.34). ‘Synonymy with other technique(s)’ comes next in Hamilton at 3.5 (somewhat higher than its acceptability across all texts, at 2.97; Table 4.34). Thus although Hamilton only uses synonymy on 17.64% of occasions, where he does so the translation is rated as very acceptable.

‘Hyponymy only’ is the second most acceptable technique in Hamilton (3.25), in accordance with its general acceptability across all texts (at 3.09; Table 4.34).

Five translation techniques score 3 in Hamilton: ‘calque with other technique(s)’, ‘grammatical transposition with other technique(s)’, ‘hyperonymy only’, ‘paraphrase with other technique(s)’, and ‘semantic overlap with other technique(s)’. These are all fairly close to their acceptability across all texts (see Table 4.34) and do not need further comment here.

‘Semantic overlap only’ scores 2.5 for acceptability in Hamilton, and ‘omission only’ 2.5. These are fairly close to their acceptability across all texts (see Table 4.34), and do not need further comment here.

‘Addition only’, ‘hyperonymy with other technique(s)’ and ‘semantic disjunction only’ score 2 for acceptability in Hamilton. These are very close to their acceptability across all texts (see Table 4.34) and do not need further comment here.

The remaining translation techniques technically score 0 in Hamilton. However, all this reflects is the fact that Hamilton does not use these techniques at all.

(iii) Relative frequency and acceptability of simple vs. compound translation techniques: Hamilton TTs

While there is a clear preference across all texts for simple translation techniques at least at the highest level of acceptability (Table 4.34), this overall pattern is not replicated in Hamilton's TTs (Table 4.39), where simple techniques and compound techniques intermingle in a much less clear overall pattern.

4.14.3 Discussion of frequency and acceptability of translation techniques used by Baintner (Section 4.9 – Section 4.9.4)

(i) Relative frequency of translation techniques: Baintner TTs

As shown in Table 4.41, the commonest translation technique(s) used by Baintner is 'synonymy only' at 42.50%, followed by transliteration at 18.00%. The relatively high use of 'synonymy only' by Baintner is close to its use across all texts (47.14%; Table 4.31). 'Transliteration', at 18.00% in Baintner, is much higher than its use across all texts (12.12%). This is partly due to the fact that Hamilton did not make any use of transliteration, and suggests that for modern translators, transliteration has become a standard option.

The next commonest techniques used by Baintner are hyponymy and omission, at 7.75% each. These occur somewhat less frequently than they do across all texts (where they occur with a frequency of 8.08% for hyponymy and 4.04% for omission). Paraphrase, semantic disjunction and semantic overlap at 4.50% each. Semantic overlap occurs less frequently than it does across all texts (where the frequency is 8.75%; Table 4.31), but omission and paraphrase slightly more frequently than they do across all texts (where they both score 4.04%; Table 4.31). The same is true for semantic disjunction where the frequency across all the texts is 3.37% .

Addition, grammatical transposition and hyperonymy are used in 2.25% of the translations each in Baintner. This is somewhat less than the frequency of hyperonymy across all texts (at 5.05%), and grammatical transposition (at 4.38%), but greater than that of addition (1.35%; Table 4.31).

There are no examples of calque in Baintner (0%), while there are 1.68% across all texts (Table 4.31). It is obvious that Baintner avoided this kind of dramatic foreignisation.

(ii) Relative acceptability of translation techniques: Baintner TTs

As shown in Table 4.44, the most acceptable techniques in Baintner are ‘hyperonymy only’, ‘semantic overlap only’, semantic overlap with other technique(s)’, and ‘synonymy only’. All the four are at 4 out of a possible 4. Only ‘synonymy only’ comes close to its score across all texts (at 3.94) – the scores for ‘hyperonymy only’ and ‘semantic overlap only’ across all texts being 3.09% and 2.89% respectively (Table 4.34).

‘Addition with other technique(s)’ and ‘grammatical transposition with other technique(s)’ are the second most acceptable technique in Baintner at 3 each – the same as their degree of acceptability across all texts; Table 4.34).

‘Synonymy with other technique(s)’ scores 2.67, ‘transliteration with other technique(s)’ scores 2.63, and ‘hyponymy only’ score 2.5 in Baintner. Two of these are fairly close to their acceptability across all texts – ‘synonymy with other technique(s)’ at 2.97; and ‘transliteration with other technique(s)’ at 2.8. However, ‘hyponymy only’ is higher across all texts at 3.09. Table 4.34)

‘Hyponymy with other technique(s)’ score 2. This is not close to score acceptability across all texts, which is at 3. ‘Omission only’ at 1.67 is fairly different from its score for acceptability across all texts at 2.09 (Table 4.34). Both ‘Paraphrase only’ and ‘semantic disjunction’ only score 1.5. ‘Paraphrase only’ scores 2.43 in terms of acceptability across all texts, which is far away. ‘Semantic disjunction only’ at 1.87 is close to its acceptability across all texts (see Table 4.34). The remaining translation techniques technically score 0 in Baintner. This reflects the fact that Baintner does not use these techniques at all.

(iii) Relative frequency and acceptability of simple vs. compound translation techniques: Baintner TTs

There is a fairly clear preference for simple techniques (Table 4.44), at least at the very highest levels in Baintner, mirroring the general pattern across all texts (Table 4.34).

4.14.4 Discussion of frequency and acceptability of translation techniques used by Nyazee (Section 4.10 – Section 4.10.4)

(i) Relative frequency of translation techniques: Nyazee TTs

As shown in Table 4.46, the commonest translation technique used by Nyazee is ‘synonymy’ at 48.53%, followed by ‘transliteration’ at 26.47%. The high use of ‘synonymy only’ (48.53%) by Nyazee is close to its overall use across all texts (47.14%; Table 4.31). By contrast, ‘transliteration’ at 26.47% in Nyazee, is much higher than its use across all texts (12.12%). This is partly due to the fact that Hamilton did not make any use of transliteration, and suggests, as with Baintner, that for modern translators, transliteration has become a standard option.

The next commonest technique used by Nyazee is semantic overlap at 8.82%, which is very close to the figure across all texts (where it occurs with a frequency of 8.75%). Hyponymy and semantic disjunction occur at 4.41% in Nyazee. Hyponymy occurs rather more frequently across all texts (at 8.08%). Semantic disjunction at 3.37% across all texts is lower than its occurrence in Nyazee.

Grammatical transposition is at 2.94% in Nyazee while the use of this technique across all texts is rather higher at 4.38%. Calque, hyperonymy and paraphrase are used in 1.47% of occurrences in Nyazee. This is lower than the frequency of hyperonymy across all texts (at 5.05%), slightly higher than the use of paraphrase (at 4.04%) and significantly higher than the use of calque (at 1.68%). While the use of ‘calque’ is lower in Nyazee (1.47%) than across all texts (1.68%; Table 4.31), calque is a very infrequent translation technique altogether.

Nyazee made no use of omission and addition in his translations – 0% compared to omission at 4.04% for omission and 1.35% for addition across all texts. Unlike some of the other translators, Nyazee avoided this kind of techniques.

(ii) Relative acceptability of translation techniques: Nyazee TTs

As shown in Table 4.49, the most acceptable technique in Nyazee is ‘synonymy’ only at 3.45 out of a possible 4. This is close to the score for all texts (3.94; Table 4.39). ‘Hyperonymy only’ comes next in Nyazee at 3.00 (little bit lower than its acceptability across all texts, at 3.08; Table 4.34). ‘Semantic overlap only’ is the joint second most acceptable technique in

Nyazee (3.00), slightly higher than its general acceptability across all texts (at 2.89; Table 4.34).

‘Hyponymy only’ scores 2.67 in Nyazee – somewhat lower than its acceptability across all texts at 3 (Table 4.34). Transliteration with other technique(s)’ score 2.61 – close to its acceptability across all texts at 2.8. (Table 4.34). Synonymy with other technique(s)’ scores 2.59 - also close to its acceptability across all texts at 2.97 (Table 4.34).

Both ‘grammatical transposition with other technique(s)’ and ‘semantic overlap with other technique(s)’ score 2.5 for acceptability in Nyazee. These are close to their acceptability across all texts (Table 4.34), and do not need further comment here.

Both ‘calque only’ and ‘paraphrase only’ score 2 for acceptability in Nyazee. Paraphrase is very close to its acceptability across all texts (2.43. Table 4.34). ‘Calque only’ scores zero to the acceptability across all texts. ‘Semantic disjunction only’ scores 1.33 in Nyazee – very close to its acceptability across all texts (1.78; Table 4.34).

The remaining translation techniques technically score 0 in Nyazee. This reflects the fact that Nyazee does not use these techniques at all.

(iii) Relative frequency and acceptability of simple vs. compound translation techniques: Nyazee TTs

The clear preference across all texts for simple translation techniques at least at the highest level of acceptability (Table 4.34), is replicated in Nyazee TTs (Table 4.44), where the four most acceptable translation techniques are simple ones.

4.14.5 Discussion of frequency and acceptability of translation techniques used by DeLorenzo (Section 4.11 – Section 4.11.4)

(i) Relative frequency of translation techniques: DeLorenzo TTs

As shown in Table 4.51, the commonest translation technique used by DeLorenzo is synonymy at 58.21%. The high use of ‘synonymy’ (58.21%) by DeLorenzo is striking, compared to its use across all texts (47.14%; Table 4.31). This result suggests that in modern writing on Islamic finance there is a greater alignment of notions and terminology with

Western notions and terminology than there is in older works (such as *Al-Hidāyah*), allowing synonymy to be used more commonly by translators of modern work.

The second most common translation technique used by DeLorenzo is hyponymy at 10.45% - slightly higher than its use across all texts (8.08%).

The next commonest techniques used by DeLorenzo are paraphrase and semantic overlap, both at 7.46% each. Semantic overlap occurs more frequently it does across all texts (at 8.08%). Paraphrase is lower across all texts, where it occurs at 4.04%.

The next techniques used by DeLorenzo in terms of frequency are transliteration at 5.97% and grammatical transposition at 4.48%. Transliteration is lower than its occurrence across all texts (at 12.12%) while grammatical transposition is very close to its occurrence across all texts (at 4.38%). The relatively low use of transliteration – like the high use of synonymy by DeLorenzo – may reflect the fact that modern Islamic financial notions are closer to modern Western financial notions than are those of earlier Islamic financial writing. This would, accordingly, make the use of such a dramatic translation technique as transliteration unnecessary.

Addition and semantic disjunction both score 2.99%. This is somewhat higher than the frequency of addition across all texts (1.35%), but somewhat lower than the frequency of semantic disjunction (at 3.37% .Table 4.31).

The 0% figure for calque and hyperonymy in DeLorenzo reflects the fact that DeLorenzo did not use these techniques at all.

(ii) Relative acceptability of translation techniques: DeLorenzo TTs

As shown in Table 4.55, the most acceptable technique in DeLorenzo is ‘synonymy only’ at 3.96 out of a possible 4. This is very close to the score for all texts (3.94; Table 4.34). ‘Transliteration with other technique(s)’ comes next in DeLorenzo at 3.5 (somewhat higher than its acceptability across all texts, at 2.8; Table 4.34) texts.

‘Grammatical transposition with other technique(s)’ and ‘synonymy with other technique(s)’ both score 3.33 in DeLorenzo – fairly close to their acceptability across all texts (see Table

4.34). ‘Hyponymy only’ scores 3.14 in DeLorenzo – very close to its acceptability across all texts (see Table 4.34).

Four translation techniques score 3 in DeLorenzo: ‘addition with other technique(s)’, ‘paraphrase only’, ‘paraphrase with other technique(s)’, and ‘semantic overlap’ only. These are all fairly close to their acceptability across all texts (see Table 4.34).

Three translation techniques score 2 in DeLorenzo: ‘omission only’, ‘semantic disjunction’ only and ‘semantic disjunction’ with other technique(s)’. These are all fairly close to their acceptability across all texts (see Table 4.34) and do not need further comment here.

The remaining translation techniques technically score 0 in DeLorenzo reflecting the fact that DeLorenzo does not use these techniques at all.

(iii) Relative frequency and acceptability of simple vs. compound translation techniques: DeLorenzo TTs

The preference for simple translation techniques at least at the highest level of acceptability (Table 4.34) is not really reflected in DeLorenzo, where simple and compound techniques occur in no clear pattern of acceptability.

4.14.6 Discussion of frequency and acceptability of translation techniques used by Saudi fatwa website (Section 4.12 – Section 4.12.4)

(i) Relative frequency of translation techniques: Saudi fatwa website TTs

As shown in Table 4.57, the commonest translation technique used by the Saudi fatwa website is ‘synonymy’ at 45.57 %, followed by hyperonymy at 11.39% and hyponymy at 8.86%. The use of all of these techniques is fairly close to the use across all texts (Table 4.31).

The next commonest techniques used by the Saudi fatwa website are semantic overlap, transliteration, both at 7.59%. By contrast to the semantic overlap which is fairly close to the frequency of use across all texts (8.75%), the frequency of use of transliteration across all texts is significantly higher (12.12%). As with DeLorenzo, the relatively low use of transliteration– may reflect the fact that modern Islamic financial notions are closer to

modern Western financial notions than are those of earlier Islamic financial writing making the use of such a dramatic translation technique as transliteration less necessary.

Omission at 6.33% in the Saudi fatwa website is higher than its use across all texts (4.04%. Table 4.31). Grammatical transposition and paraphrase are used by the Saudi fatwa website on 3.80% of occasions. This is very close to their frequency of use across all texts (4.38% and 4.04% respectively; Table 4.31).

Calque and semantic disjunction are both used in 2.53% of occurrences in the Saudi fatwa website. This is somewhat different from their frequency of use across all texts (1.68% and 3.37% respectively; Table 4.31).

The zero figure for addition in the Saudi fatwa website is slightly lower than its frequency across all texts (1.35%; Table 4.31).

(ii) Relative acceptability of translation techniques: Saudi fatwa website TTs

As shown in Table 4.59, the most acceptable technique in the Saudi fatwa website is ‘synonymy only’ at 4 out of a possible 4. This is very close to the score for all texts (3.94; Table 4.34). ‘Hyponymy only’ comes next in the Saudi fatwa website at 3.33 (very close to its acceptability across all texts at 3.09; Table 4.34).

Seven translation techniques score 3 in the Saudi fatwa website: ‘calque with other technique(s)’, ‘grammatical transposition with other technique(s)’, ‘hyperonymy only’, ‘hyponymy with other technique(s)’, ‘omission with other technique(s)’, ‘semantic overlap with other technique(s)’, and ‘synonymy with other technique(s)’. These are all fairly close to their acceptability across all texts (see Table 4.34) and do not need further comment here.

‘Semantic overlap only’ scores 2 for acceptability in the Saudi fatwa website. This is very close to its acceptability across all texts (see Table 4.34). ‘Paraphrase’ with other technique (s) and ‘transliteration’ with other technique (s)’ both score 2.67. These are very close to their acceptability across all texts (Table 3.34).

‘Omission’ only scores 2.55 for acceptability in the Saudi fatwa website. This is very close to its acceptability across all texts (Table 4.34). ‘Hyperonymy’ with other technique(s)’ score 2,

which is very close to its acceptability across all texts. ‘Semantic disjunction only scores 1.5’ - also very close to its acceptability across all texts (1.78. Table 4.34).

The remaining translation techniques technically score 0 in the Saudi fatwa website. This reflects the fact that the Saudi fatwa website does not use these techniques at all.

(iii) Relative frequency and acceptability of simple vs. compound translation techniques Saudi fatwa website TTs

While there is a clear preference across all texts for simple translation techniques at least at the highest level of acceptability (Table 4.34) is not replicated in the Saudi fatwa website TTs (Table 4.59), where simple techniques and compound techniques intermingle in a much less clear overall pattern.

4.14.7 Comparison of frequency and acceptability of translation techniques used by Baintner and Nyazee to translate ST 4 and ST 5 (Section 4.13 – Section 4.13.4)

(i) Relative frequency of translation techniques: ST 4 and ST 5 – Baintner and Nyazee TTs

As shown in Table 4.61, the commonest translation technique(s) used by Baintner is synonymy at 42.50%, followed by transliteration at 20.00%. The commonest translation technique used by Nyazee (Table 4.63) is synonymy at 51.16%, followed by transliteration at 27.91%. It is striking that while synonymy and transliteration are used most commonly by both translators, they dominate Nyazee’s translation, together constituting 79.07% of all translation techniques used. In Baintner, by contrast, synonymy and transliteration together constitute only 62.5% of all translation techniques used.

The next commonest technique used by Nyazee is semantic overlap at 9.30%, this being rather higher than its use in Baintner at 5.00%. Hyponymy and omission score 7.5% in Baintner, and while hyponymy scores a relatively close 4.65% in Nyazee, omission scores 0.

Three techniques used by Baintner score 5% - paraphrase, semantic disjunction and semantic overlap. Semantic disjunction’ scores close in Nyazee, 4.65%, and semantic overlap even higher (as mentioned above) at 9.30%, but there are no occurrences in Nyazee of omission.

Three techniques are used by Baintner score 2.50% - addition, grammatical transposition and hyperonymy. Grammatical transposition scores a very close 2.33% in Nyazee, while addition and hyperonymy are not used at all. Neither Baintner nor Nyazee use calque.

(ii) Relative acceptability of translation techniques: ST 4 and ST 5 – Baintner and Nyazee TTs

Regarding the acceptability of the translation techniques used by the two translators, as shown in Table 4.67 and Table 4.69, ‘synonymy only’ is the most acceptable translation technique for both Baintner (at 4; jointly with ‘hyperonymy only’) and Nyazee (at 3.5). This underlines what might be expected: where synonymy is a feasible translation technique, it will also be the most acceptable one.

‘Hyperonymy only’ also scores 4 in Baintner, but is not used by Nyazee. ‘Hyponymy only’ and ‘semantic overlap only’ come next in Nyazee at 3, also scoring 3 and a fairly close 2.33 respectively in Baintner. Where hyperonyms, hyponyms, and semantically overlapping TT terms are close in meaning to ST terms, one would expect their use to be acceptable.

Five techniques used by Baintner score 3 – ‘addition’ with other technique(s)’, ‘grammatical transposition with other technique(s)’, ‘hyponymy with other technique(s)’, ‘semantic overlap only’, and ‘semantic overlap with other technique(s)’. Of these ‘semantic overlap only’ scores 3 in Nyazee (as already discussed), and ‘grammatical transposition with other technique(s)’ and ‘semantic overlap with other technique(s)’ score 2, while ‘addition’ with other technique(s)’ and ‘hyponymy with other techniques’ are not used at all.

The next techniques in Baintner are ‘synonymy with other technique(s)’ at 2.73, ‘transliteration with other technique(s)’ at 2.63, ‘hyponymy only’ at 2.33, ‘semantic disjunction’ only at 2, ‘omission’ only’ at 1.67, and ‘paraphrase only’ at 1.5. Nyazee has used the following techniques; ‘transliteration with other technique(s)’ at 2.83, ‘synonymy’ with other technique(s)’ at 2.79, ‘grammatical transposition’ with other technique(s)’ at 2, ‘semantic overlap with other technique(s)’ at 2 and ‘semantic disjunction only’ at 1.5.

One striking phenomenon, however, is that while Baintner did not use 9 techniques at all, Nyazee did not use 14 techniques. In fact, Nyazee made use only of 8 translation techniques in ST 4 and ST 5, while Baintner made use of 13.

Overall, Nyazee's TT is somewhat more acceptable, with an average of 2.97 (Table 4.65) than Baintner, with an average of 2.7 (Table 4.65). This might suggest that, as Nyazee does, it is better for a translator to make use of fewer techniques, and to focus on using synonymy and transliteration, plus other basic translation techniques (such as semantic overlap and hyponymy) will, all other things being equal, yield the most acceptable translation equivalents.

(iii) Relative frequency and acceptability of simple vs. compound translation techniques: ST 4 and ST 5 – Baintner and Nyazee TTs

The overall preference across all texts for simple translation techniques at least at the highest level of acceptability (Table 4.34), this overall pattern is not replicated in Baintner's and Nyazee's TTs for ST 4 and ST 5, where simple techniques and compound techniques intermingle in a much less clear overall pattern.

4.14.8 Synoptic comparison of frequency and acceptability of translation techniques used by Hamilton, Baintner, Nyazee, DeLorenzo and the Saudi fatwa website

(i) Relative frequency of translation techniques: synoptic comparison

As seen in Table 4.31, the five most frequently used translation techniques across all texts are synonymy, transliteration, semantic overlap, hyponymy and hyperonymy. We may regard synonymy, hyperonymy, hyponymy and semantic overlap as basic translation techniques more generally. Where a TL synonym exists for an ST word or phrase, we are likely to use this all other things (such as register considerations) being equal. Where a TL synonym does not exist, we are likely to search for a word or phrase which is close in meaning to that of the SL word or phrase, i.e. a TL hyperonym, hyponym, or overlapping word or phrase which shares as much common semantic ground as possible with the SL word or phrase.

The use of transliteration is interesting. Transliteration is not used at all by Hamilton, perhaps reflecting a situation in which English is considered the superior language into which all the culturally alien elements of the ST must be fitted: "the English texts enframe Islamic law, define it and judge it ... establishing an English 'superior location'" (Strawson 1995: 21; see also Section 4.3.1). Hamilton's 'domestication' (Venuti 1995) of the ST through the non-use of transliteration may thus reflect his view of the superiority of English (British, Western,

Christian) culture to Eastern (Arab, Persian, Indian, Muslim) culture. The other translators make extensive use of transliteration.

(ii) *Relative acceptability of translation techniques: synoptic comparison*

The five most frequently used translation techniques are synonymy, transliteration, semantic overlap, hyponymy and hyperonymy (Table 4.31). Of these three also figure as the most acceptable translation techniques (Table 4.34); (i) synonymy (in the form of ‘synonymy only’, while ‘synonymy with other technique(s)’ has a slightly lower acceptability score); (ii) hyponymy (in the form of ‘hyponymy only’, while ‘hyponymy with other technique(s)’ has a slightly lower acceptability score), and (iii) hyperonymy (in the form of ‘hyperonymy only’; ‘hyperonymy with other technique(s)’ has a rather lower degree of general acceptability, though this may reflect that the fact that it only occurs twice in all the translations).

There is thus a very close relationship between the most used translation techniques, which are also the most basic translation techniques, and the most successful ones: translators tend to use translation techniques which are both basic and most successful.

Transliteration presents an interesting case. Sometimes it is deemed to be totally acceptable. This occurs in cases where the word in question is not part of standard English, but has become a part of the specialised English which is used in Islamic financial writing. Examples are *murabahah* (e.g. in DeLeronzo’s translation of ST 8; Table 4.10), and *riba* (e.g. in DeLorenzo’s translation of ST 12; Table 4.14). A transliteration is also frequently deemed to be totally acceptable in cases where the transliterated form is used in brackets after a standard English word, to make plain what Arabic concept the English word is equivalent to. An example is expiation (*kaffārah*) in Nyazee’s translation of ST 4 (Table 4.5).

Sometimes a transliteration is deemed to be fairly acceptable. This occurs particularly in cases where the transliterated word is used as a technical term which is defined and used repeatedly in a short space within the TT. An example is *Nisab* in Baintner’s translation of ST 4 (Table 4.4).

Sometimes the transliteration is deemed to be fairly unacceptable, particularly where the context does not make it easy for the reader to understand what is meant by the term. An example is *thaniyy* in Nyazee’s translation of ST 5 (Table 4.7).

Sometimes the transliteration is deemed to be totally unacceptable, normally where the context does not give the reader any sense of what the transliterated term means. An example is Nyazee's use of *mutabannā* in his translation of ST 7 (Table 4.9).

In terms of which translators are most successful overall, the average degree of acceptability for all translation techniques used (Table 4.32) is 3.19. The average degree of acceptability for the translation techniques used by Hamilton (Table 4.37) is 3.04. The average degree of acceptability for the translation techniques used by Baintner (Table 4.42) is 2.80. The average degree of acceptability for the translation techniques used by Nyazee (Table 4.47) is 2.79. The average degree of acceptability for the translation techniques used by DeLorenzo (Table 4.52) is 3.53. The average degree of acceptability for the translation techniques used by the Saudi fatwa website (Table 4.57) is 3.31. The average degree of acceptability for the translation techniques used by Baintner for ST 4 and ST 5 only (Table 4.64) is 2.70. The average degree of acceptability for the translation techniques used by Nyazee for ST 4 and ST 5 only (Table 4.65) is 2.97.

Of the translations of *Al-Hidāyah* – by Hamilton, Baintner and Nyazee – it is surprisingly the oldest translation, that of Baintner which appears as most successful – with an overall acceptability score of 3.04 (Table 4.37), while Baintner's translation scores 2.80 (Table 4.42) and Nyazee almost the same at 2.79. We need to be cautious about these results, because it proved impossible to find the same STs for Hamilton as for Baintner and Nyazee. However, it seems that the greater use of transliteration by Baintner and Nyazee was the central reason for their TTs being deemed less acceptable overall than Hamilton's TT.

While Baintner and Nyazee score almost the same overall for acceptability (2.80 and 2.79), ST 4 and ST 5, which were translated by both Baintner and Nyazee show a different picture. Here Nyazee's TTs, with an overall acceptability score of 2.97 (Table 4.65) are significantly more acceptable than Baintner's, with an overall acceptability score of 2.7. As noted earlier (Section 4.13.4.2), this correlates with Nyazee's heavy use of simple, basic translation techniques ('synonymy only', 'hyponymy only', 'semantic overlap only': Table 4.69; cf. Table 4.67).

As might be expected, the average degree of acceptability for the translations of the modern STs, *A compendium of Legal Opinions on the Operation of Islamic Banks* by DeLorenzo at

3.53 (Table 4.52) and the Saudi fatwa website at 3.31 (Table 4.57) are higher than the average degrees of acceptability of for the translations of the older ST *Al-Hidāyah*. As noted above, this seems to reflect principally the fact that many of the notions used in modern Arabic Islamic financial texts are the same as those used in English-language financial texts, and that there are standard synonymous terms in the two alnguages.

(iii) Relative frequency and acceptability of simple vs. compound translation techniques: synoptic comparison

As noted in Section 4.14.1 the three translation techniques which score most highly in terms of acceptability overall (Table 4.34) are ‘synonymy only’, ‘hyponymy only’, and ‘hyperonymy only’. Thus the most highly acceptable techniques are all ones in which a simple, unitary ST technical term is translated by a simple, unitary TT technical term. Curiously, however, this overall pattern is only fairly weakly reflected in the results for the individual translators.

4.15 Conclusion

In this chapter I have analysed the relative frequency and acceptability of the translation techniques used in translations of *Al-Hidāyah* by Hamilton, Baintner and Nyazee, *A Compendium of Legal Opinions on the Operation of Islamic Banks* by DeLorenzo, and the Saudi fatwa website. The translations of the modern STs, *A Compendium of Legal Opinions on the Operation of Islamic Banks* and the Saudi fatwa website, are considered generally more acceptable than those of the older text, *Al-Hidāyah*. This is mainly because the notions used in the Arabic Islamic financial texts are often the same as those used in modern English-language financial texts, while the notions used in *Al-Hidāyah* are often quite distant from the notions of modern English-language financial writing.

The analyses in this chapter provide partial answers to two of the three research questions posed in Section 1.5: 1. *What techniques are in practice used by translators between Arabic and English of financial terminology and in particular Islamic finance terms?*; and 2. *What techniques should the translator use when he translates financial terms that are related to religious culture from Arabic to English, since most translators fail to transfer the original message to the target language?* They also provide partial answers to the first two of the three hypotheses (Section 4.2; linked to the research questions) presented in Section 1.5: 1. *It is possible to analyse and classify the translation techniques used in translations of Islamic*

financial terminology using a defined set of linguistic translation criteria; and 2. It is possible to state which translation techniques are likely to be successful.

In response to hypothesis 1 (Section 4.2), this chapter has demonstrated that it is indeed possible *to analyse and classify the translation techniques used in translations of Islamic financial terminology using a defined set of linguistic translation criteria* by providing such an analysis. In response to research question 1. *What techniques are in practice used by translators between Arabic and English of financial terminology and in particular Islamic finance terms?*, the analyses in this chapter indicate that overall (for all texts) the commonest translation technique by far was synonymy (47.14%) (Table 4.31). Assuming compatibility in terms of register and other relevant non-semantic parameters, synonymy is obviously likely to also be the most acceptable technique (as confirmed in Table 4.34).

The second commonest translation technique, used in 12.12% of cases overall is transliteration (Table 4.31). The third and fourth most common translation techniques overall are semantic overlap at 8.75% and hyponymy at 8.08% (Table 4.34).

The frequency results for individual STs and their translations, however, differ markedly from these. I will deal first with the techniques used to translate financial terms in *Al-Hidāyah* by Hamilton, Baintner and Nyazee. The commonest translation techniques used by Hamilton are: semantic overlap (26.47%), synonymy (17.64%), grammatical transposition (11.76%), hyperonymy (11.76%) and hyponymy (11.76%) (Table 4.36). The commonest translation techniques used by Baintner are: synonymy (42.50%), transliteration (18.00%), hyponymy (7.75%) and omission (7.75%) (Table 4.41). The commonest translation techniques used by Nyazee are: synonymy (48.53%), transliteration (26.47%) and semantic overlap (8.82%) (Table 4.46).

Two prominent conclusions can be drawn by comparing these results. The first is that the newer translations, by Baintner and Nyazee, make much more use of synonymy than does the older translation, by Hamilton – at 42.50% for Baintner and 48.53% for Nyazee, but only 17.64% for Hamilton. This suggests an improvement in overall translation technique over time: the more recent translators, Baintner and Nyazee, have been more successful in finding English synonyms for Islamic financial terms than was Hamilton (as confirmed by Table 4.34, synonymy is, as expected, the most generally acceptable translation technique).

The second conclusion to be drawn from a comparison of the translation techniques used for *Al-Hidāyah* is that the newer translations – Baintner and Nyazee – make significant use of transliteration (18.00% and 26.47% respectively), while the older translation, by Hamilton, makes no use of this technique at all (Table 4.36). Transliteration is a fairly unacceptable translation technique, whether used on its own or in combination with another translation technique (Table 4.34). In this respect, therefore, Hamilton’s avoidance of transliteration is positive.

The commonest translation techniques used by De Lorenzo in *A compendium of Legal Opinions on the Operation of Islamic Banks* are as follows: synonymy (58.21%), hyponymy (10.45%), paraphrase (7.46%) and transliteration (7.46%) (Table 4.51). The commonest translation techniques used by the Saudi Fatwa website are: synonymy (45.57%), hyperonymy (11.39%), hyponymy (8.86%), semantic overlap (7.59%) and transliteration (7.59%) (Table 4.57). These results are fairly compatible with one another: in both translations, synonymy, hyponymy and transliteration score highly. In the translations of both these modern texts, the use of synonymy is greater than it is in the translations of *Al-Hidāyah*. This is to be expected, given the relatively high degree of cultural compatibility between the topics discussed in modern Islamic financial writing and Western financial writing, as compared with the relative cultural non-compatibility of pre-modern Islamic financial texts and Western financial writing.

In response to hypothesis 2 *It is possible to state which translation techniques are likely to be successful*, and research question 2. *What techniques should the translator use when he translates financial terms that are related to religious culture from Arabic to English*, the analyses in this chapter indicate that in general those translation techniques which embody conceptually basic semantic relations – synonymy, hyperonymy, hyponymy, and semantic overlap – are also the most acceptable techniques. Similarly, simple translation techniques (i.e. translations involving only one translation procedure) are generally more acceptable than compound ones (i.e. translations involving more than one procedure concurrently) – as is evident from Table 4.34. Transliteration is acceptable if it (i) makes use of a term which is known within the field of Islamic finance (such as *murabahah*) or (ii) if the term used is clearly defined in the surrounding text (e.g. *Nisab* in Baintner’s translation of ST 4; Table 4.4). Transliteration is not acceptable if the term is not generally known in English in the field of Islamic finance, or if it is not defined in the surrounding text.

The analyses in this chapter suggest that cultural incompatibility between Islamic financial terms, particularly as used in a traditional context (as in *Al-Hidāyah*) and modern Western financial terms constitutes the major barrier to successful transation of Islamic financial terms from Arabic to English. This seems the most plausible interpretation of the fact that the translations of *Al-Hidāyah* are generally less acceptable than those of *A compendium of Legal Opinions on the Operation of Islamic Banks* (by DeLorenzo) and the Saudi Fatwa website: for *Al-Hidāyah*, Hamilton's translation has an overall acceptability rating of 3.04 (Table 4.37), Baintner has an overall acceptability rating of 2.80 (Table 4.42), and Nyazee has an overall acceptability rating of 2.79 (Table 4.47). These results can be compared with an overall acceptability rating of 3.53 (Table 4.52) for DeLorenzo's *A compendium of Legal Opinions on the Operation of Islamic Banks* and 3.31 (Table 4.58) for the Saudi Fatwa website.

In the following chapter, I will consider the results of a questionnaire conducted on nine TTs: Hamilton's translations of ST 1 and ST 2 from *Al-Hidāyah*, Baintner's translations of ST 4 and ST 5 from *Al-Hidāyah*, Nyazee's translations of ST 4 and ST 5 from *Al-Hidāyah*, and DeLorenzo's translations of ST 8, ST 9, and ST 10 from *A compendium of Legal Opinions on the Operation of Islamic Banks*. I will consider the responses of three groups: (i) Arab professional translators, (ii) Arab student translators, and (iii) British student translators. Arab professional translators are often employed to translate Islamic financial texts from Arabic to English across the Arab world. My focal interest in the following chapter is to consider to what extent Arab professional translators have the same views on acceptability as those analysed in this chapter, and in what ways their views may differ from those of native English speakers, potentially causing them to produce TTs which are unacceptable in some respects to native English speakers. I have made use of Arab student translators (in comparison to Arab professional translators) to investigate whether the views of acceptability of Arabic-native speaker translators in the Arab world become more similar to those of native English speakers, as these translators become more experienced. Finally, I have made use of English-speaking student translators, as a 'control' test, to investigate the extent to which the views of native English-speaker translators change as they become more experienced (allowing the pairing *experienced native English-speaking translators vs. less experienced native English-speaking translators* to be considered in relation to the pairing *experienced Arab translators vs. less experienced Arab translators*). While I was able to obtain a significant number of responses from both Arab professional translators and Arab student

translators, I was only able to obtain two responses from English-speaking (British) student translators, making the results from this group unreliable. I will consider these issues further in the next chapter.

Chapter 5

The translation of Islamic financial terms in selected Arabic texts – presentation and analysis: 2

5.1 Introduction

This chapter develops the analyses already put forward in Chapter 4 by having some of the same TT data which was assessed by my supervisor in Chapter 4 also assessed by other groups. To do this I distributed a questionnaire, in order to gain further insights into cultural matters in translation and the accuracy of the rendering of financial terms in general into the TT among: 1. Arab professional translators – professional translators in Saudi Arabia belonging to different governmental sectors, who are working in the translation departments in financial agencies or in universities; 2. Arab student translators – native Arabic-speaking students studying Arabic/English translation at universities in Saudi Arabia; 3. British student translators – native English-speaking students studying Arabic/English translation at the University of Leeds. The questionnaire is reproduced in Appendix A (version given to Arab professional and Arab student translators), and Appendix B (version given to British student translators). Extracting the financial terms from the corpus proved a very difficult process since the sources of the data are very large.

5.2 Questionnaire Methodology

As in Chapter 4, the analyses in this chapter are based on a translation of three different translations of the well-known Hanafi text the *Al-Hidāyah* by Al-Marghinani plus sample fatwas of Talal Delorenzo. In Chapter 4, I also considered translations from the Saudi fatwa website. In this chapter, I decided not to consider these, in order to focus more on the other translations. The analysis in this chapter is intended to gauge the opinions of three different groups on these translations: Arab professional translators, Arab student translators, and British student translators.

The questionnaire contains 9 extracts from three different translations of *Al-Hidāyah* (2 translated by Hamilton (1791/1957), 2 translated by Baintner (2005), and 2 by Nyazee (2006), plus 3 extracts from Delorenzo (1997) *A Compendium of Legal Opinions on the Operation of Islamic Banks*. The financial terms have been chosen according to the accuracy of their rendering into the TT and their frequency in the source data, taking into consideration

the effect of the translation of these financial terms in understanding the context. These extracts have also been chosen in accordance with the main questions of the research. These are as follows:

1. What techniques are in practice used by translators between Arabic and English of financial terminology and in particular Islamic finance terms?
2. What techniques should the translator use when he translates financial terms that are related to religious culture from Arabic to English, since most translators fail to transfer the original message to the target language?
3. When the translator translates English financial terms into Arabic what are the obstacles?

These research questions can be re-expressed in the following hypotheses and linked to related issues:

Hypotheses:

1. It is possible to analyse and classify the translation techniques used in translations of Islamic financial terminology using a defined set of linguistic translation criteria.
2. It is possible to state which translation techniques are likely to be successful.
3. It is possible to define the obstacles which typically face the translator of financial terms between English and Arabic.

Related issues:

1. In relation to Dickins, Hervey and Higgins (2002: 5) schema of textual matrices, the current study has particular relevance to the following: 1- The cultural matrix. 2- The varietal matrix. 3- The genre matrix 4- Discourse and grammatical levels within the formal matrix.
2. Denotative and connotative meaning (the semantic matrix in Dickins, Hervey and Higgins) and their effect in rendering the meaning of the source language into the target language.
3. The role of the translator in dealing with two different social cultures (the cultural matrix in Dickins, Hervey and Higgins).

4. The contribution of this study to the translation of financial terms.

The questionnaire is an attempt to study the problems of translation of the financial terms involved in the extracts. There are many problems for translators starting from the choosing of suitable techniques for translation and how these techniques function in the context to make the translation fairly acceptable. Secondly some translators are affected by their background culture which contributes to rendering the meaning of some cultural financial terms wrongly.

5.3 Qualitative, quantitative and mixed methods

The researcher has used the qualitative method to arrive at precise results and has combined this with the results of the quantitative method through a questionnaire. The mixed method helps to achieve more accurate results. Lincoln and Guba (1985), and Tashakkori and Teddlie, (1998) explain the main features of quantitative and qualitative research as follows:

- Creswell (2009: 4) defines qualitative research as a mean for exploring and understanding the meaning which individuals or groups ascribe to a social or human problem. The process of research involves emerging questions and procedures, data typically collected in the participant's setting, data analysis inductively building from particulars to general themes, and the researcher making interpretations of the meaning of the data. The final written report has a flexible structure. Those who engage in this form of inquiry support a way of looking at research that honours an inductive style, a focus on individual meaning, and the importance of the rendering the complexity of a situation. Qualitative content analysis has been defined as:
 - “a research method for the subjective interpretation of the content of text data through the systematic classification process of coding and identifying themes or patterns” (Hsieh & Shannon, (2005: 1278).
 - “an approach of empirical, methodological controlled analysis of texts within their context of communication, following content analytic rules and step by step models, without rash quantification” (Mayring, 2000: 2), and “any qualitative data reduction and sense-making effort that takes a volume of qualitative material and attempts to identify core consistencies and meanings” (Patton 2002:453).

- Quantitative research is a means for testing objective theories by examining the relationship among variables. These variables, in turn, can be measured, so that numbered data can be analyzed using statistical procedures. The final written report has a set structure consisting of introduction, literature and theory; methods, results, and discussion. Like qualitative researchers, those who engage in the form of inquiry have assumptions about testing theories deductively, building in protections against bias. Controlling for alternative explanations, and being able to generate and replicate the findings.
- Mixed methods research is an approach to inquiry that combines both qualitative and quantitative approaches in a single study. Thus, it is more than simply collecting and analyzing both kinds of data; it also involves the use of both approaches in tandem so that the overall strength of a study is greater than either qualitative or quantitative research (Creswell & Plano Clark 2007).

The analyses in chapter 4 were qualitatively based, in that they involved the views of a single individual, the supervisor. However, these qualitatively based results were then analysed statistically, giving them a significant quantitative aspect. The analyses in this chapter (and also chapter 6) are quantitatively based, in that they draw mainly on the views of questionnaire respondents. The overall approach in this thesis – combining quantitative and qualitative aspects – is thus a mixed methods approach.

The following table sums up some of the key differences between qualitative and quantitative methods:

Table 5.1

Differences between qualitative and quantitative methods

Qualitative method	Quantitative method
Credibility: establishing that the results are credible or believable	Validity: project and instrument measure what is intended to be measured
Transferability: applicability of the research findings to other settings, achieved through thick description	Generalizability: results are applicable to other settings, achieved through representative sampling
Dependability: researchers account for the ever-changing context within which the research occurs	Reliability : findings are replicable or repeatable
Reflexivity: researchers examine their own biases and make them known	Objectivity: researcher limits bias and interaction with participants

5.4 Questionnaire Distribution

I designed the questionnaire to be suitable for professional translators and those involved in translation training, so I chose the population to be professional translators in the field of financial terms, native speakers of English who are students in the field of translation in the UK, and students in the field of translation in Saudi universities. To get the data from Saudis, I traveled to Saudi Arabia on a field trip for two months. I got an acceptance letter to do my research in the National Center for Financial and Economic Information and I also distributed the questionnaire among specialist translators in private bureaus for translation and students doing their degrees (MA, BA) in Imam Muhammad Ibn Saud Islamic University and King Saud University. The questionnaire is included in Appendix A.

Before I started the distribution I made a pilot study on five professional translators (the main population of my study) who gave me good feedback, after which I decided to distribute the questionnaire to 490 potential respondents: 340 in Saudi Arabia and 150 Leeds. In fact, although I was able to find 26 actual respondents in Saudi Arabia, I only found 2 in Leeds, giving a total of 28 actual respondents. I distributed the questionnaire first of all to translators in the National Center for Financial and Economic Information, Saudi Monetary Agency, some private translation bureaus, King Saud University and Imam Muhamad Ibn Saud Islamic University. The questionnaire is designed to help the researcher to arrive at precise

results. Technical terms are not easy to understand particularly if they are translated to another language, taking in consideration that the two languages involved here have different cultures.

I have opted to use the TTs in the form in which they originally appeared, including the footnotes and explanations of the translators. The design of the questionnaire was the first task I undertook, spending one month on this. The questionnaire is reproduced in Appendix A. An example of a question from the questionnaire is the following:

Table 5.2
Example question from questionnaire

A) How do you rate the Arabic translation of the English financial term in terms of comprehensibility?				B) How do you rate the Arabic translation of the English term in terms of general acceptability, taking other factors in addition to comprehensibility, such as stylistic acceptability into account?			
A Completely comprehensible	B Fairly comprehensible	C Fairly incomprehensible	D Totally incomprehensible	A Completely acceptable	B Fairly acceptable	C Fairly unacceptable	D Totally unacceptable

C) If you chose one of the last two options in answer to any of the words in Extract 9 (‘fairly unacceptable’ or ‘totally unacceptable’) do you think that the use of the following techniques has contributed to the translation being ‘fairly unacceptable’ / ‘totally unacceptable’?

Please circle the number which is related to the term in the list

- A) Literal translation.
1. 2. 3. 4. 5. 6
- B) The use of terms which sound odd in English.
1. 2. 3. 4. 5. 6
- C) Transliteration (use of English words in Arabic script).

1. 2. 3. 4. 5. 6

D) Excessive use of explanations in brackets or footnotes.

1. 2. 3. 4. 5. 6

E) Paraphrasing.

1. 2. 3. 4. 5. 6

F) Unusual punctuation.

1. 2. 3. 4. 5. 6

The questionnaire population consisted of three groups. The first group were professional translators in the field of financial terms, the second native Arabic speakers studying in the Centre for Translation Studies in Saudi Arabia, and the third native speakers of English studying in the Centre for Translation Studies in Leeds University. Technical translation is very difficult and needs experience. Since this questionnaire discusses the translation of financial terms most of the translators I asked, particularly those who do not have the necessary experience in this field told me they could not complete it since it contains technical terms. Someone may ask why I distributed this questionnaire among these groups. I chose these groups as I believe that the translation of technical terms is challenging and needs experience in this field. I distributed 490 questionnaires to these groups – 340 in Saudi Arabia (300 to King Saud University and Imam Muhammad bin Saud Islamic University, and 40 to professional translators), and 150 to staff and students at the University of Leeds. I got only 16 responses from students at King Saud University (and none from Imam Muhammad bin Saud Islamic University), 10 responses from professional translators, and 2 from staff and students at Leeds University), giving a total of 28 responses.

Group 1:

The questionnaire contained terms from Hamilton's TT of ST 1 from *Al-Hidāyah* (reproduced in Section 4.3.2.1). The translators were asked to say whether they accepted the translation of these terms and the techniques that were used by translators. They were also asked to make additional comments as they wished.

Table 5.3

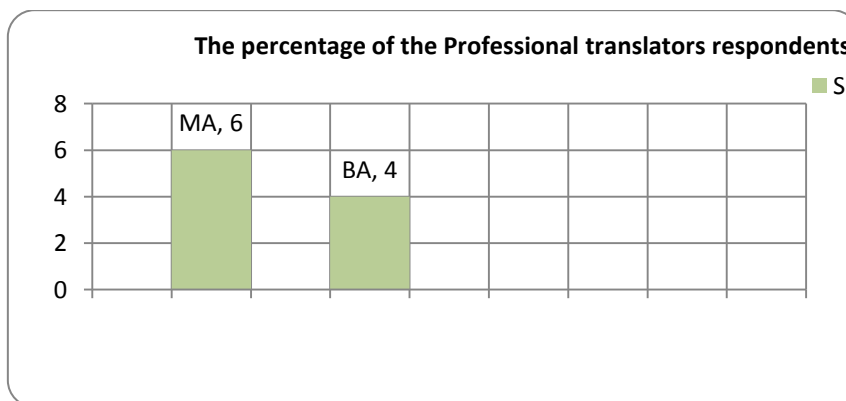
Levels of experience of professional translators

Degree held	Level of translator experience	Frequency	percentage	Total percentage
MA	Translator	6	30%	60%
	With basic experiences			
	Senior Translator	0	30%	
	Highly experienced professional translator			
BA	Translator		20%	40%
	With basic experiences			
	Senior Translator			
	Highly experienced professional translator	4	20%	

Table 5.4 indicates that 4 of the respondents are B.A. holders; all of them are highly experienced professional translators while 6 of them are MA holders, all of them working in the position of senior translators. All of them are in grade 9 and according to the civil court in Saudi Arabia this means that those translators who hold an MA are equal to those who hold a BA since BA holders are have more experience.

Table 5.4

Academic qualifications of professional translators



5.4.1 Factors that disrupted the questionnaire returns

As noted in the previous section, I experienced serious difficulties in obtaining completed questionnaires. In this section, I will consider this further.

The three groups chosen for this study - Arab professional translators, Arab student translators studying at two universities in the Kingdom of Saudi Arabia and British student translators studying at the Centre for Translation Studies, University of Leeds – posed various challenges. Despite the fact that it was very difficult to find Arab professional translators I managed to find 40. I tried to meet them in person to discuss the questionnaire and what they should do to answer the questions. Moreover, I did a pilot study among five of them, which was encouraging. I chose the population from the Saudi Arabian Ministry of Finance, The Saudi Arabian Monetary Agency, and employees of some private translation agencies. When I distributed the questionnaire some respondents asked me about a date to return the questionnaire after they had completed it. I told them within two months. When they finished they were told to ring me. In practice, I gave them more than two months. Before the end of the second month I told them just to send the completed questionnaire to my address in Saudi Arabia or the UK. I provided them with envelopes so that they could send their answers and no-one would recognize who the respondents were. Then I provided them with envelopes so that they could send their completed questionnaires to me by post as I believed some of them would be embarrassed to return the questionnaire to me in person. I got ten responses from translators working in the Ministry of Finance and the Saudi Arabian Monetary Agency and two professional translators. All of them are at roughly the same level; 6 of them have an MA and 4 of them a BA. However, this latter group are all at level 9, which is equivalent to MA, according to the Civil Service Court in Saudi Arabia since they have the necessary experience.

For the second group, Arab student translators, I got responses only from King Saud University. In fact, I distributed a total of 300 questionnaires (150 to each university), but got only 16 responses. The head of the Department of English at King Saud University told me that he had promised the students a reward if they finished the questionnaire, as he believed this questionnaire would itself be an exercise for the students. All the students are in the fourth level, i.e. the final year.

For the third group, British student translators, I got only two responses despite the fact that I distributed 150 questionnaires. The head of the Department of Arabic and Middle Eastern

Studies at the University of Leeds, told the students that there would be a reward from the researcher for filling in the questionnaire. I met some of the students, who told me that they found the questionnaire extremely difficult and that it needed a specialised translator in the field of Islamic Finance.

One of the obstacles which I faced with respondents in all three groups is that they did not always follow the instructions correctly. For example, some of the written responses indicated that some respondents had difficulty in fully differentiating between the ‘fairly unacceptable’ and ‘totally unacceptable’ translation categories. Sometimes respondents filled in the section asking for additional information in relation to these options, although they did not need to fill it in, because they had not in fact chosen ‘fairly unacceptable’ or ‘completely acceptable’ for this question.

5.5 Questionnaire results

In the following sections I will consider the questionnaire results. I have chosen SPSS to analyse the data. Despite the fact that I did not get as many respondents as I had hoped, I was able to get very insightful responses from ten qualified professional translators. I also was able to get feedback about the use of techniques in financial translation particularly the translation of Islamic financial terms.

In order to analyse the results of the questionnaire statistically, I converted the questionnaire answers to numbers as follows:

<i>ANSWER</i>	<i>NUMERICAL CONVERSION (INTERPRETATION)</i>
Completely comprehensible	4
Fairly comprehensible	3
Fairly incomprehensible	2
Totally incomprehensible	1
Completely acceptable	4
Fairly acceptable	3
Fairly unacceptable	2
Totally unacceptable	1

5.5.1 Arab professional translators: Comprehensibility and acceptability of terms in ST 1 **Hamilton TT** قال: وإذا أوجب أحد المتعاقدين

For an overview of the translation decisions made by Hamilton for ST 1, see Table 4.1.

5.5.1.1 Arab professional translators: Comprehensibility and acceptability of terms in ST 1 **Hamilton TT** 'make a declaration' **البيع [...] أوجب** : قال: وإذا أوجب أحد المتعاقدين

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term 'make a declaration' 10% chose completely comprehensible (1 respondent), 50% fairly comprehensible (5 respondents), 30% fairly incomprehensible (3 respondents) and 10% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 80% chose fairly acceptable (8 respondents), 10% fairly unacceptable (1 respondent), and 10% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.7, and the average degree of acceptability (out of a maximum of 4) is 2.6.

5.5.1.2 Arab professional translators: Comprehensibility and acceptability of terms in ST 1 **Hamilton TT** 'parties' **المتعاقدين**: قال: وإذا أوجب أحد المتعاقدين

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term 'parties' 30% chose completely comprehensible (3 respondents), 60% fairly comprehensible (6 respondents), 30% fairly incomprehensible and 10% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 10% thought it completely acceptable (1 respondent), 70% fairly acceptable (7 respondents), 10% fairly unacceptable (1 respondent), and 10% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.1, and the average degree of acceptability (out of a maximum of 4) is 2.8.

5.5.1.3 Arab professional translators: Comprehensibility and acceptability of terms in ST 1 **Hamilton TT** 'Ø' **البيع**: قال: وإذا أوجب أحد المتعاقدين

The total number of respondents for this question was 10. Regarding the comprehensibility of the translation of the Arabic financial term البيع which is deleted in TL 10% of respondents found this fairly comprehensible (1 respondent), 10% fairly incomprehensible (1 respondent) and 80% totally incomprehensible (8 respondents). Regarding the acceptability of the translation of the term, 20% found it fairly unacceptable (2 respondents), 80% totally unacceptable (8 respondents). The average degree of comprehensibility of this translation

(out of a maximum of 4) is 1.30, and the average degree of acceptability (out of a maximum of 4) is 1.2.

5.5.1.4 Arab professional translators: Comprehensibility and acceptability of terms in ST 1 المتعاقدين Hamilton TT 'within the power'

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term 'within the power' 10% chose completely comprehensible (1 respondent), 30% fairly comprehensible (3 respondents), 20% fairly incomprehensible (2 respondents) and 40% totally incomprehensible (4 respondents). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 30% fairly acceptable (3 respondents), 30% fairly unacceptable (3 respondents), and 30% totally unacceptable (3 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.1, and the average degree of acceptability (out of a maximum of 4) is 2.2.

5.5.1.5 Arab professional translators: Comprehensibility and acceptability of terms in ST 1 المتعاقدين Hamilton TT 'meeting'

The total number of respondents for this question was 10. Regarding the comprehensibility of the term 'meeting', 30% chose completely comprehensible (3 respondents), 40% fairly comprehensible (4 respondents), 10% fairly incomprehensible (1 respondent) and 20% totally incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 10% completely acceptable (1 respondent), 50% fairly acceptable (5 respondents), 20% fairly unacceptable (2 respondents), and 20% totally unacceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.8, and the average degree of acceptability (out of a maximum of 4) is 2.5.

5.5.1.6 Arab professional translators: Comprehensibility and acceptability of terms in ST 1 المتعاقدين Hamilton TT 'option of acceptance'

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term 'option of acceptance', 20% chose completely comprehensible (2 respondents), 30% fairly comprehensible (3 respondents), 10% fairly incomprehensible (1 respondent), and 40% totally incomprehensible. Regarding the acceptability of the translation of the term, 20% chose completely acceptable (2 respondents), 30% fairly acceptable (3 respondents), 10% fairly unacceptable (10 respondents), and 40% totally unacceptable (4 respondents). The average degree of comprehensibility of this translation

(out of a maximum of 4) is 2.3, and the average degree of acceptability (out of a maximum of 4) is 2.3.

5.5.1.7 Arab professional translators: Comprehensibility and acceptability of terms in ST 1 المتعاقدين ST: يرجع: Hamilton TT ‘recede’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘recede’, 20% chose completely comprehensible (2 respondents), 60% fairly comprehensible (6 respondents), and 20% totally incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 20% chose completely acceptable (2 respondents), 60% fairly acceptable (6 respondents), and 20% totally unacceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.8, and the average degree of acceptability (out of a maximum of 4) is 2.8.

5.5.1.8 Arab professional translators: Comprehensibility and acceptability of terms in ST 1 المتعاقدين ST: يقبل: Hamilton TT ‘construe’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial ‘construe’, 50% chose completely comprehensible (5 respondents), 20% fairly incomprehensible (2 respondents) and 30% totally incomprehensible (3 respondents). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (5 respondents), 10% fairly unacceptable (1 respondent), and 40% totally unacceptable (4 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.2, and the average degree of acceptability (out of a maximum of 4) is 2.3.

5.5.1.9 Arab professional translators: Comprehensibility and acceptability of terms in ST 1 المتعاقدين ST: مبيع: Hamilton TT ‘merchandise’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘merchandise’, 40% chose completely comprehensible (4 respondents), 40% fairly comprehensible (4 respondents) and 20% fairly incomprehensible (20 respondents). Regarding the acceptability of the translation of the term, 30% chose completely acceptable (3 respondents), 50% fairly acceptable (5 respondents), 10% fairly unacceptable (10 respondents), and 10% totally unacceptable (10 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.2, and the average degree of acceptability (out of a maximum of 4) is 3.0.

5.5.1.10 Arab professional translators: Comprehensibility and acceptability of terms in ST 1 **قال: وإذا أوجب أحد المتعاقدين Hamilton TT ‘deviation’**

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘deviation’, 10% chose completely comprehensible (1 respondent), 60% fairly comprehensible (6 respondents), 10% fairly incomprehensible (1 respondent) and 20% totally incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 60% fairly acceptable (6 respondents), 10% fairly unacceptable (1 respondent) and 20% totally unacceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.6, and the average degree of acceptability (out of a maximum of 4) is 2.6.

5.5.1.11 Arab professional translators: Comprehensibility and acceptability of terms in ST 1 **قال: وإذا أوجب أحد المتعاقدين Hamilton TT ‘terms proffered’**

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘terms proffered’, 60% chose fairly comprehensible (6 respondents), 20% fairly incomprehensible (2 respondents) and 20% totally incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 60% chose fairly acceptable (6 respondents), 10% fairly unacceptable (10 respondents) and 30% totally unacceptable (3 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.4, and the average degree of acceptability (out of a maximum of 4) is 2.3.

5.5.1.12 Arab professional translators: Translation techniques which contributed to misunderstanding of TT: ST 1 **قال: وإذا أوجب أحد المتعاقدين: [...] اوجب ST 1 Hamilton TT**

According to the respondents, the following techniques used by translators contributed to the misunderstanding of this TT.

Extract 1 -Hamilton Fairly and totally unacceptable							
Valid Extract 1 Fairly and totally unacceptable	Literal translation	Unusual punctuation	Transliteration	Excessive use of explanation or footnotes	Paraphrasing	The use of terms which sound odd in English	Non- response
39	21	1	1	1	13	2	(7)
percentage	53.84%	2.56%	2.56%	2.56%	33.33%	5.13%	Not included in calculation

According to the results, misunderstandings were caused by 53.84% literal translation, 2.56% unusual punctuation, 2.56% transliteration, 2.56% excessive use of explanation of footnotes, 33.33% paraphrasing, and 5.13% the use of terms which sound odd in English. There were 7 non-responses. These are not included in the percentage calculations.

5.5.2 Arab professional translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الايجاب, Hamilton TT

For an overview of the translation decisions made by Hamilton for ST 1, see Table 4.2.

5.5.2.1 Arab professional translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الايجاب: ST ايجاب, Hamilton TT ‘declaration’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term deviation, 40% chose fairly comprehensible (4 respondents), 40% fairly incomprehensible (4 respondents) and 20% totally incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 50% chose fairly acceptable (5 respondents), 20% fairly unacceptable (2 respondents), and 30% totally unacceptable (3 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.6, and the average degree of acceptability (out of a maximum of 4) is 2.2.

5.5.2.2 Arab professional translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الايجاب: ST قبول, Hamilton TT ‘acceptance’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term deviation, 40% chose completely comprehensible (4 respondents), 40% fairly comprehensible (4 respondents), and 10% fairly incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), and 90% fairly acceptable (9 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.3, and the average degree of acceptability (out of a maximum of 4) is 3.1.

5.5.2.3 Arab professional translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الايجاب: ST Ø, Hamilton TT ‘without any stipulations’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘without any stipulations’, 20% chose completely comprehensible (2 respondents), 20% fairly comprehensible (2 respondents), 10% fairly incomprehensible (1

respondent) and 50% totally incomprehensible (5 respondents). Regarding the acceptability of the translation of the term, 30% chose fairly acceptable (3 respondents), 10% fairly unacceptable (1 respondent), and 60% totally unacceptable (6 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.1, and the average degree of acceptability (out of a maximum of 4) is 1.7.

5.5.2.4 Arab professional translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الايجاب ST لازم, Hamilton TT ‘becomes binding’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘becomes binding’, 30% chose completely comprehensible (3 respondents), 40% fairly comprehensible (4 respondents), 10% fairly incomprehensible (1 respondent) and 20% totally incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 60% chose fairly acceptable (6 respondents), 20% fairly unacceptable (2 respondents), and 20% totally unacceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.8, and the average degree of acceptability (out of a maximum of 4) is 2.4.

5.5.2.5 Arab professional translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الايجاب ST خيار, Hamilton TT ‘power of retracting’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘power of retracting’, 10% chose completely comprehensible (1 respondent), 50% fairly comprehensible (5 respondents), 20% fairly incomprehensible (2 respondents), and 20% totally incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 30% fairly acceptable (3 respondents), 20% fairly unacceptable (2 respondents), and 40% totally unacceptable (4 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.5, and the average degree of acceptability (out of a maximum of 4) is 2.1.

5.5.2.6 Arab professional translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الايجاب ST عيب, Hamilton TT ‘defect’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘defect’, 30% chose completely comprehensible (3 respondents), 40% fairly comprehensible (4 respondents), 10% fairly incomprehensible (1 respondent), and 20%

totally incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 70% fairly acceptable (7 respondents), 10% fairly unacceptable (1 respondent), and 10% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.8, and the average degree of acceptability (out of a maximum of 4) is 2.8.

5.5.2.7 Arab professional translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الايجاب ST: خيار المجلس, Hamilton TT ‘the option of meeting’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘option of meeting’, 20% chose completely comprehensible (2 respondents), 40% fairly comprehensible (4 respondents), and 40% totally incomprehensible (4 respondents). Regarding the acceptability of the translation of the term, 20% chose completely acceptable (2 respondents), 30% fairly acceptable (3 respondents), 20% fairly unacceptable (2 respondents), and 30% totally unacceptable (3 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.4, and the average degree of acceptability (out of a maximum of 4) is 2.4.

5.5.2.8 Arab professional translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الايجاب ST: متبايعان, Hamilton TT ‘buyer and seller’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term buyers and sellers, 20% chose completely comprehensible (2 respondents), 70% fairly comprehensible (7 respondents), and 10% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 50% fairly acceptable (5 respondents), 30% fairly unacceptable (3 respondents), and 10% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.0, and the average degree of acceptability (out of a maximum of 4) is 2.6.

5.5.2.9 Arab professional translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الايجاب ST: فسخ, Hamilton TT ‘dissolution of the contract’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term dissolution, 30% chose completely comprehensible (3 respondents), 60% fairly comprehensible (6 respondents), and 10% fairly incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 10% chose completely acceptable

(1 respondent), 80% fairly acceptable (8 respondents), and 10% fairly unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.2 and the average degree of acceptability (out of a maximum of 4) is 2.7.

5.5.2.10 Arab professional translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الايجاب ST ابطال, Hamilton TT ‘an injury’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘an injury’, 70% chose fairly comprehensible (7 respondents), 10% fairly incomprehensible (1 respondent), and 20% totally incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 40% chose fairly acceptable (4 respondents), 10% fairly unacceptable (1 respondent) and 50% totally unacceptable (5 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.5, and the average degree of acceptability (out of a maximum of 4) is 1.9.

5.5.2.11 Arab professional translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الايجاب ST فلا يجوز, Hamilton TT Ø

The total number of respondents for this question was 10. Regarding the comprehensibility of the term فلا يجوز, which is deleted by the translator, 10% chose fairly comprehensible (1 respondent), 20% fairly incomprehensible (2 respondents) and 70% totally incomprehensible (7 respondents). Regarding the acceptability of the translation of the term, 10% chose fairly acceptable (1 respondent), 10% fairly unacceptable (1 respondent) and 80% totally unacceptable (8 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 1.4, and the average degree of acceptability (out of a maximum of 4) is 1.3.

5.5.2.12 Arab professional translators: Translation techniques which contributed to misunderstanding of ST 2 واذا حصل الايجاب ST, Hamilton TT

According to the respondents, the following techniques used by translators contributed to the misunderstanding of this TT.

Extract 2 -Hamilton							
Fairly and completely unacceptable							
Valid Extract 2 Fairly and completely unacceptable	Literal translation	Unusual punctuation	Transliteration	Excessive use of explanation or footnotes	Paraphrasing	The use of terms which sound odd in English	Non-response
46	22	7	1	4	12	0	(3)
percentage	47.83%	15.22%	1.67%	8.70%	26.09%	0%	Not included in calculation

According to the results, misunderstandings were caused by 47.83% literal translation, 15.22% unusual punctuation, 1.67% transliteration, 8.70% excessive use of explanation of footnotes, and 26.09% paraphrasing. There were 3 non-responses. These are not included in the percentage calculations.

5.5.3 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين**, Baintner TT

For an overview of the translation decisions made by Baintner for ST 4, see Table 4.4.

5.5.3.1 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين**: ST **دين**, Baintner TT ‘debts’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘debts’, 60% chose completely comprehensible (6 respondents) and 40% fairly comprehensible (4 respondents). Regarding the acceptability of the translation of the term, 60% chose completely acceptable (6 respondents), 30% fairly acceptable (3 respondents), and 10% fairly unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.6, and the average degree of acceptability (out of a maximum of 4) is 3.5.

5.5.3.2 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين**: ST **يحيط بماله**, Baintner TT Ø

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term **يحيط بماله**, which is deleted by the translator in the TT, 10% chose completely comprehensible (1 respondent), 30% fairly comprehensible (3 respondents), 10% fairly incomprehensible (1 respondent), and 40% totally incomprehensible (4 respondents). Regarding the acceptability of the translation of the term, 10% chose completely acceptable

(1 respondent), 30% fairly acceptable (3 respondents), 10% fairly unacceptable (1 respondent) and 40% totally unacceptable (4 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 1.9, and the average degree of acceptability (out of a maximum of 4) is 1.9.

5.5.3.3 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين: ST **زكاة**, Baintner TT **'Zakah'****

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term 'Zakah', 30% chose completely comprehensible (3 respondents), 20% fairly comprehensible (2 respondents), 10% fairly incomprehensible (1 respondent), and 40% totally incomprehensible (4 respondents). Regarding the acceptability of the translation of the term, 20% chose completely acceptable (2 respondents), 20% fairly acceptable (2 respondents), 20% fairly unacceptable (2 respondents) and 40% totally unacceptable (4 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.1, and the average degree of acceptability (out of a maximum of 4) is 2.2.

5.5.3.4 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين: ST **قال**, Baintner TT **'alleges'****

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term 'alleges', 10% chose completely comprehensible (1 respondent), 20% fairly comprehensible (2 respondents), 20% fairly incomprehensible (2 respondents), and 30% totally incomprehensible (3 respondents). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 20% fairly acceptable (2 respondents), 20% fairly unacceptable (2 respondents) and 30% totally unacceptable (3 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 1.7, and the average degree of acceptability (out of a maximum of 4) is 1.7.

5.5.3.5 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين: ST **تجب**, Baintner TT **'is incumbent'****

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term 'incumbent', 20% chose completely comprehensible (2 respondents), 50% fairly comprehensible (5 respondents), 20% fairly incomprehensible (2 respondents) and 10% totally incomprehensible (10 respondents). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 50% fairly acceptable (5

respondents), 30% fairly unacceptable (3 respondents) and 10% totally unacceptable (10 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.8, and the average degree of acceptability (out of a maximum of 4) is 2.6.

5.5.3.6 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين ST **تحقق**, Baintner TT ‘is established’**

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘is established’, 30% chose completely comprehensible (3 respondents), 50% fairly comprehensible (5 respondents), and 10% fairly incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 30% chose completely acceptable (3 respondents), 50% fairly acceptable (5 respondents) and 10% fairly unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.9, and the average degree of acceptability (out of a maximum of 4) is 2.9.

5.5.3.7 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين ST **سبب**, Baintner TT ‘cause’**

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘cause’, 20% chose completely comprehensible (2 respondents) and 80% fairly comprehensible (8 respondents).. Regarding the acceptability of the translation of the term, 20% chose completely acceptable (2 respondents) and 80% fairly acceptable (8 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.2, and the average degree of acceptability (out of a maximum of 4) is 3.2.

5.5.3.8 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين ST **ملك**, Baintner TT ‘possession’**

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘possession’, 30% chose completely comprehensible (3 respondents), 60% fairly comprehensible (6 respondents) and 10% fairly incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 20% chose completely acceptable (2 respondents), 60% fairly acceptable (6 respondents), 10% fairly unacceptable (1 respondent), and 10% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.2, and the average degree of acceptability (out of a maximum of 4) is 2.9.

5.5.3.9 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 *ومن كان عليه دين*: نصاب, Baintner TT ‘Nisab’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘Nisab’, 20% chose completely comprehensible (2 respondents), 30% fairly comprehensible (3 respondents), 10% fairly incomprehensible (1 respondent), and 40% totally incomprehensible (4 respondents). Regarding the acceptability of the translation of the term, 20% chose completely acceptable (2 respondents), 30% fairly acceptable (3 respondents), 10% fairly unacceptable (1 respondent) and 40% totally unacceptable (4 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.3, and the average degree of acceptability (out of a maximum of 4) is 2.3.

5.5.3.10 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 *ومن كان عليه دين*: مشغول بحاجته الأصلية, Baintner TT ‘clear of encumbrance’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘clear of encumbrance’, 10% chose completely comprehensible (1 respondent), 20% fairly comprehensible (2 respondents) and 70% totally incomprehensible (7 respondents). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 10% fairly unacceptable (1 respondent) and 70% totally unacceptable (7 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 1.7, and the average degree of acceptability (out of a maximum of 4) is 1.7.

5.5.3.11 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 *ومن كان عليه دين*: فاضل, Baintner TT ‘excess’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘excess’, 30% chose completely comprehensible (3 respondents), 40% fairly comprehensible (4 respondents), 20% fairly incomprehensible (2 respondents) and 10% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 30% chose completely acceptable (3 respondents), 40% fairly acceptable (4 respondents), 10% fairly unacceptable (1 respondent) and 20% totally unacceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.9, and the average degree of acceptability (out of a maximum of 4) is 2.7.

5.5.3.12 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 *ومن كان عليه دين* ST *حاجة*, Baintner TT ‘encumbrance’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘encumbrance’, 20% chose completely comprehensible (2 respondents), 50% fairly comprehensible (5 respondents) and 20% totally incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 20% chose completely acceptable (2 respondents), 50% fairly acceptable (5 respondents) and 20% totally unacceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.5, and the average degree of acceptability (out of a maximum of 4) is 2.5.

5.5.3.13 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 *ومن كان عليه دين* ST *نذر*, Baintner TT ‘vows’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘vows’, 30% chose completely comprehensible (3 respondents), 20% fairly comprehensible (2 respondents) and 50% totally incomprehensible (5 respondents). Regarding the acceptability of the translation of the term, 30% chose completely acceptable (3 respondents), 20% fairly acceptable (2 respondents), 10% fairly unacceptable (1 respondent) and 40% totally unacceptable (4 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.3, and the average degree of acceptability (out of a maximum of 4) is 2.6.

5.5.3.14 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 *ومن كان عليه دين* ST *كفارة*, Baintner TT ‘expiations’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘expiations’, 20% chose completely comprehensible (2 respondents), 20% fairly comprehensible (2 respondents), 10% fairly incomprehensible (1 respondent) and 50% totally incomprehensible (5 respondents). Regarding the acceptability of the translation of the term, 20% chose completely acceptable (2 respondents), 20% fairly acceptable (2 respondents), 10% fairly unacceptable (1 respondent) and 50% totally unacceptable (5 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.1, and the average degree of acceptability (out of a maximum of 4) is 2.1.

5.5.3.15 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 *ومن كان عليه دين* ST نصاب, Baintner TT ‘Nisab’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘Nisab’, 20% chose completely comprehensible (2 respondents), 20% fairly comprehensible (2 respondents), 10% fairly incomprehensible (1 respondent), and 40% totally incomprehensible (4 respondents). Regarding the acceptability of the translation of the term, 20% chose completely acceptable (2 respondents), 20% fairly acceptable (2 respondents), 10% fairly unacceptable (2 respondents) and 40% totally unacceptable (4 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.0, and the average degree of acceptability (out of a maximum of 4) is 2.0.

5.5.3.16 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 *ومن كان عليه دين* ST استهلاك, Baintner TT ‘dissolution’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘dissolution’, 10% chose completely comprehensible (1 respondent), 60% fairly comprehensible (6 respondents), 20% fairly incomprehensible (2 respondents), and 10% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 60% fairly acceptable (6 respondents), 10% fairly unacceptable (1 respondent) and 20% totally unacceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.7, and the average degree of acceptability (out of a maximum of 4) is 2.6.

5.5.3.17 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 *ومن كان عليه دين* ST مطالب, Baintner TT ‘claimant’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘claimant’, 30% chose completely comprehensible (3 respondents), 60% fairly comprehensible (6 respondents), and 10% fairly incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 30% chose completely acceptable (3 respondents), 60% fairly acceptable (6 respondents) and 10% fairly unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.2, and the average degree of acceptability (out of a maximum of 4) is 2.2.

5.5.3.18 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST سوانم, Baintner TT ‘pastures’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘pastures’, 10% chose completely comprehensible (1 respondent), 30% fairly comprehensible (3 respondents), and 60% totally incomprehensible (6 respondents). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 30% fairly acceptable (3 respondents) and 60% totally unacceptable (6 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 1.9, and the average degree of acceptability (out of a maximum of 4) is 1.9.

5.5.3.19 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST ملاك, Baintner TT ‘proprietor’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘proprietor’, 20% chose completely comprehensible (2 respondents), 70% fairly comprehensible (7 respondents) and 10% fairly incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 70% fairly acceptable (7 respondents), 10% fairly unacceptable (1 respondent) and 10% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.1, and the average degree of acceptability (out of a maximum of 4) is 2.8.

5.5.3.20 Arab professional translators: Translation techniques which contributed to misunderstanding of ST 4 ومن كان عليه دين Baintner TT

According to the respondents, the following techniques used by translators contributed to the misunderstanding of this TT.

Extract 3 - Baintner							
Fairly and completely unacceptable							
Valid Extract 3 Fairly and completely unacceptable	Literal translation	Unusual punctuation	Transliteration	Excessive use of explanation or footnotes	Paraphrasing	The use of terms which sound odd in English	Non-response
54	13	2	12	1	24	2	(6)
percentage	24.07%	3.70%	22.22%	1.85%	44.4%	3.70%	Not included in calculation

According to the results, misunderstandings were caused by 24.07% literal translation, 3.70% unusual punctuation, 22.22% transliteration, 1.85% excessive use of explanation of footnotes, 44.4% paraphrasing, and 3.70% the use of terms which sound odd in English. There were six non-responses. These are not included in the calculation.

5.5.4 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين, Nyazee TT**

For an overview of the translation decisions made by Nyazee for ST 4, see Table 4.5.

5.5.4.1 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين: ST **دين**, Nyazee TT ‘debt’**

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘debt’, 30% chose completely comprehensible (3 respondents) and 70% fairly comprehensible (7 respondents). Regarding the acceptability of the translation of the term, 30% chose completely acceptable (3 respondents), 60% fairly acceptable (6 respondents) and 10% totally unacceptable. The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.3, and the average degree of acceptability (out of a maximum of 4) is 3.1.

5.5.4.2 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين: ST **يحيط**, Nyazee TT ‘covers’**

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘covers’, 20% chose completely comprehensible (2 respondents), 60% fairly comprehensible (6 respondents), 10% fairly incomprehensible (1 respondent) and 10% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 50% fairly acceptable (5 respondents), 20% fairly unacceptable (2 respondents), and 20% totally unacceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.9, and the average degree of acceptability (out of a maximum of 4) is 2.5.

5.5.4.3 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين ST زكاة, Nyazee TT ‘Zakat’**

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘Zakat’, 20% chose completely comprehensible (2 respondents), 30% fairly comprehensible (3 respondents), 10% fairly incomprehensible (1 respondent), and 40% totally incomprehensible (4 respondents). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 30% fairly acceptable (3 respondents), 10% fairly unacceptable (1 respondent), and 50% totally unacceptable (5 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.3, and the average degree of acceptability (out of a maximum of 4) is 2.0.

5.5.4.4 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين ST قال, Nyazee TT ‘said’**

The total number of respondents for this question was 10. Regarding the comprehensibility of the term ‘said’, 20% chose completely comprehensible (2 respondents), and 70% fairly comprehensible (7 respondents). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 70% fairly acceptable (7 respondents) and 10% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.9, and the average degree of acceptability (out of a maximum of 4) is 2.6.

5.5.4.5 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين ST تجب, Nyazee TT ‘is imposed’**

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘is imposed’, 10% chose completely comprehensible (1 respondent), and 90% fairly comprehensible (9 respondents). Regarding the acceptability of the translation of the term, 90% chose fairly acceptable (9 respondents), and 10% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.1, and the average degree of acceptability (out of a maximum of 4) is 2.8.

5.5.4.6 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين ST تحقق, Nyazee TT ‘the realisation’**

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘the realisation’, 20% chose completely comprehensible (2 respondents),

50% fairly comprehensible (5 respondents), 20% fairly incomprehensible (2 respondents), and 10% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 50% fairly acceptable (5 respondents), 20% fairly unacceptable (2 respondents) and 20% totally unacceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.8, and the average degree of acceptability (out of a maximum of 4) is 2.5.

5.5.4.7 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 *ومن كان عليه دين*: سبب, Nyazee TT ‘cause’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘cause’, 30% chose completely comprehensible (3 respondents), 60% fairly comprehensible (6 respondents) and 10% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 10% (1 respondent) completely acceptable, 70% chose fairly acceptable (7 respondents) and 20% totally unacceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.1, and the average degree of acceptability (out of a maximum of 4) is 2.7.

5.5.4.8 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 *ومن كان عليه دين*: ملك, Nyazee TT ‘ownership’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘ownership’, 20% chose completely comprehensible (2 respondents), and 80% fairly comprehensible (8 respondents). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 70% fairly acceptable (7 respondents) and 20% totally unacceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.2, and the average degree of acceptability (out of a maximum of 4) is 2.7.

5.5.4.9 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 *ومن كان عليه دين*: نصاب, Nyazee TT ‘Nisab’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘Nisab’, 30% chose completely comprehensible (3 respondents), 20% fairly comprehensible (2 respondents) and 50% totally incomprehensible (5 respondents). Regarding the acceptability of the translation of the term, 20% chose completely acceptable

(2 respondents), 20% fairly acceptable (2 respondents), and 60% totally unacceptable (6 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.3, and the average degree of acceptability (out of a maximum of 4) is 2.0.

5.5.4.10 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين ST **حاجته الاصلية**, Nyazee TT ‘primary need’**

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘primary need’, 20% chose completely comprehensible (2 respondents), 60% fairly comprehensible (6 respondents), and 20% fairly incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 60% fairly acceptable (6 respondents), 10% fairly unacceptable (1 respondent), and 20% totally unacceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.0, and the average degree of acceptability (out of a maximum of 4) is 2.6.

5.5.4.11 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين ST **فاضل**, Nyazee TT ‘surplus’**

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘surplus’, 40% chose completely comprehensible (4 respondents), 50% fairly comprehensible (5 respondents) and 10% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 20% chose completely acceptable (2 respondents), 60% fairly acceptable (6 respondents), and 20% totally unacceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.3, and the average degree of acceptability (out of a maximum of 4) is 2.8.

5.5.4.12 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين ST **حاجة**, Nyazee TT ‘essential need’**

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘essential need’ 30% chose completely comprehensible (3 respondents), and 70% fairly comprehensible (7 respondents). Regarding the acceptability of the translation of the term, 20% chose completely acceptable (2 respondents), 60% fairly acceptable (6 respondents), 10% fairly unacceptable (1 respondent), and 10% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.3, and the average degree of acceptability (out of a maximum of 4) is 2.9.

5.5.4.13 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST نذر, Nyazee TT ‘vows (nadhr)’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘vows (nadhr)’, 20% chose completely comprehensible (2 respondents), 40% fairly comprehensible (4 respondents), 10% fairly incomprehensible (1 respondent), and 30% totally incomprehensible (3 respondents). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 40% fairly acceptable (4 respondents), and 50% totally unacceptable (5 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.5, and the average degree of acceptability (out of a maximum of 4) is 2.1.

5.5.4.14 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST كفارة, Nyazee TT ‘expiation (kaffārah)’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘expiation (kaffārah)’, 44.4% chose completely comprehensible (4 respondents), 11.1% fairly comprehensible (1 respondent), 11.1% fairly incomprehensible (1 respondent), and 33.3% totally incomprehensible (3 respondents). Regarding the acceptability of the translation of the term, 11.1% chose completely acceptable, 44.1% fairly acceptable (4 respondents) and 44.4% totally unacceptable (4 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.4, and the average degree of acceptability (out of a maximum of 4) is 2.0.

5.5.4.15 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST نصاب, Nyazee TT ‘niṣāb’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘niṣāb’, 33.3% chose completely comprehensible (3 respondents), 22.2% fairly comprehensible (2 respondents), and 44.4% totally incomprehensible (4 respondents). Regarding the acceptability of the translation of the term, 11.1% chose completely acceptable (1 respondent), 33.3% fairly acceptable (3 respondents), and 55.6% totally unacceptable (5 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.2, and the average degree of acceptability (out of a maximum of 4) is 1.8.

5.5.4.16 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST استهلاك, Nyazee TT ‘consumed (destroyed)’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘consumed (destroyed)’, 40% chose completely comprehensible (4 respondents), 30% fairly comprehensible (3 respondents), and 10% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 20% chose completely acceptable (2 respondents), 40% fairly acceptable (4 respondents), and 20% totally unacceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.6, and the average degree of acceptability (out of a maximum of 4) is 2.2.

5.5.4.17 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين: ST مطالباً, Nyazee TT ‘claimant’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘claimant’, 11.1% chose completely comprehensible (1 respondent), 66.7% fairly comprehensible (6 respondents), 11.1% fairly incomprehensible (1 respondent), and 11.1% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 11.1% chose completely acceptable (1 respondent), 66.7% fairly acceptable (6 respondents), 11.1% fairly unacceptable (1 respondent) and 11.1% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.5, and the average degree of acceptability (out of a maximum of 4) is 2.5.

5.5.4.18 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين: ST سوانم, Nyazee TT ‘pasturing animals (sawā’im)’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘pasturing animals (sawā’im)’, 20% chose completely comprehensible (2 respondents), 30% fairly comprehensible (3 respondents), 10% fairly incomprehensible (1 respondent), and 40% totally incomprehensible (4 respondents). Regarding the acceptability of the translation of the term, 20% chose completely acceptable (2 respondents), 30% fairly acceptable (3 respondents), 10% fairly unacceptable (1 respondent), and 40% totally unacceptable (4 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.3, and the average degree of acceptability (out of a maximum of 4) is 2.3.

5.5.4.19 Arab professional translators: Comprehensibility and acceptability of terms in ST 4 *ومن كان عليه دين* ST الملاك, Nyazee TT ‘owners’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘owners’, 30% chose completely comprehensible (3 respondents), 60% fairly comprehensible (6 respondents), and 10% fairly incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 30% chose completely acceptable (3 respondents) and 70% fairly acceptable (7 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.1, and the average degree of acceptability (out of a maximum of 4) is 3.3.

5.5.4.20 Arab professional translators: Translation techniques which contributed to misunderstanding of ST 4 *ومن كان عليه دين* Nyazee TT

According to the respondents, the following techniques used by translators contributed to the misunderstanding of this TT.

Extract 4 - Nyazee							
Fairly and completely unacceptable							
Valid Extract 4 Fairly and completely unacceptable	Literal translation	Unusual punctuation	Transliteration	Excessive use of explanation or footnotes	Paraphrasing	The use of terms which sound odd in English	Non-response
60	12	2	27	3	14	2	0
percentage	20%	3.33%	45%	5%	23.33%	3.33%	Not included in calculation

According to the results misunderstandings were caused by 20% literal translation, 3.33% unusual punctuation, 45% transliteration, 5% excessive use of explanation, 23.33% paraphrasing, and 3.33% the use of terms which sound odd in English. There were no non-responses.

5.5.5 Arab professional translators: Comprehensibility and acceptability of terms in ST 5 *ليس في اقل من أربعين من الغنم السانمة* Baintner TT

For an overview of the translation decisions made by Baintner for ST 5, see Table 4.6.

5.5.5.1 Arab professional translators: Comprehensibility and acceptability of terms in ST 5 *ليس في اقل من أربعين من الغنم السائمة* ST غنم, Baintner TT ‘goats’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘goats’, 30% chose fairly comprehensible (3 respondents) and 70% fairly incomprehensible (7 respondents). Regarding the acceptability of the translation of the term 30% chose fairly acceptable (3 respondents), and 70% totally unacceptable (7 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.3, and the average degree of acceptability (out of a maximum of 4) is 2.3.

5.5.5.2 Arab professional translators: Comprehensibility and acceptability of terms in ST 5 *ليس في اقل من أربعين من الغنم السائمة* ST سائمة, Baintner TT ‘which feed [...] upon pastures’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘which feed [...] upon pastures’, 20% chose fairly comprehensible (2 respondents), 30% fairly incomprehensible (3 respondents) and 50% totally incomprehensible (5 respondents). Regarding the acceptability of the translation of the term, 30% chose fairly acceptable (3 respondents), 20% fairly unacceptable (2 respondents) and 50% totally unacceptable (5 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 1.7, and the average degree of acceptability (out of a maximum of 4) is 1.8.

5.5.5.3 Arab professional translators: Comprehensibility and acceptability of terms in ST 5 *ليس في اقل من أربعين من الغنم السائمة* ST صدقة, Baintner TT ‘Zakah’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘Zakah’, 20% chose fairly comprehensible (2 respondents), 10% fairly incomprehensible (1 respondent), and 70% totally incomprehensible (7 respondents). Regarding the acceptability of the translation of the term, 20% chose fairly acceptable (2 respondents), 10% fairly unacceptable (1 respondent), and 70% totally unacceptable (7 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 1.5, and the average degree of acceptability (out of a maximum of 4) is 1.2.

5.5.5.4 Arab professional translators: Comprehensibility and acceptability of terms in ST 5 ليس في اقل من أربعين من الغنم السائمة حول ST, Baintner TT ‘year’

The total number of respondents for this question was 10. Regarding the comprehensibility of the term ‘year’, 70% chose fairly comprehensible (7 respondents) and 30% totally incomprehensible (3 respondents). Regarding the acceptability of the translation of the term, 70% chose fairly acceptable (7 respondents) and 30% totally unacceptable (3 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.4, and the average degree of acceptability (out of a maximum of 4) is 2.4.

5.5.5.5 Arab professional translators: Comprehensibility and acceptability of terms in ST 5 شاة, Baintner TT ‘one goat’ ليس في اقل من أربعين من الغنم السائمة

The total number of respondents for this question was 10. Regarding the comprehensibility of the term ‘one goat’, 10% chose completely comprehensible (1 respondent), 20% fairly comprehensible (2 respondents), and 70% totally incomprehensible (7 respondents). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 10% fairly acceptable (1 respondent), 10% fairly unacceptable (1 respondent), and 70% totally unacceptable (7 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 1.7, and the average degree of acceptability (out of a maximum of 4) is 1.6.

5.5.5.6 Arab professional translators: Comprehensibility and acceptability of terms in ST 5 بثي, Baintner TT ‘Sinnees’ ليس في اقل من أربعين من الغنم السائمة

The total number of respondents for this question was 10. Regarding the comprehensibility of the term ‘Sinnees’, 30% chose fairly incomprehensible (3 respondents), and 70% totally incomprehensible (7 respondents). Regarding the acceptability of the translation of the term, 40% chose fairly unacceptable (4 respondents), and 60% totally unacceptable (6 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 1.3, and the average degree of acceptability (out of a maximum of 4) is 1.4.

5.5.5.7 Arab professional translators: Comprehensibility and acceptability of terms in ST 5 جذع, Baintner TT ‘Juzzas’ ليس في اقل من أربعين من الغنم السائمة

The total number of respondents for this question was 10. Regarding the comprehensibility of the term ‘Juzzas’, 33.3% chose fairly incomprehensible (3 respondents), and 66.7% totally incomprehensible (6 respondents). Regarding the acceptability of the translation of the term,

44.4% chose fairly unacceptable (4 respondents), and 55.6% totally unacceptable (5 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 1.2, and the average degree of acceptability (out of a maximum of 4) is 1.3.

5.5.5.8 Arab professional translators: Comprehensibility and acceptability of terms in ST 5 ليس في اقل من أربعين من الغنم السائمة 5: ST موقوفا, Baintner TT Ø

The total number of respondents for this question was 10. Regarding the comprehensibility of the deleted term, 12.5% chose fairly comprehensible (1 respondent), 12.5% fairly incomprehensible (1 respondent), and 75% totally incomprehensible (6 respondents). Regarding the acceptability of the translation of the term, 12.5% chose fairly acceptable (1 respondent), 12.5% fairly unacceptable (1 respondent), and 75% totally unacceptable (6 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 1.1, and the average degree of acceptability (out of a maximum of 4) is 1.1.

5.5.5.9 Arab professional translators: Comprehensibility and acceptability of terms in ST 5 ليس في اقل من أربعين من الغنم السائمة 5: ST ومرفوعا, Baintner TT Ø

The total number of respondents for this question was 10. Regarding the comprehensibility of the deleted term, 25% chose fairly incomprehensible (2 respondents) and 75% totally incomprehensible (6 respondents). Regarding the acceptability of the translation of the term, 25% chose fairly unacceptable (2 respondents), and 75% totally unacceptable (6 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 1.0, and the average degree of acceptability (out of a maximum of 4) is 1.0.

5.5.5.10 Arab professional translators: Comprehensibility and acceptability of terms in ST 5 ليس في اقل من أربعين من الغنم السائمة 5: ST جذعة, Baintner TT 'Juzza'

The total number of respondents for this question was 10. Regarding the comprehensibility of the term 'Juzza', 30% chose fairly incomprehensible (3 respondents), and 70% totally incomprehensible (7 respondents). Regarding the acceptability of the translation of the term, 30% chose fairly unacceptable (3 respondents), and 70% totally unacceptable (7 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 1.3, and the average degree of acceptability (out of a maximum of 4) is 1.3.

5.5.5.11 Arab professional translators: Comprehensibility and acceptability of terms in ST 5 شاة ST, Baintner TT ‘*Shat*’
ليس في اقل من أربعين من الغنم السانمة

The total number of respondents for this question was 10. Regarding the comprehensibility of the term ‘*Shat*’, 10% chose fairly comprehensible (1 respondent), 20% fairly incomprehensible (2 respondents), and 70% totally incomprehensible (7 respondents). Regarding the acceptability of the translation of the term 10% chose fairly acceptable (1 respondent), 20% fairly unacceptable (2 respondents), and 70% totally unacceptable (7 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 1.4, and the average degree of acceptability (out of a maximum of 4) is 1.2.

5.5.5.12 Arab professional translators: Translation techniques which contributed to misunderstanding in ST 5 ليس في اقل من أربعين من الغنم السانمة, Baintner TT

According to the respondents, the following techniques used by translators contributed to the misunderstanding of this TT.

Extract 5 -Baintner Fairly and completely unacceptable							
Valid Extract 5 Fairly and completely unacceptable	Literal translation	Unusual punctuation	Transliteration	Excessive use of explanation or footnotes	Paraphrasing	The use of terms which sound odd in English	Non-response
90	26	18	42	0	2	2	(13)
percentage	28.89%	20%	46.67%	0%	2.22%	2.22%	Not included in calculation

According to the results misunderstanding arose from 28.89% literal translation, 20% unusual punctuation, 46.67% transliteration, 2.22% paraphrasing, and 2.22% the use of terms which sound odd in English. There were 13 non-responses. These are not included in the percentage calculations.

5.5.6 Arab professional translators: Comprehensibility and acceptability of terms in ST 5 ليس في اقل من أربعين من الغنم السانمة Nyazee TT

For an overview of the translation decisions made by Nyazee for ST 5, see Table 4.7.

5.5.6.1 Arab professional translators: Comprehensibility and acceptability of terms in ST 5 صدقة, Nyazee TT ‘*sadaqah*’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term *sadaqah*, 10% chose completely comprehensible (1 respondent), 30% fairly comprehensible (3 respondents), 30% fairly incomprehensible (3 respondents), and 30% totally incomprehensible (3 respondents). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 40% fairly acceptable (4 respondents), 20% fairly unacceptable (2 respondents) and 30% totally unacceptable (3 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.2, and the average degree of acceptability (out of a maximum of 4) is 2.3.

5.5.6.2 Arab professional translators: Comprehensibility and acceptability of terms in ST 5 غنم, Nyazee TT ‘*ghanam*’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term *ghanam*, 10% chose completely comprehensible (1 respondent), 40% fairly comprehensible (4 respondents), and 50% totally incomprehensible (5 respondents). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 40% fairly acceptable (4 respondents), and 50% totally unacceptable (5 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.1, and the average degree of acceptability (out of a maximum of 4) is 2.1.

5.5.6.3 Arab professional translators: Comprehensibility and acceptability of terms in ST 5 سائمة, Nyazee TT ‘*pasturing*’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term *pasturing*, 10% chose completely comprehensible (1 respondent), 40% fairly comprehensible (4 respondents), 10% fairly incomprehensible (1 respondent), and 40% totally incomprehensible (4 respondents). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 40% fairly acceptable (4 respondents), and 50% totally unacceptable (5 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.2, and the average degree of acceptability (out of a maximum of 4) is 2.1.

5.5.6.4 Arab professional translators: Comprehensibility and acceptability of terms in ST 5 شاة, Nyazee TT ‘goat’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘goat’, 10% chose completely comprehensible (1 respondent), 20% fairly comprehensible (2 respondents), and 70% totally incomprehensible (7 respondents). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 20% fairly acceptable (2 respondents), and 70% totally unacceptable (7 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 1.7, and the average degree of acceptability (out of a maximum of 4) is 1.7.

5.5.6.5 Arab professional translators: Comprehensibility and acceptability of terms in ST 5 حول, Nyazee TT ‘year’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘year’, 20% chose completely comprehensible (2 respondents), 70% fairly comprehensible (7 respondents), and 10% totally incomprehensible (10 respondents). Regarding the acceptability of the translation of the term, 20% chose completely acceptable (2 respondents), 70% fairly acceptable (7 respondents) and 10% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.9, and the average degree of acceptability (out of a maximum of 4) is 2.9.

5.5.6.6 Arab professional translators: Comprehensibility and acceptability of terms in ST 5 ثني, Nyazee TT ‘thaniyy’

The total number of respondents for this question was 10. Regarding the comprehensibility of the term ‘thaniyy’, 20% chose completely comprehensible (2 respondents), 20% fairly comprehensible (2 respondents), 10% fairly incomprehensible (2 respondents), and 50% totally incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 20% chose completely acceptable (2 respondents), 20% fairly acceptable (2 respondents), 10% fairly unacceptable (2 respondents) and 50% totally unacceptable (5 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.1, and the average degree of acceptability (out of a maximum of 4) is 2.1.

5.5.6.7 Arab professional translators: Comprehensibility and acceptability of terms in ST 5 الجذع, Nyazee TT 'jadh' : ليس في اقل من أربعين من الغنم السائمة

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term 'jadh', 20% chose completely comprehensible (2 respondents), 30% fairly comprehensible (3 respondents), and 50% fairly incomprehensible (5 respondents). Regarding the acceptability of the translation of the term, 20% chose completely acceptable (2 respondents), 30% fairly acceptable (3 respondents), and 70% fairly unacceptable (7 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.2, and the average degree of acceptability (out of a maximum of 4) is 2.2.

5.5.6.8 Arab professional translators: Comprehensibility and acceptability of terms in ST 5 موقوفا ومرفوعا, Nyazee TT 'mawqūf and marfū' : ليس في اقل من أربعين من الغنم السائمة

The total number of respondents for this question was 10. Regarding the comprehensibility of the term 'mawqūf and marfū', 20% chose completely comprehensible (2 respondents), 30% fairly comprehensible (3 respondents), and 50% totally incomprehensible (5 respondents). Regarding the acceptability of the translation of the term, 20% chose completely acceptable (2 respondents), 30% fairly acceptable (3 respondents), and 50% totally unacceptable (5 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.2, and the average degree of acceptability (out of a maximum of 4) is 2.2.

5.5.6.9 Arab professional translators: Comprehensibility and acceptability of terms in ST 5 جذعة, Nyazee TT 'jadh'ah' : ليس في اقل من أربعين من الغنم السائمة

The total number of respondents for this question was 10. Regarding the comprehensibility of the term 'jadh'ah' (2 respondents), 20% chose completely comprehensible (2 respondents), 30% fairly comprehensible (3 respondents), and 50% totally incomprehensible (5 respondents). Regarding the acceptability of the translation of the term, 20% chose completely acceptable (2 respondents), 30% fairly acceptable (3 respondents), and 50% totally unacceptable (5 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.2, and the average degree of acceptability (out of a maximum of 4) is 2.2.

5.5.6.10 Arab professional translators: Comprehensibility and acceptability of terms in ST 5 *ليس في اقل من أربعين من الغنم السائمة* **ST** *شاه*, **Nyazee TT** ‘goats’

The total number of respondents for this question was 10. Regarding the comprehensibility of the term ‘goats’, 10% chose completely comprehensible (1 respondent), 20% fairly comprehensible (2 respondents) and 70% totally incomprehensible (7 respondents). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 20% fairly acceptable (2 respondents) and 70% totally unacceptable (7 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 1.7, and the average degree of acceptability (out of a maximum of 4) is 1.7.

5.5.6.11 Arab professional translators: Translation techniques which contributed to misunderstanding in ST 5 *ليس في اقل من أربعين من الغنم السائمة* **Nyazee TT**

According to the respondents, the following techniques used by translators contributed to the misunderstanding of this TT.

Extract 6 -Nyazee Fairly and completely unacceptable							
Valid Extract 6 Fairly and completely unacceptable	Literal translation	Unusual punctuation	Transliteration	Excessive use of explanation or footnotes	Paraphrasing	The use of terms which sound odd in English	Non- response
41	12	1	25	1	1	1	(0)
percentage	29.27%	2.44%	60.98%	2.44%	2.44%	2.44%	Not included in calculations

According to the results misunderstanding occurred because of 29.27% literal translation, 2.44% unusual punctuation, 60.98% transliteration, 2.44% excessive use of explanation, 2.44% paraphrasing, and 2.44% the use of terms which sound odd in English. There were no non-responses.

5.5.7 Arab professional translators: Comprehensibility and acceptability of terms in ST 8 *في حالة بيع بضائع بطريقة المرابحة* **DeLorenzo TT**

For an overview of the translation decisions made by DeLorenzo for ST 6, see Table 4.10.

5.5.7.1 Arab professional translators: Comprehensibility and acceptability of terms in ST 8 المراجعة في حالة بيع بضائع بطريقة المراجعة (12:5) السؤال: ST بيع, DeLorenzo TT ‘sold’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘sold’, 20% chose completely comprehensible (2 respondents), 70% fairly comprehensible (7 respondents), and 10% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 30% chose completely acceptable (3 respondents), 60% fairly acceptable (6 respondents), and 10% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.0, and the average degree of acceptability (out of a maximum of 4) is 3.1.

5.5.7.2 Arab professional translators: Comprehensibility and acceptability of terms in ST 8 المراجعة في حالة بيع بضائع بطريقة المراجعة (12:5) السؤال: ST بضائع, DeLorenzo TT ‘goods’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘goods’, 20% chose completely comprehensible (2 respondents), and 80% fairly comprehensible (8 respondents). Regarding the acceptability of the translation of the term, 10% chose completely acceptable, and 80% fairly acceptable (8 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.2, and the average degree of acceptability (out of a maximum of 4) is 3.2.

5.5.7.3 Arab professional translators: Comprehensibility and acceptability of terms in ST 8 المراجعة في حالة بيع بضائع بطريقة المراجعة (12:5) السؤال: ST المراجعة, DeLorenzo TT ‘murabahah’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘murabahah’, 20% chose completely comprehensible (2 respondents), 30% fairly comprehensible (3 respondents), and 50% totally incomprehensible (5 respondents). Regarding the acceptability of the translation of the term, 20% chose completely acceptable (2 respondents), 20% fairly acceptable (2 respondents), 10% fairly unacceptable (1 respondent) and 50% totally unacceptable (5 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.2, and the average degree of acceptability (out of a maximum of 4) is 2.1.

5.5.7.4 Arab professional translators: Comprehensibility and acceptability of terms in ST 8 المراجعة في حالة بيع بضائع بطريقة المراجعة (12:5) السؤال: ST تكلفة, DeLorenzo TT ‘purchase price’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘purchase price’ (1 respondent), 10% chose completely comprehensible (1

respondent), 70% fairly comprehensible (7 respondents), 10% fairly incomprehensible (1 respondent), and 10% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 70% fairly acceptable (7 respondents), 10% fairly unacceptable (1 respondent), and 10% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.8, and the average degree of acceptability (out of a maximum of 4) is 2.8.

5.5.7.5 Arab professional translators: Comprehensibility and acceptability of terms in ST 8 المصاريف, DeLorenzo TT ‘expenses’
السؤال (12:5) في حالة بيع بضائع بطريقة المراجعة

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘expenses’, 20% chose completely comprehensible (2 respondents), 70% fairly comprehensible (7 respondents), and 10% fairly incomprehensible (10 respondents). Regarding the acceptability of the translation of the term 20% chose completely acceptable (2 respondents), 70% fairly acceptable (7 respondents), and 10% fairly unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.1 and the average degree of acceptability (out of a maximum of 4) is 3.1.

5.5.7.6 Arab professional translators: Comprehensibility and acceptability of terms in ST 8 صرفت, DeLorenzo TT ‘incurred’
السؤال (12:5) في حالة بيع بضائع بطريقة المراجعة

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘incurred’, 20% chose completely comprehensible (2 respondents), 70% fairly comprehensible (7 respondents), and 10% fairly incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 20% chose completely acceptable (2 respondents), 70% fairly acceptable (7 respondents) and 10% fairly unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.1, and the average degree of acceptability (out of a maximum of 4) is 3.1.

5.5.7.7 Arab professional translators: Comprehensibility and acceptability of terms in ST 8 مرتبات, DeLorenzo TT ‘salaries’
السؤال (12:5) في حالة بيع بضائع بطريقة المراجعة

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘salaries’, 20% chose completely comprehensible (2 respondents), and 80% fairly comprehensible (8 respondents). Regarding the acceptability of the translation of the term, 20% chose completely acceptable (2 respondents), and 80% fairly acceptable (8

respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.2, and the average degree of acceptability (out of a maximum of 4) is 3.2.

5.5.7.8 Arab professional translators: Comprehensibility and acceptability of terms in ST 8 المربحة بطريقة بضائع في حالة بيع (12:5) السؤال: ST المنضبطة, DeLorenzo TT ‘regularly incurred’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘regularly incurred’, 10% chose completely comprehensible (1 respondent), 70% fairly comprehensible (7 respondents), 10% fairly incomprehensible (1 respondent), and 10% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 60% fairly acceptable (6 respondents), 10% fairly unacceptable (1 respondent), and 20% totally unacceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.8, and the average degree of acceptability (out of a maximum of 4) is 2.6.

5.5.7.9 Arab professional translators: Comprehensibility and acceptability of terms in ST 8 المربحة بطريقة بضائع في حالة بيع (12:5) السؤال: ST قيمة, DeLorenzo TT ‘value’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘value’, 20% chose completely comprehensible (2 respondents), and 80% fairly comprehensible (8 respondents). Regarding the acceptability of the translation of the term, 20% chose completely acceptable (2 respondents), and 80% fairly acceptable (8 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.2, and the average degree of acceptability (out of a maximum of 4) is 3.2.

5.5.7.10 Arab professional translators: Comprehensibility and acceptability of terms in ST 8 المربحة بطريقة بضائع في حالة بيع (12:5) السؤال: ST الشراء, DeLorenzo TT ‘purchasing’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘purchasing’, 20% chose completely comprehensible (2 respondents), and 80% fairly comprehensible (8 respondents), Regarding the acceptability of the translation of the term, 20% chose completely acceptable (2 respondents), and 80% fairly acceptable (8 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.2, and the average degree of acceptability (out of a maximum of 4) is 3.2.

5.5.7.11 Arab professional translators: Comprehensibility and acceptability of terms in ST 8 الربح, DeLorenzo TT ‘profit’ السؤال (12:5) في حالة بيع بضائع بطريقة المراجعة

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘profit’, 20% chose completely comprehensible (2 respondents), and 80% fairly comprehensible (8 respondents), Regarding the acceptability of the translation of the term, 20% chose completely acceptable (2 respondents), and 80% fairly acceptable (8 respondents) The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.2, and the average degree of acceptability (out of a maximum of 4) is 3.2.

5.5.7.12 Arab professional translators: Translation techniques which contributed to misunderstanding in ST 8 الربح, DeLorenzo TT السؤال (12:5) في حالة بيع بضائع بطريقة المراجعة

According to the respondents, the following techniques used by translators contributed to the misunderstanding of this TT.

Extract 7 -DeLorenzo Fairly and completely unacceptable							
Valid Extract 7 Fairly and completely unacceptable	Literal translation	Unusual punctuation	Transliteration	Excessive use of explanation or footnotes	Paraphrasing	The use of terms which sound odd in English	Non- response
13	1	0	6	0	6	0	(0)
percentage	7.7%	0%	46.15%	0%	46.15%	0	Not included in calculations

According to the respondents, misunderstandings were caused by 7.7% literal translation, 46.15% transliteration and 46.15% paraphrasing. There were no non-responses.

5.5.8 Arab professional translators: Comprehensibility and acceptability of terms in ST 9 المشتري, DeLorenzo TT ‘purchaser’ السؤال (12:6) بالنسبة لبيوع المراجعة

For an overview of the translation decisions made by DeLorenzo for ST 9, see Table 4.11.

5.5.8.1 Arab professional translators: Comprehensibility and acceptability of terms in ST 9 المشتري, DeLorenzo TT ‘purchaser’ السؤال (12:6) بالنسبة لبيوع المراجعة

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘purchaser’, 10% chose completely comprehensible (1 respondent), and 90% fairly comprehensible (9 respondents). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 80% fairly acceptable (8

respondents), and 10 fairly unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.1, and the average degree of acceptability (out of a maximum of 4) is 3.0.

5.5.8.2 Arab professional translators: Comprehensibility and acceptability of terms in ST 9 بالنسبة لبيوع المراجعة (12:6) السؤال: ST استلام, DeLorenzo TT ‘take delivery’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘take delivery’, 10% chose completely comprehensible (1 respondent), and 90% fairly comprehensible (9 respondents). Regarding the acceptability of the translation of the term, 10% chose completely acceptable, 80% fairly acceptable (8 respondents), and 10% fairly unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.1, and the average degree of acceptability (out of a maximum of 4) is 3.0.

5.5.8.3 Arab professional translators: Comprehensibility and acceptability of terms in ST 9 بالنسبة لبيوع المراجعة (12:6) السؤال: ST البضاعة, DeLorenzo TT ‘merchandise’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘merchandise’, 10% chose completely comprehensible (1 respondent), 80% fairly comprehensible (8 respondents), and 10% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 70% fairly acceptable (1 respondent), 10% fairly unacceptable (1 respondent), and 10% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.0, and the average degree of acceptability (out of a maximum of 4) is 2.8.

5.5.8.4 Arab professional translators: Comprehensibility and acceptability of terms in ST 9 بالنسبة لبيوع المراجعة (12:6) السؤال: ST الارضية, DeLorenzo TT ‘demurrage charges’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘demurrage charges’, 10% chose completely comprehensible (1 respondent), 80% fairly comprehensible (8 respondents) and 10% fairly incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 80% fairly acceptable (80 respondents) and 10% fairly unacceptable (10 respondents). The average degree of comprehensibility of this translation

(out of a maximum of 4) is 3.0, and the average degree of acceptability (out of a maximum of 4) is 3.0.

5.5.8.5 Arab professional translators: Comprehensibility and acceptability of terms in ST 9 **بالنسبة لبيع المراجعة 9** السؤال (12:6) **ST** غرامة, DeLorenzo TT ‘fine’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘fine’, 20% chose completely comprehensible (2 respondents), 70% fairly comprehensible (7 respondents), and 10% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 80% fairly acceptable (8 respondents), and 10% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.0, and the average degree of acceptability (out of a maximum of 4) is 2.9.

5.5.8.6 Arab professional translators: Translation techniques which contributed to misunderstanding in ST 9 **بالنسبة لبيع المراجعة 9** السؤال: DeLorenzo TT

According to the respondents, the following techniques used by translators contributed to the misunderstanding of this TT.

Extract 8 - DeLorenzo							
Fairly and completely unacceptable							
Valid Extract1 Fairly and completely unacceptable	Literal translation	Unusual punctuation	Transliteration	Excessive use of explanation or footnotes	Paraphrasing	The use of terms which sound odd in English	Non-response
7	2	0	0	0	5	0	(0)
percentage	28.57%	0%	0%	0%	71.42%	0%	Not included in calculations

According to the respondents misunderstandings resulted from 28% literal translation and 71% paraphrasing. There were no non-responses.

5.5.9 Arab professional translators: Comprehensibility and acceptability of terms in ST 10 **هل يجوز إعادة جدولة أقساط المراجعة 10** DeLorenzo TT

For an overview of the translation decisions made by DeLorenzo for ST 10, see Table 4.12.

5.5.9.1 Arab professional translators: Comprehensibility and acceptability of terms in ST 10 المراجعة ST: هل يجوز إعادة جدولة أقساط المراجعة DeLorenzo TT 'is it lawful'

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term 'is it lawful', 10% chose completely comprehensible (1 respondent), 70% fairly comprehensible (7 respondents), and 20% totally incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 70% fairly acceptable (7 respondents), and 20% totally unacceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.7, and the average degree of acceptability (out of a maximum of 4) is 2.7.

5.5.9.2 Arab professional translators: Comprehensibility and acceptability of terms in ST 10 المراجعة ST: هل يجوز إعادة جدولة اعادة جدولة DeLorenzo TT 'reschedule'

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term 'reschedule', 20% chose completely comprehensible (2 respondents), and 80% fairly comprehensible (8 respondents). Regarding the acceptability of the translation of the term, 20% chose completely acceptable (2 respondents), and 80% fairly acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.2, and the average degree of acceptability (out of a maximum of 4) is 3.2.

5.5.9.3 Arab professional translators: Comprehensibility and acceptability of terms in ST 10 المراجعة ST: هل يجوز إعادة جدولة أقساط المراجعة DeLorenzo TT 'instalments'

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term 'instalments', 20% chose completely comprehensible (2 respondents), 50% fairly comprehensible (5 respondents), and 10% fairly incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 20% chose completely acceptable (2 respondents), 50% fairly acceptable (5 respondents), and 10% fairly unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.5, and the average degree of acceptability (out of a maximum of 4) is 2.5.

5.5.9.4 Arab professional translators: Comprehensibility and acceptability of terms in ST 10 المراجعة ST: هل يجوز إعادة جدولة أقساط المراجعة DeLorenzo TT 'debtor who is unable to pay instalments'

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term 'debtor who is unable to pay instalments', 10% chose completely

comprehensible (1 respondent), 40% fairly comprehensible (4 respondents), 10% fairly incomprehensible (1 respondent), and 40% totally incomprehensible (4 respondents). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 40% fairly acceptable (4 respondents), 20% fairly unacceptable (2 respondents), and 30% totally unacceptable (3 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.2, and the average degree of acceptability (out of a maximum of 4) is 2.3.

5.5.9.5 Arab professional translators: Comprehensibility and acceptability of terms in ST 10 المدين المعسر, DeLorenzo TT Ø

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term المدين المعسر, 10% chose completely comprehensible (1 respondent), 20% fairly incomprehensible (2 respondents), and 40% totally incomprehensible (4 respondents). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 20% fairly acceptable (2 respondents), 10% fairly unacceptable (1 respondent), and 30% totally unacceptable (3 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 1.2, and the average degree of acceptability (out of a maximum of 4) is 1.5.

5.5.9.6 Arab professional translators: Comprehensibility and acceptability of terms in ST 10 دائن, DeLorenzo TT ‘creditor’

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘creditor’, 20% chose completely comprehensible (2 respondents), 70% fairly comprehensible (7 respondents), and 10% fairly incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 10% chose completely acceptable (1 respondent), 80% fairly acceptable (8 respondents) and 10% fairly unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.1, and the average degree of acceptability (out of a maximum of 4) is 2.9.

5.5.9.7 Arab professional translators: Translation techniques which contributed to misunderstanding in ST 10 المدين المعسر, DeLorenzo TT

According to the respondents, the following techniques used by translators contributed to the misunderstanding of this TT.

Extract 9 - DeLorenzo							
Fairly and completely unacceptable							
Valid Extract 9 Fairly and completely unacceptable	Literal translation	Unusual punctuation	Transliteration	Excessive use of explanation or footnotes	Paraphrasing	The use of terms which sound odd in English	Non- response
15	6	5	0	0	4	0	(0)
percentage	40%	33.33%	0%	0%	26.67%	0%	Not included in calculation

According to the respondents misunderstanding occurred with 16 techniques, 40% literal translation, 33.33%unusual punctuation, and 26.67% paraphrasing. There were no non-responses.

5.5.10 Arab student translators: Comprehensibility and acceptability of terms in ST 1

قال: **Hamilton TT** وإذا أوجب أحد المتعاقدين

For an overview of the translation decisions made by DeLorenzo for ST 1, see Table 4.1.

5.5.10.1 Arab student translators: Comprehensibility and acceptability of terms in ST 1

البيع [...] اوجب ST : قال: وإذا أوجب أحد المتعاقدين **Hamilton TT ‘make a declaration’**

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘make a declaration’ 6.3% chose completely comprehensible (1 respondent), 37.3% fairly comprehensible (6 respondents), 31.3% fairly incomprehensible (5 respondents), and 25.0% totally incomprehensible 4 respondents). Regarding the acceptability of the translation of the term, 6.3% chose completely acceptable (1 respondent), 56.3% fairly acceptable (9 respondents), 18.8% fairly unacceptable (3 respondents), and 18.8% totally unacceptable (3 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.25, and the average degree of acceptability (out of a maximum of 4) is 2.69.

5.5.10.2 Arab student translators: Comprehensibility and acceptability of terms in ST 1

المتعاقدين **Hamilton TT ‘parties’** قال: وإذا أوجب أحد المتعاقدين

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘parties’ 18.8% chose completely comprehensible (3 respondents), 37.5% fairly comprehensible (6 respondents), 31.3% fairly incomprehensible (5 respondents) and 12.5% totally incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 18.8% chose completely acceptable (3 respondents), 50% fairly

acceptable (8 respondents), 18.8% fairly unacceptable (3 respondents), and 12.5% totally unacceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.53, and the average degree of acceptability (out of a maximum of 4) is 2.75.

5.5.10.3 Arab student translators: Comprehensibility and acceptability of terms in ST 1 **البيع: Hamilton TT 'Ø': قال: وإذا أوجب أحد المتعاقدين**

The total number of respondents for this question was 14. Regarding the comprehensibility of the translation of the Arabic financial term البيع which is deleted in the TT 14.3% chose completely comprehensible (2 respondents), 14.3% fairly comprehensible (2 respondents), 35.7% fairly incomprehensible (5 respondents), and 35.7% totally incomprehensible (5 respondents). Regarding the acceptability of the translation of the term, 14.3% chose completely comprehensible (2 respondents), 14.3% fairly acceptable (2 respondents), 35.7% fairly unacceptable (5 respondents), and 35.7% completely acceptable (5 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.21, and the average degree of acceptability (out of a maximum of 4) is 2.21.

5.5.10.4 Arab student translators: Comprehensibility and acceptability of terms in ST 1 **بالخيار: Hamilton TT 'within the power': قال: وإذا أوجب أحد المتعاقدين**

The total number of respondents for this question was 15. Regarding the comprehensibility of the financial term 'within the power' 20% chose completely comprehensible (3 respondents), 46.7% fairly comprehensible (7 respondents), and 33.3% fairly incomprehensible (5 respondents). Regarding the acceptability of the translation of the term, 20% chose completely acceptable (3 respondents), 33.3% fairly acceptable (3 respondents), 33.3% fairly unacceptable (3 respondents) and 13.3% totally unacceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.86, and the average degree of acceptability (out of a maximum of 4) is 2.60.

5.5.10.5 Arab student translators: Comprehensibility and acceptability of terms in ST 1 **مجلس: Hamilton TT 'meeting': قال: وإذا أوجب أحد المتعاقدين**

The total number of respondents for this question was 16. Regarding the comprehensibility of the term 'meeting', 18.8% chose completely comprehensible (3 respondents), 43.8% fairly comprehensible (7 respondents), and 37.5% fairly incomprehensible (6 respondents). Regarding the acceptability of the translation of the term, 18.8% chose completely acceptable

(2 respondents), 37.5% fairly acceptable (6 respondents), and 43.8% fairly unacceptable (7 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.54, and the average degree of acceptability (out of a maximum of 4) is 2.75.

5.5.10.6 Arab student translators: Comprehensibility and acceptability of terms in ST 1 **Hamilton TT 'option of acceptance'** **خيار القبول: ST: قال: وإذا أوجب أحد المتعاقدين**

The total number of respondents for this question was 14. Regarding the comprehensibility of the financial 'term option of acceptance', 50% chose completely comprehensible (7 respondents), 28.6% fairly comprehensible (4 respondents), and 21.6% fairly incomprehensible (3 respondents). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (7 respondents), 42.9% fairly acceptable (6 respondents), and 7.1% fairly unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.29, and the average degree of acceptability (out of a maximum of 4) is 3.42.

5.5.10.7 Arab student translators: Comprehensibility and acceptability of terms in ST 1 **Hamilton TT 'recede'** **يرجع: ST: قال: وإذا أوجب أحد المتعاقدين**

The total number of respondents for this question was 15. Regarding the comprehensibility of the financial term 'recede' 20% chose completely comprehensible (3 respondents), 66.7% fairly comprehensible (10 respondents), and 13.3% fairly incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 20% chose completely acceptable (3 respondents), 60% fairly acceptable (9 respondents), and 20% fairly unacceptable (3 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.06, and the average degree of acceptability (out of a maximum of 4) is 3.00.

5.5.10.8 Arab student translators: Comprehensibility and acceptability of terms in ST 1 **Hamilton TT 'construe'** **يقبل: ST: قال: وإذا أوجب أحد المتعاقدين**

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'construe', 18.8% chose completely comprehensible (3 respondents), 56.3% fairly comprehensible (9 respondents), 18.8% fairly incomprehensible, and 6.3% totally incomprehensible. Regarding the acceptability of the translation of the term, 12.5% chose completely acceptable (2 respondents), 81.3% fairly acceptable (13 respondents), and 6.3% totally unacceptable (1 respondent). The average degree of comprehensibility of this

translation (out of a maximum of 4) is 2.88, and the average degree of acceptability (out of a maximum of 4) is 3.06.

5.5.10.9 Arab student translators: Comprehensibility and acceptability of terms in ST 1

المترجمون العرب: فهمية وقبولية المصطلحات في ST 1 **مبيع: Hamilton TT 'merchandise'** **قال: وإذا أوجب أحد المتعاقدين**

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'merchandise', 18.8% chose completely comprehensible (3 respondents), 43.8% fairly comprehensible (7 respondents), 25% fairly incomprehensible (4 respondents), and 12.5% totally incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 12.5% chose completely acceptable (2 respondents), 50% fairly acceptable (8 respondents), 18.8% fairly unacceptable (3 respondents), and 18.8% totally unacceptable (3 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.69, and the average degree of acceptability (out of a maximum of 4) is 2.54.

5.5.10.10 Arab student translators: Comprehensibility and acceptability of terms in ST 1

المترجمون العرب: فهمية وقبولية المصطلحات في ST 1 **تفرق: Hamilton TT 'deviation'** **قال: وإذا أوجب أحد المتعاقدين**

The total number of respondents for this question was 15. Regarding the comprehensibility of the financial term 'deviation', 13.3% chose completely comprehensible (2 respondents), 40% fairly comprehensible (6 respondents), 33.3% fairly incomprehensible (5 respondents), and 13.3% totally incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 13.3% chose completely acceptable (2 respondents), 46.7% fairly acceptable (7 respondents), 20% fairly unacceptable (3 respondents), and 20% totally unacceptable (3 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.53, and the average degree of acceptability (out of a maximum of 4) is 2.53.

5.5.10.11 Arab student translators: Comprehensibility and acceptability of terms in ST 1

المترجمون العرب: فهمية وقبولية المصطلحات في ST 1 **صفحة: Hamilton TT 'terms proffered'** **قال: وإذا أوجب أحد المتعاقدين**

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'terms proffered', 18.8% chose completely comprehensible (3 respondents), 43.8% fairly comprehensible (7 respondents), 12.5% fairly incomprehensible (2 respondents), and 25% totally incomprehensible (4 respondents). Regarding the acceptability of the translation of the term, 12.5% chose completely acceptable (2 respondents), 43.8% fairly

acceptable (7 respondents), 18.8% fairly unacceptable (3 respondents) and 25% totally unacceptable (4 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.56, and the average degree of acceptability (out of a maximum of 4) is 2.14.

5.5.10.12 Arab student translators: Translation techniques which contributed to misunderstanding of ST 1 اوجب [...] المتعاقدين: قال، Hamilton TT

Group 2- Extract 1 -Hamilton Fairly and completely unacceptable							
Valid Extract 1 Fairly and completely unacceptable	Literal translation	Unusual punctuation	Transliteration	Excessive use of explanation or footnotes	Paraphrasing	The use of terms which sound odd in English	Non- response
88	16	15	16	16	11	14	(4)
percentage	18.18%	17.05%	18.18%	18.18%	12.5%	15.91%	Not included in calculation

According to the results, misunderstandings were caused by the use of literal translation 18.18%, 17.05% unusual punctuation, 18.18% transliteration, 18.18% excessive use of explanation or footnotes, 12.5% paraphrasing, and 15.91% the use of terms which sound odd in English. There were 4 non-responses. These are not included in the percentage calculations.

5.5.11 Arab student translators: Comprehensibility and acceptability of terms in in ST 2 واذا حصل الايجاب 2: Hamilton TT

5.5.11.1 Arab student translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الايجاب ST: ايجاب Hamilton TT 'declaration'

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'declaration', 25% chose completely comprehensible (4 respondents), 31.3% fairly comprehensible (5 respondents), 18.8% fairly incomprehensible (3 respondents), and 25% totally incomprehensible (4 respondents). Regarding the acceptability of the translation of the term, 25% chose completely acceptable (4 respondents), 43.8% fairly acceptable (7 respondents), 12.5% fairly unacceptable (2 respondents), and 18.8% totally unacceptable (3

respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.57, and the average degree of acceptability (out of a maximum of 4) is 2.25.

5.5.11.2 Arab student translators: Comprehensibility and acceptability of terms in ST 2

وإذا حصل الإيجاب: ST قبول, Hamilton TT ‘acceptance’

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘acceptance’, 50% chose completely comprehensible (8 respondents), 31.3% fairly comprehensible (5 respondents), and 18.8% fairly incomprehensible (5 respondents). Regarding the acceptability of the translation of the term, 56.3% chose completely acceptable (9 respondents), 31.3% fairly acceptable (5 respondents), and 12.5% fairly unacceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.31, and the average degree of acceptability (out of a maximum of 4) is 3.44.

5.5.11.3 Arab student translators: Comprehensibility and acceptability of terms in ST 2

وإذا حصل الإيجاب: ST Ø, Hamilton TT ‘without any stipulations’

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘without any stipulations’, 6.3% chose completely comprehensible (1 respondent), 37.5% fairly comprehensible (6 respondents), 18.8% fairly incomprehensible (3 respondents), and 37.5% totally incomprehensible (6 respondents). Regarding the acceptability of the translation of the term, 6.3% chose completely acceptable (1 respondent), 31.3% fairly acceptable (5 respondents), 18.8% fairly unacceptable (3 respondents), and 43.8% totally unacceptable (7 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.13, and the average degree of acceptability (out of a maximum of 4) is 2.01.

5.5.11.4 Arab student translators: Comprehensibility and acceptability of terms in ST 2

وإذا حصل الإيجاب: ST لمزم, Hamilton TT ‘becomes binding’

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘becomes binding’, 18.8% chose completely comprehensible (3 respondents), 50% fairly comprehensible (8 respondents), and 31.3% fairly incomprehensible (5 respondents). Regarding the acceptability of the translation of the term, 25% chose completely acceptable (4 respondents), 50% fairly acceptable (8 respondents), 18.8% fairly unacceptable (3 respondents), and 6.3% totally unacceptable (1 respondent). The average

degree of comprehensibility of this translation (out of a maximum of 4) is 2.87, and the average degree of acceptability (out of a maximum of 4) is 2.93.

5.5.11.5 Arab student translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الايجاب: ST خيار, Hamilton TT ‘power of retracting’

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘power of retracting’, 25% chose completely comprehensible (4 respondents), 50% fairly comprehensible (8 respondents), 6.3% fairly incomprehensible (1 respondent), and 18.8% totally incomprehensible (3 respondents). Regarding the acceptability of the translation of the term, 25% chose completely acceptable (3 respondents), 43.8% fairly acceptable (7 respondents), 6.3% fairly unacceptable (1 respondent), and 25% totally unacceptable (4 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.81, and the average degree of acceptability (out of a maximum of 4) is 2.69.

5.5.11.6 Arab student translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الايجاب: ST عيب, Hamilton TT ‘defect’

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘defect’, 31.3% chose completely comprehensible (5 respondents), 56.3% fairly comprehensible (9 respondents), and 12.5% fairly incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 25% chose completely acceptable (4 respondents), 56.3% fairly acceptable (9 respondents), and 18.8% fairly unacceptable (3 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.19, and the average degree of acceptability (out of a maximum of 4) is 3.30.

5.5.11.7 Arab student translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الايجاب: ST خيار المجلس, Hamilton TT ‘the option of meeting’

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘the option of meeting’, 25% chose completely comprehensible (4 respondents), 25% fairly comprehensible (4 respondents) and 31.3% fairly incomprehensible (5 respondents), and 18.8% totally incomprehensible (3 respondents). Regarding the acceptability of the translation of the term, 37.5% chose completely acceptable (6 respondents), 31.3% fairly acceptable (5 respondents), 12.8% fairly unacceptable (2 respondents), and 18.8% totally unacceptable (3 respondents). The average degree of

comprehensibility of this translation (out of a maximum of 4) is 2.56, and the average degree of acceptability (out of a maximum of 4) is 3.12.

5.5.11.8 Arab student translators: Comprehensibility and acceptability of terms in ST 2

واذا حصل الايجاب: ST متبايعان, Hamilton TT 'buyer and seller'

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'buyers and sellers', 31.3% chose completely comprehensible (5 respondents), 31.3% fairly comprehensible (5 respondents), 25% fairly incomprehensible (4 respondents), and 12.5% totally incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 43.8% chose completely acceptable (7 respondents), 50% fairly acceptable (8 respondents), and 6.3% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.81, and the average degree of acceptability (out of a maximum of 4) is 3.31.

5.5.11.9 Arab student translators: Comprehensibility and acceptability of terms in ST 2

واذا حصل الايجاب: ST فسخ, Hamilton TT 'dissolution of the contract'

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'dissolution of the contract', 50% chose completely comprehensible (8 respondents), 25% fairly comprehensible (4 respondents), 18.8% fairly incomprehensible (3 respondents), and 6.3% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (8 respondents), 25% fairly acceptable (4 respondents), 18.8% fairly unacceptable (3 respondents), and 6.3% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.18, and the average degree of acceptability (out of a maximum of 4) is 3.18.

5.5.11.10 Arab student translators: Comprehensibility and acceptability of terms in ST 2

واذا حصل الايجاب: ST ابطال, Hamilton TT 'an injury'

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'an injury', 6.3% chose completely comprehensible (1 respondent), 37.5% fairly comprehensible (6 respondents), 25% fairly incomprehensible (4 respondents), and 31.3% totally incomprehensible (4 respondents). Regarding the acceptability of the translation of the term, 18.8% chose completely acceptable (3 respondents), 25% fairly acceptable (4 respondents), 12.5% fairly unacceptable (2 respondents), and 43.8% totally

unacceptable (7 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.19, and the average degree of acceptability (out of a maximum of 4) is 2.19.

5.5.11.11 Arab student translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الاجاب ST فلا يجوز, Hamilton TT Ø

The total number of respondents for this question was 16. Regarding the comprehensibility of the term فلا يجوز, which is deleted by the translator, 12.5% chose completely comprehensible (2 respondents), 37.3% fairly comprehensible (6 respondents), 18.8% fairly incomprehensible (3 respondents), and 31.3% totally incomprehensible (5 respondents). Regarding the acceptability of the translation of the term, 31.3% chose completely acceptable (5 respondents), 18.8% fairly acceptable (3 respondents), 18% fairly unacceptable (3 respondents), and 31.3% totally unacceptable (5 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.31, and the average degree of acceptability (out of a maximum of 4) is 2.50.

5.5.11.12 Arab student translators: Translation techniques which contributed to misunderstanding of ST 2 واذا حصل الاجاب ST, Hamilton TT

Group 2 - Extract 2 -Hamilton Fairly and completely unacceptable							
Valid Extract 2 Fairly and completely unacceptable	Literal translation	Unusual punctuation	Transliteration	Excessive use of explanation or footnotes	Paraphrasing	The use of terms which sound odd in English	Non- response
46	12	8	5	6	10	5	(2)
percentage	26.09%	17.39%	10.87%	13.04%	21.74%	10.87%	Not included in calculation

According to the results, misunderstandings were caused by 26.09% literal translation, 17.39% unusual punctuation, 10.87% transliteration, 13.04% excessive use of explanation or footnotes, 21.74% paraphrasing, and 10.87% the use of terms which sounds odd in English. There were 2 non-responses. These are not included in the percentage calculations.

5.5.12 Arab student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين, Baintner

5.5.12.1 Arab student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين: ST دين, Baintner TT ‘debts’

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘debts’, 56.3% chose completely comprehensible (9 respondents), 31.3% fairly comprehensible (5 respondents), 6.3% fairly incomprehensible (1 respondent), and 6.3% completely incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 62.5% chose completely acceptable (10 respondents), 25% fairly acceptable (4 respondents) and 6.5% fairly unacceptable (1 respondent) and 6.5% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.38, and the average degree of acceptability (out of a maximum of 4) is 3.43.

5.5.12.2 Arab student translators: Comprehensibility and acceptability of terms in ST 4 يحيط بماله, Baintner TT Ø

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term يحيط بماله, which is deleted by the translator in TL, 12.5% chose completely comprehensible (2 respondents), 43.8% fairly comprehensible (7 respondents), 18.8% fairly incomprehensible (3 respondents), and 25% totally incomprehensible (4 respondents). Regarding the acceptability of the translation of the term, 25% chose completely acceptable (4 respondents), 31.3% fairly acceptable (5 respondents), 31.3% fairly unacceptable (5 respondents), and 12.5% totally unacceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.44, and the average degree of acceptability (out of a maximum of 4) is 2.69.

5.5.12.3 Arab student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين: ST زكاة, Baintner TT ‘Zakah’

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘Zakah’, 37.5% chose completely comprehensible (6 respondents), 31.3% fairly comprehensible (5 respondents) and 31.3% fairly incomprehensible (5 respondents). Regarding the acceptability of the translation of the term, 37.5% chose completely acceptable (6 respondents), 43.8% fairly acceptable (7 respondents) and 18.8% fairly unacceptable (3

respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.06, and the average degree of acceptability (out of a maximum of 4) is 3.19.

5.5.12.4 Arab student translators: Comprehensibility and acceptability of terms in ST 4

ومن كان عليه دين: قال ST, Baintner TT 'alleges'

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'alleges', 12.5% chose completely comprehensible (1 respondent), 25% fairly comprehensible (4 respondents), 31.3% fairly incomprehensible (5 respondents), and 31.3% totally incomprehensible (5 respondents). Regarding the acceptability of the translation of the term, 25% chose completely acceptable (4 respondents), 50% fairly acceptable (8 respondents), 12.5% fairly unacceptable (2 respondents) and 12.5% totally unacceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.18, and the average degree of acceptability (out of a maximum of 4) is 2.87.

5.5.12.5 Arab student translators: Comprehensibility and acceptability of terms in ST 4

ومن كان عليه دين: تجب ST, Baintner TT 'is incumbent'

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'is incumbent', 31.3% chose completely comprehensible (5 respondents), 50% fairly comprehensible (8 respondents), and 18.8% fairly incomprehensible (3 respondents). Regarding the acceptability of the translation of the term, 43.8% chose completely acceptable (7 respondents), 43.8% fairly acceptable (7 respondents), and 12.5% fairly unacceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.12, and the average degree of acceptability (out of a maximum of 4) is 2.87.

5.5.12.6 Arab student translators: Comprehensibility and acceptability of terms in ST 4

ومن كان عليه دين: تحقق ST, Baintner TT 'is established'

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'is established', 31.3% chose completely comprehensible (5 respondents), 25% fairly comprehensible (4 respondents), 25% fairly incomprehensible (4 respondents), and 18.8% completely incomprehensible (3 respondents). Regarding the acceptability of the translation of the term, 31.3% chose completely acceptable (5 respondents), 50% fairly acceptable (8 respondents) and 12.5% fairly unacceptable (2 respondents), and 6.5%

completely acceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.69, and the average degree of acceptability (out of a maximum of 4) is 2.31.

5.5.12.7 Arab student translators: Comprehensibility and acceptability of terms in ST 4

سبب ST: ومن كان عليه دين Baintner TT 'cause'

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'cause', 43.8% chose completely comprehensible (7 respondents) and 56.3% fairly comprehensible (9 respondents). Regarding the acceptability of the translation of the term, 43.8% chose completely acceptable (7 respondents), 43.8% fairly acceptable (7 respondents), 6.5% fairly unacceptable (1 respondent), and 6.5% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.44, and the average degree of acceptability (out of a maximum of 4) is 3.69.

5.5.12.8 Arab student translators: Comprehensibility and acceptability of terms in ST 4

ملك ST: ومن كان عليه دين Baintner TT 'possession'

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'possession', 31.3% chose completely comprehensible (5 respondents), 50% fairly comprehensible (8 respondents), 6.3% fairly incomprehensible (1 respondent) and 12.5% totally incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 37.5% chose completely acceptable (6 respondents), 50% fairly acceptable (8 respondents), 6.5% fairly unacceptable (1 respondent), and 6.5% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.00, and the average degree of acceptability (out of a maximum of 4) is 3.31.

5.5.12.9 Arab student translators: Comprehensibility and acceptability of terms in ST 4

نصاب ST: ومن كان عليه دين Baintner TT 'Nisab'

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'Nisab', 37.5% chose completely comprehensible (6 respondents), 50% fairly comprehensible (8 respondents), 6.3% fairly incomprehensible (1 respondent), and 6.3% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 31.3% chose completely acceptable (5 respondents), 56.3% fairly acceptable (9 respondents), and 12.5% fairly unacceptable (2 respondents). The average degree of

comprehensibility of this translation (out of a maximum of 4) is 3.19, and the average degree of acceptability (out of a maximum of 4) is 2.94.

5.5.12.10 Arab student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين 4: مشغول بحاجته الأصلية ST, Baintner TT ‘clear of encumbrance’

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘clear of encumbrance’, 25% chose completely comprehensible (4 respondents), 50% fairly comprehensible (8 respondents), 18.8% fairly incomprehensible (3 respondents), and 6.3% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 37.5% chose completely acceptable (6 respondents) 31.3% fairly acceptable (5 respondents), and 31.3% fairly unacceptable (5 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.93, and the average degree of acceptability (out of a maximum of 4) is 3.06.

5.5.12.1 Arab student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين: مشغو فاضل ST, Baintner TT ‘excess’

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘excess’, 18.8% chose completely comprehensible (3 respondents), 62.5% fairly comprehensible (10 respondents), and 18.8% fairly incomprehensible (3 respondents). Regarding the acceptability of the translation of the term, 37.5% chose completely acceptable (6 respondents), 50% fairly acceptable (8 respondents), and 12.5% fairly unacceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.00, and the average degree of acceptability (out of a maximum of 4) is 3.25.

5.5.12.12 Arab student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين 4: حاجة ST, Baintner TT ‘encumbrance’

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘encumbrance’, 37.5% chose completely comprehensible (6 respondents), 37.5% fairly comprehensible (6 respondents), 18.8% fairly incomprehensible (3 respondents), and 6.3% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 12.5% chose completely acceptable (2 respondents), 56.3% fairly acceptable (9 respondents), and 31.3% totally unacceptable (5 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.06, and the average degree of acceptability (out of a maximum of 4) is 2.81.

5.5.12.13 Arab student translators: Comprehensibility and acceptability of terms in ST

4 ومن كان عليه دين ST نذر, Baintner TT ‘vows’

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘vows’, 25% chose completely comprehensible (4 respondents), 43.8% fairly comprehensible (7 respondents), 25% fairly incomprehensible (4 respondents), and 6.3% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 25% chose completely acceptable (4 respondents), 62.5% fairly acceptable (10 respondents), and 12.5% fairly unacceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.87, and the average degree of acceptability (out of a maximum of 4) is 3.12.

5.5.12.14 Arab student translators: Comprehensibility and acceptability of terms in ST

4 ومن كان عليه دين ST كفارة, Baintner TT ‘expiations’

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘expiations’, 18.8% chose completely comprehensible (3 respondents), 43.8% fairly comprehensible (7 respondents), 31.3% fairly incomprehensible (5 respondents) and 6.3% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 12.5% chose completely acceptable (2 respondents), 81.3% fairly acceptable (13 respondents), and 6.3% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.75, and the average degree of acceptability (out of a maximum of 4) is 3.06.

5.5.12.15 Arab student translators: Comprehensibility and acceptability of terms in ST

4 ومن كان عليه دين ST نصاب, Baintner TT ‘Nisab’

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘Nisab’, 37.5% chose completely comprehensible (6 respondents), 50% fairly comprehensible (8 respondents), 6.3% fairly incomprehensible (1 respondent), and 6.3% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 31.3% chose completely acceptable (5 respondents), 50% fairly acceptable (8 respondents), and 18.8% fairly unacceptable (3 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.18, and the average degree of acceptability (out of a maximum of 4) is 3.12.

5.5.12.16 Arab student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST استهلاك, Baintner TT ‘dissolution’

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘dissolution’, 31.3% chose completely comprehensible (5 respondents), 37.5% fairly comprehensible (6 respondents), 25% fairly incomprehensible (4 respondents), and 6.3% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 37.5% chose completely acceptable (6 respondents), 50% fairly acceptable (8 respondents), 6.3% fairly unacceptable (1 respondent), and 6.3% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.94, and the average degree of acceptability (out of a maximum of 4) is 3.18.

5.5.12.17 Arab student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST مطالبها, Baintner TT ‘claimant’

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘claimant’, 31.3% chose completely comprehensible (5 respondents), 43.8% fairly comprehensible (7 respondents), 12.5% fairly incomprehensible (2 respondents), and 12.5% totally incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 31.3% chose completely acceptable (5 respondents), 62.5% fairly acceptable (10 respondents), and 6.5% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.94, and the average degree of acceptability (out of a maximum of 4) is 3.19.

5.5.12.18 Arab student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST سوائم, Baintner TT ‘pastures’

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘pastures’, 18.8% chose completely comprehensible (3 respondents), 43.8% fairly comprehensible (7 respondents), 31.3% fairly incomprehensible (5 respondents), and 6.3% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 25% chose completely acceptable (4 respondents), 62.5% fairly acceptable (10 respondents), 6.3% fairly unacceptable (1 respondent), and 6.3% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.57, and the average degree of acceptability (out of a maximum of 4) is 3.06.

5.5.12.19 Arab student translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين 4 ST ملاك, Baintner TT ‘proprietor’**

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘proprietor’, 37.5% chose completely comprehensible (6 respondents), 56.3% fairly comprehensible (9 respondents), and 6.3% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 43.8% chose completely acceptable (7 respondents), 50% fairly acceptable (8 respondents), and 6.3% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.25, and the average degree of acceptability (out of a maximum of 4) is 3.31.

5.5.12.20 Arab student translators: Translation techniques which contributed to misunderstanding of ST 4 **ومن كان عليه دين 4 ST ملاك, Baintner TT**

Group 2 -Extract 3 -Baintner Fairly and completely unacceptable							
Valid Extract1 Fairly and completely unacceptable	Literal translation	Unusual punctuation	Transliteration	Excessive use of explanation or footnotes	Paraphrasing	The use of terms which sound odd in English	Non-response
57	13	10	9	3	18	4	(0)
percentage	22.81%	17.54%	15.79%	5.26%	31.58%	7.02%	Not included in calculation

According to the results, misunderstandings were caused by literal translation 22.81%, unusual punctuation 17.54%, transliteration 15.79%, the excessive use of explanation or footnotes 5.26%, paraphrasing 31.58%, and the use of terms which sound odd in English 7.02%. There were no non-responses.

5.5.13 Arab student translators: Comprehensibility and acceptability of terms in ST 4

ومن كان عليه دين, Nyazee TT

5.5.13.1 Arab student translators: Comprehensibility and acceptability of terms in ST 4

ومن كان عليه دين: ST دين, Nyazee TT ‘debt’

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘debt’, 68.8% chose completely comprehensible (11 respondents), 18.8% fairly comprehensible (3 respondents), and 12.5% totally incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 43.8% chose completely acceptable (7 respondents), 50% fairly acceptable (8 respondents) and 6.3% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.44, and the average degree of acceptability (out of a maximum of 4) is 3.31.

5.5.13.2 Arab student translators: Comprehensibility and acceptability of terms in ST 4

ويحيط, Nyazee TT ‘covers’

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘covers’, 18.8% chose completely comprehensible (3 respondents), 62.5% fairly comprehensible (10 respondents), 12.5% fairly incomprehensible (2 respondents) and 6.5% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 25% chose completely acceptable (4 respondents), 62.5% fairly acceptable (10 respondents), and 12.5% fairly unacceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.94, and the average degree of acceptability (out of a maximum of 4) is 3.12.

5.5.13.3 Arab student translators: Comprehensibility and acceptability of terms in ST 4

ومن كان عليه دين: ST زكاة, Nyazee TT ‘Zakat’

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘Zakat’, 37.5% chose completely comprehensible (6 respondents), 25% fairly comprehensible (4 respondents), 31.3% fairly incomprehensible (5 respondents), and 6.5% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 37.5% chose completely acceptable (6 respondents), 56.3% fairly acceptable (9 respondents), and 6.3% fairly unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.93, and the average degree of acceptability (out of a maximum of 4) is 3.31.

5.5.13.4 Arab student translators: Comprehensibility and acceptability of terms in ST 4

ومن كان عليه دين: ST قال, Nyazee TT 'said'

The total number of respondents for this question was 16. Regarding the comprehensibility of the term 'said', 37.5% chose completely comprehensible (6 respondents), 31.3% fairly comprehensible (5 respondents), 25% fairly incomprehensible (4 respondents), and 6.3% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 31.3% chose completely acceptable (5 respondents), 56.3% fairly acceptable (9 respondents), and 12.5% fairly unacceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.00, and the average degree of acceptability (out of a maximum of 4) is 3.19.

5.5.13.5 Arab student translators: Comprehensibility and acceptability of terms in ST 4

ومن كان عليه دين: ST تجب, Nyazee TT 'is imposed'

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'is imposed', 37.5% chose completely comprehensible (6 respondents), 37.5% fairly comprehensible (6 respondents), 12.5% fairly incomprehensible (2 respondents), and 12.5% totally unacceptable (2). Regarding the acceptability of the translation of the term, 31.3% chose completely acceptable (5 respondents), 37.5% fairly acceptable (6 respondents), 18.8% fairly unacceptable (3 respondents), and 12.5% totally unacceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.00, and the average degree of acceptability (out of a maximum of 4) is 2.87.

5.5.13.6 Arab student translators: Comprehensibility and acceptability of terms in ST 4

ومن كان عليه دين: ST تحقق, Nyazee TT 'the realisation'

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'the realisation', 25% chose completely comprehensible (4 respondents), 31.3% fairly comprehensible (5 respondents), 37.5% fairly incomprehensible (6 respondents), and 6.3% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 12.5% chose completely acceptable (2 respondents), 62.5% fairly acceptable (10 respondents), and 25% fairly unacceptable (4 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.65, and the average degree of acceptability (out of a maximum of 4) is 2.87.

5.5.13.7 Arab student translators: Comprehensibility and acceptability of terms in ST 4

ومن كان عليه دين: سبب ST, Nyazee TT 'cause'

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'cause', 37.5% chose completely comprehensible (6 respondents), 37.5% fairly comprehensible (6 respondents), 18.8% fairly incomprehensible (3 respondents), and 6.3% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 18.8% chose completely acceptable (3 respondents), 62.5% fairly acceptable (10 respondents), 12.5% fairly unacceptable (2 respondents), and 6.3% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.43, and the average degree of acceptability (out of a maximum of 4) is 2.94.

5.5.13.8 Arab student translators: Comprehensibility and acceptability of terms in ST 4

ومن كان عليه دين: ملك ST, Nyazee TT 'ownership'

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'ownership', 37.5% chose completely comprehensible (6 respondents), 37.5% fairly comprehensible (6 respondents), 6.3% fairly incomprehensible (1 respondent), and 18.8% totally incomprehensible (3 respondents). Regarding the acceptability of the translation of the term, 31.3% chose completely acceptable (5 respondents), 31.3% fairly acceptable (5 respondents), 25% fairly unacceptable (4 respondents), and 12.5% totally unacceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.31, and the average degree of acceptability (out of a maximum of 4) is 2.81.

5.5.13.9 Arab student translators: Comprehensibility and acceptability of terms in ST 4

ومن كان عليه دين: نصاب ST, Nyazee TT 'Nisab'

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'Nisab', 31.3% chose completely comprehensible (5 respondents), 43.8% fairly comprehensible (7 respondents), and 25% fairly incomprehensible (4 respondents). Regarding the acceptability of the translation of the term, 25% chose completely acceptable (4 respondents), 43.8% fairly acceptable (7 respondents), 25% fairly unacceptable (4 respondents), and 6.3% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.06, and the average degree of acceptability (out of a maximum of 4) is 2.87.

5.5.13.10 Arab student translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين 4: ST حاجته الاصلية, Nyazee TT ‘primary need’**

The total number of respondents for this question was 16. Regarding the comprehensibility of the term ‘primary need’, 18.8% chose completely comprehensible (3 respondents), 50% fairly comprehensible (8 respondents), 18.80% fairly incomprehensible (3 respondents), and 12.5% totally incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 31.3% chose completely acceptable (5 respondents), 37.5% fairly acceptable (6 respondents), 18.8% fairly unacceptable (3 respondents), and 12.5% totally unacceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.75, and the average degree of acceptability (out of a maximum of 4) is 2.87.

5.5.13.11 Arab student translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين 4: ST فاضل, Nyazee TT ‘surplus’**

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘surplus’, 18.8% chose completely comprehensible (3 respondents), 37.5% fairly comprehensible (6 respondents), 25% fairly incomprehensible (4 respondents), and 18.8% totally incomprehensible (3 respondents). Regarding the acceptability of the translation of the term, 18.8% chose completely acceptable (3 respondents), 43.8% fairly acceptable (7 respondents), and 37.5% fairly unacceptable (6 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.56, and the average degree of acceptability (out of a maximum of 4) is 3.00.

5.5.13.12 Arab student translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين 4: ST حاجة, Nyazee TT ‘essential need’**

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘essential need’, 37.5% chose completely comprehensible (6 respondents), 25% fairly comprehensible (4 respondents), and 37.5% fairly incomprehensible (6 respondents). Regarding the acceptability of the translation of the term, 18.8% chose completely acceptable (3 respondents), 56.3% fairly acceptable (9 respondents), and 25% fairly unacceptable (4 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.00, and the average degree of acceptability (out of a maximum of 4) is 2.94.

5.5.13.13 Arab student translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين 4: ST نذر, Nyazee TT ‘vows (nadhr)’**

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘vows’, 25% chose completely comprehensible (4 respondents), 37.5% fairly comprehensible (6 respondents), 31.3% fairly incomprehensible (5 respondents), and 6.3% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 6.3% chose completely acceptable (1 respondent), 50% fairly acceptable (8 respondents), and 43.8% fairly unacceptable (7 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.81, and the average degree of acceptability (out of a maximum of 4) is 2.62.

5.5.13.14 Arab student translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين 4: ST كفارة, Nyazee TT ‘expiation (kaffārah)’**

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘expiation’, 43.84% chose completely comprehensible (7 respondents), 43.8% fairly comprehensible (7 respondents), and 12.5 % fairly incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 6.3 % chose completely acceptable (1 respondent), 75% fairly acceptable (12 respondents), and 18.8% fairly unacceptable (3 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.31, and the average degree of acceptability (out of a maximum of 4) is 2.87.

5.5.13.15 Arab student translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين 4: ST نصاب, Nyazee TT ‘niṣāb’**

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘niṣāb’, 18.8% chose completely comprehensible (3 respondents), 50% fairly comprehensible (8 respondents), 25% fairly incomprehensible (4 respondents), and 6.3% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 12.5% chose completely acceptable (2 respondents), 50% fairly acceptable (8 respondents), 31.3% fairly unacceptable (5 respondents), and 6.3% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.88, and the average degree of acceptability (out of a maximum of 4) is 3.18.

5.5.13.16 Arab student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST استهلاك, Nyazee TT ‘consumed (destroyed)’

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘consumed (destroyed)’, 37.5% chose completely comprehensible (6 respondents), 43.8% fairly comprehensible (7 respondents), and 18.8% fairly incomprehensible (3 respondents). Regarding the acceptability of the translation of the term, 25% chose completely acceptable (4 respondents), 62.5% fairly acceptable (10 respondents), and 12.5% fairly unacceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.12, and the average degree of acceptability (out of a maximum of 4) is 3.12.

5.5.13.17 Arab student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST مطالباً, Nyazee TT ‘claimant’

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘claimant’, 18.8% chose completely comprehensible (3 respondents), 56.3% fairly comprehensible (9 respondents), 12.5% fairly incomprehensible (2 respondents), and 12.5% totally incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 18.8% chose completely acceptable (3 respondents), 56.3% fairly acceptable (9 respondents), and 25% fairly unacceptable (4 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.81, and the average degree of acceptability (out of a maximum of 4) is 2.94.

5.5.13.18 Arab student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST سوائم, Nyazee TT ‘pasturing animals (sawā’im)’

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘pasturing animals (sawā’im)’, 25% chose completely comprehensible (4 respondents), 56.3% fairly comprehensible (9 respondents), 12.5% fairly incomprehensible (2 respondents), and 6.5% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 12.5% chose completely acceptable (2 respondents), 68.8% fairly acceptable (11 respondents), and 18.8% fairly unacceptable (3 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.00, and the average degree of acceptability (out of a maximum of 4) is 3.06.

5.5.13.19 Arab student translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين 4 ST الملاك, Nyazee TT ‘owners’**

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘owners’, 25% chose completely comprehensible (4 respondents), 56.3% fairly comprehensible (9 respondents), and 18.8% fairly incomprehensible (3 respondents). Regarding the acceptability of the translation of the term, 25% chose completely acceptable (4 respondents), 50% fairly acceptable (8 respondents), 18.8% fairly unacceptable (3 respondents), and 6.3% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.06, and the average degree of acceptability (out of a maximum of 4) is 2.94.

5.5.13.20 Arab student translators: Translation techniques which contributed to misunderstanding of ST 4 **ومن كان عليه دين 4 Nyazee TT**

Group 2 Extract 4 - Nyazee Fairly and completely unacceptable							
Valid Extract 4 Fairly and completely unacceptable	Literal translation	Unusual punctuation	Transliteration	Excessive use of explanation or footnotes	Paraphrasing	The use of terms which sound odd in English	Non-response
85	14	1	22	3	42	3	(0)
percentage	16.47%	1.17%	25.89%	3.53%	49.41%	3.53%	Not included in calculation

According to the results, misunderstandings were caused by 16.47% literal translation, 1.17% unusual punctuation, 25.89% translation, 3.53% excessive use of explanation or footnotes, 49.41% paraphrasing, and 3.53% the use of terms which sound odd in English. There were no non-responses.

5.5.14 Arab student translators: Comprehensibility and acceptability of terms in ST 5 **ليس في اقل من أربعين من الغنم السائمة Baintner TT**

5.5.14.1 Arab student translators: Comprehensibility and acceptability of terms in ST 5 **ليس في اقل من أربعين من الغنم السائمة ST غنم, Baintner TT ‘goats’**

The total number of respondents for this question was 16. Regarding the comprehensibility of the term ‘goats’, 50% chose comprehensible (8 respondents), 12.5% fairly comprehensible (2 respondents), 12.5% fairly incomprehensible (2 respondents), and 25% totally

incomprehensible (4 respondents). Regarding the acceptability of the translation of the term, 31.3% chose completely acceptable (5 respondents), 31.3% fairly acceptable (5 respondents), 12.5% fairly unacceptable (2 respondents), and 25% totally unacceptable (4 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.87, and the average degree of acceptability (out of a maximum of 4) is 2.69.

5.5.14.2 Arab student translators: Comprehensibility and acceptability of terms in ST 5

سائمة ST: ليس في اقل من أربعين من الغنم السائمة, Baintner TT ‘which feed [...] upon pastures’ The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘which feed upon pasture’, 31.3% chose completely comprehensible (5 respondents), 37.5% fairly comprehensible (6 respondents), 25% fairly incomprehensible (4 respondents), and 6.3% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 37.5% chose completely acceptable (6 respondents), 37.5% fairly acceptable (6 respondents), 6.5% fairly unacceptable (1 respondent), and 18.8% totally unacceptable (3 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.94, and the average degree of acceptability (out of a maximum of 4) is 2.93.

5.5.14.3 Arab student translators: Comprehensibility and acceptability of terms in ST 5

صدقة ST: ليس في اقل من أربعين من الغنم السائمة, Baintner TT ‘Zakah’

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘Zakah’, 18.8% chose completely comprehensible (3 respondents), 31.3% fairly comprehensible (5 respondents), 25% fairly incomprehensible (4 respondents), and 25% totally incomprehensible (4 respondents). Regarding the acceptability of the translation of the term, 13.3% chose completely acceptable (2 respondents), 53.3% fairly acceptable (8 respondents), 6.7% fairly unacceptable (1 respondent), and 26.7% totally unacceptable (4 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.44, and the average degree of acceptability (out of a maximum of 4) is 2.53.

5.5.14.4 Arab student translators: Comprehensibility and acceptability of terms in ST 5

حول ST: ليس في اقل من أربعين من الغنم السائمة, Baintner TT ‘year’

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘year’, 25% chose completely comprehensible (4 respondents), 37.5% fairly comprehensible (6 respondents), 12.5% fairly incomprehensible (2 respondents), and

25% totally incomprehensible (4 respondents). Regarding the acceptability of the translation of the term, 25% chose completely acceptable (4 respondents), 50% fairly acceptable (8 respondents), 6.3% fairly unacceptable (1 respondent), and 18.8% totally unacceptable (3 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.62, and the average degree of acceptability (out of a maximum of 4) is 2.81.

5.5.14.5 Arab student translators: Comprehensibility and acceptability of terms in ST 5

شاة ST: ليس في اقل من أربعين من الغنم السانمة Baintner TT 'one goat'

The total number of respondents for this question was 16. Regarding the comprehensibility of the term 'one goat', 25% chose completely comprehensible (4 respondents), 25% fairly comprehensible (4 respondents), 37.5% fairly incomprehensible (6 respondents), and 12.5% totally incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 25% chose completely acceptable (4 respondents), 25% fairly acceptable (4 respondents), 25% fairly unacceptable (4 respondents), and 25% totally unacceptable (4 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.62, and the average degree of acceptability (out of a maximum of 4) is 2.50.

5.5.14.6 Arab student translators: Comprehensibility and acceptability of terms in ST 5

ثتي ST: ليس في اقل من أربعين من الغنم السانمة Baintner TT 'Sinnees'

The total number of respondents for this question was 16. Regarding the comprehensibility of the term 'Sinnees', 18.8% chose completely comprehensible (3 respondents), 37.5% fairly comprehensible (6 respondents), 25% fairly incomprehensible (4 respondents), and 18.8% totally incomprehensible (3 respondents). Regarding the acceptability of the translation of the term, 18.8% chose completely acceptable (3 respondents), 43.8% fairly acceptable (7 respondents), 12.5% fairly unacceptable (2 respondents), and 25% totally unacceptable (4 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.56, and the average degree of acceptability (out of a maximum of 4) is 2.56.

5.5.14.7 Arab student translators: Comprehensibility and acceptability of terms in ST 5

جذع ST: ليس في اقل من أربعين من الغنم السانمة Baintner TT 'Juzzas'

The total number of respondents for this question was 16. Regarding the comprehensibility of the term 'Juzzas', 31.3% chose completely comprehensible (5 respondents), 31.3% fairly comprehensible (5 respondents), 25% fairly incomprehensible (4 respondents), and 12.5% totally incomprehensible (2 respondents). Regarding the acceptability of the translation of

the term, 25% chose completely acceptable (4 respondents), 25% fairly acceptable (4 respondents), 31.3% fairly unacceptable (5 respondents), and 18.8% totally unacceptable (3 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.81, and the average degree of acceptability (out of a maximum of 4) is 2.56.

5.5.14.8 Arab student translators: Comprehensibility and acceptability of terms in ST 5
موقوفاً ST, Baintner TT Ø: ليس في اقل من أربعين من الغنم السائمة

The total number of respondents for this question was 16. Regarding the comprehensibility of the deleted term, 18.80% chose completely comprehensible (3 respondents), 31.3% fairly comprehensible (5 respondents), 18.8% fairly incomprehensible (3 respondents), and 31.3% totally incomprehensible (5 respondents). Regarding the acceptability of the translation of the term, 25% chose completely acceptable (4 respondents), 25% fairly acceptable (4 respondents), 12.5% fairly unacceptable (2 respondents), and 37.5% totally unacceptable (6 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.38, and the average degree of acceptability (out of a maximum of 4) is 2.38.

5.5.14.9 Arab student translators: Comprehensibility and acceptability of terms in ST 5
ومرفوعاً ST, Baintner TT Ø: ليس في اقل من أربعين من الغنم السائمة

The total number of respondents for this question was 16. Regarding the comprehensibility of the deleted term, 18.8% chose completely comprehensible (3 respondents), 18.8% fairly comprehensible (3 respondents), 25% fairly incomprehensible (4 respondents), and 37.5% totally incomprehensible (6 respondents). Regarding the acceptability of the translation of the term, 18.8% chose completely acceptable (3 respondents), 18.8% fairly acceptable (3 respondents), 18.8% fairly unacceptable (3 respondents), and 43.8% totally unacceptable (7 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.19, and the average degree of acceptability (out of a maximum of 4) is 2.12.

5.5.14.10 Arab student translators: Comprehensibility and acceptability of terms in ST 5
جذعة ST, Baintner TT 'Juzza': ليس في اقل من أربعين من الغنم السائمة

The total number of respondents for this question was 16. Regarding the comprehensibility of the term 'Juzza', 18.8% chose completely comprehensible (3 respondents), 43.8% fairly comprehensible (7 respondents), 12.5% fairly incomprehensible (2 respondents), and 25% totally incomprehensible (4 respondents). Regarding the acceptability of the translation of the term, 25% chose completely acceptable (4 respondents), 18.8% fairly acceptable (3

respondents), 37.5% fairly unacceptable (6 respondents), and 18.8% totally unacceptable (3 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.56, and the average degree of acceptability (out of a maximum of 4) is 2.50.

5.5.14.11 Arab student translators: Comprehensibility and acceptability of terms in ST 5 شاة ST, Baintner TT 'Shat': ليس في اقل من أربعين من الغنم السائمة 5

The total number of respondents for this question was 16. Regarding the comprehensibility of the term 'Shat', 18.8% chose completely comprehensible (3 respondents), 25% fairly comprehensible (4 respondents), 25% fairly incomprehensible (4 respondents), and 31.3% totally incomprehensible (5 respondents). Regarding the acceptability of the translation of the term, 18.8% chose completely acceptable (3 respondents), 25% fairly acceptable (4 respondents), 12.5% fairly unacceptable (2 respondents), and 43.8% totally unacceptable (7 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.31, and the average degree of acceptability (out of a maximum of 4) is 2.19.

5.5.14.12 Arab student translators: Translation techniques which contributed to misunderstanding in ST 5 ليس في اقل من أربعين من الغنم السائمة 5, Baintner TT

Group 2 - Extract 5 - Baintner Fairly and completely unacceptable							
Valid Extract 5 Fairly and completely unacceptable	Literal translation	Unusual punctuation	Transliteration	Excessive use of explanation or footnotes	Paraphrasing	The use of terms which sound odd in English	Non- response
86	17	7	59	1	1	1	(4)
percentage	19.77%	8.14%	68.60%	1.16%	1.16%	1.16%	Not included in calculation

According to the results, misunderstandings were caused by 19.77% literal translation, 8.14% unusual punctuation, 68.60% transliteration, 1.16% excessive use of explanation of footnotes, 1.16% paraphrasing, and 1.16% the use of terms which sound odd in English. There were 4 non-responses. These are not included in the percentage calculations.

5.5.15 Arab student translators: Comprehensibility and acceptability of terms in ST 5

ليس في اقل من أربعين من الغنم السائمة
Nyazee TT

5.5.15.1 Arab student translators: Comprehensibility and acceptability of terms in ST 5

ST صدقة, Nyazee TT 'šadaqah'
ليس في اقل من أربعين من الغنم السائمة

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'šadaqah', 43.8% chose completely comprehensible (7 respondents), 25% fairly comprehensible (4 respondents), 6.3% fairly incomprehensible (1 respondent), and 25% totally incomprehensible (4 respondents). Regarding the acceptability of the translation of the term, 18.8% chose completely acceptable (3 respondents), 50% fairly acceptable (8 respondents), 6.3% fairly unacceptable (1 respondent), and 25% totally unacceptable (4 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.87, and the average degree of acceptability (out of a maximum of 4) is 2.62.

5.5.15.2 Arab student translators: Comprehensibility and acceptability of terms in ST 5

ST غنم, Nyazee TT 'ghanam'
ليس في اقل من أربعين من الغنم السائمة

The total number of respondents for this question was 16. Regarding the comprehensibility of the term 'ghanam', 25% chose completely comprehensible (4 respondents), 37.5% fairly comprehensible (6 respondents), 12.5% fairly incomprehensible (2 respondents), and 25% totally incomprehensible (4 respondents). Regarding the acceptability of the translation of the term, 25% chose completely acceptable (4 respondents), 25% fairly acceptable (4 respondents), 25% fairly unacceptable (4 respondents), and 25% totally unacceptable (4 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.62, and the average degree of acceptability (out of a maximum of 4) is 2.50.

5.5.15.3 Arab student translators: Comprehensibility and acceptability of terms in ST 5

ST سائمة, Nyazee TT 'pasturing'
ليس في اقل من أربعين من الغنم السائمة

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'pasturing', 25% chose completely comprehensible (4 respondents), 31.3% fairly comprehensible (5 respondents), 31.3% fairly incomprehensible (5 respondents), and 12.5% totally incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 12.5% chose completely acceptable (2 respondents), 31.3% fairly acceptable (5 respondents), 31.3% fairly unacceptable (5 respondents), and 25% totally unacceptable (4 respondents). The average degree of comprehensibility of this translation

(out of a maximum of 4) is 2.69, and the average degree of acceptability (out of a maximum of 4) is 2.31.

5.5.15.4 Arab student translators: Comprehensibility and acceptability of terms in ST 5

شاة ST: ليس في اقل من أربعين من الغنم السانمة Nyazee TT 'goat'

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'goat', 31.3% chose completely comprehensible (5 respondents), 18.8% fairly comprehensible (3 respondents), 37.5% fairly incomprehensible (6 respondents), and 12.5% totally incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 12.5% chose completely acceptable (2 respondents), 25% fairly acceptable (4 respondents), 31.3% fairly unacceptable (5 respondents), and 31.3% totally unacceptable (5 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.69, and the average degree of acceptability (out of a maximum of 4) is 2.18.

5.5.15.5 Arab student translators: Comprehensibility and acceptability of terms in ST 5

حول ST: ليس في اقل من أربعين من الغنم السانمة Nyazee TT 'year'

The total number of respondents for this question was 16. Regarding the comprehensibility of the term 'year', 31.3% chose completely comprehensible (5 respondents), 37.5% fairly comprehensible (6 respondents), 18.8% fairly incomprehensible (3 respondents), and 12.5% totally incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 25% chose completely acceptable (4 respondents), 43.8% fairly acceptable (7 respondents), 12.5% fairly unacceptable (2 respondents) and 18.8% totally unacceptable (3 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.87, and the average degree of acceptability (out of a maximum of 4) is 2.75.

5.5.15.6 Arab student translators: Comprehensibility and acceptability of terms in ST 5

ثني ST: ليس في اقل من أربعين من الغنم السانمة Nyazee TT 'thaniyy'

The total number of respondents for this question was 16. Regarding the comprehensibility of the term 'thaniyy', 31.3% chose completely comprehensible (5 respondents), 37.5% fairly comprehensible (6 respondents), and 31.3% totally incomprehensible (5 respondents). Regarding the acceptability of the translation of the term, 12.5% chose completely acceptable (2 respondents), 12.5% fairly acceptable (2 respondents), 31.3% fairly unacceptable (5 respondents), and 43.8% totally unacceptable (7 respondents). The average degree of

comprehensibility of this translation (out of a maximum of 4) is 2.68, and the average degree of acceptability (out of a maximum of 4) is 1.93.

5.5.15.7 Arab student translators: Comprehensibility and acceptability of terms in ST 5

الجذع ST: ليس في اقل من أربعين من الغنم السائمة Nyazee TT *'jadh'*

The total number of respondents for this question was 16. Regarding the comprehensibility of the term *'jadh'*, 31.3% chose completely comprehensible (5 respondents), 25% fairly comprehensible (4 respondents), 18.8% fairly incomprehensible (3 respondents), and 25% totally incomprehensible (4 respondents). Regarding the acceptability of the translation of the term, 6.3% chose completely acceptable (1 respondent), 31.3% fairly acceptable (5 respondents), 12.5% fairly unacceptable (2 respondents), and 50% totally unacceptable (8 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.62, and the average degree of acceptability (out of a maximum of 4) is 1.94.

5.5.15.8 Arab student translators: Comprehensibility and acceptability of terms in ST 5

موقوفا ومرفوعا ST: ليس في اقل من أربعين من الغنم السائمة Nyazee TT *'mawqūf and marfū'*

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term *'mawqūf and marfū'*, 12.5% chose completely comprehensible (2 respondents), 31.3% fairly comprehensible (5 respondents), 12.5% fairly incomprehensible (2 respondents), and 43.8% totally incomprehensible (7 respondents). Regarding the acceptability of the translation of the term, 6.3% chose completely acceptable (1 respondent), 31.3% fairly acceptable (5 respondents), 25% fairly unacceptable (4 respondents), and 37.5% totally unacceptable (7 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.12, and the average degree of acceptability (out of a maximum of 4) is 2.06.

5.5.15.9 Arab student translators: Comprehensibility and acceptability of terms in ST 5

جذعة ST: ليس في اقل من أربعين من الغنم السائمة Nyazee TT *'jadh'ah'*

The total number of respondents for this question was 16. Regarding the comprehensibility of the term *'jadh'ah'*, 18.8% chose completely comprehensible (3 respondents), 25% fairly comprehensible (4 respondents), 18.8% fairly incomprehensible (3 respondents), and 37.5% totally incomprehensible (6 respondents). Regarding the acceptability of the translation of the term, 12.5% chose completely acceptable (2 respondents), 12.5% fairly acceptable (2 respondents), 25% fairly unacceptable (4 respondents), and 50% totally unacceptable (8

respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.25, and the average degree of acceptability (out of a maximum of 4) is 1.87.

5.5.15.10 Arab student translators: Comprehensibility and acceptability of terms in ST 5 *ليس في اقل من أربعين من الغنم السائمة* ST شاه, Nyazee TT ‘goats’

The total number of respondents for this question was 16. Regarding the comprehensibility of the term ‘goats’, 31.3% chose completely comprehensible (5 respondents), 18.8% fairly comprehensible (3 respondents), 6.3% fairly incomprehensible (1 respondent), and 43.8% totally incomprehensible (7 respondents). Regarding the acceptability of the translation of the term, 25% chose completely acceptable (4 respondents), 18.8% fairly acceptable (3 respondents), 18.8% fairly unacceptable (3 respondents), and 37.5% totally unacceptable (6 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.38, and the average degree of acceptability (out of a maximum of 4) is 2.31.

5.5.15.11 Arab student translators: Translation techniques which contributed to misunderstanding in ST 5 *ليس في اقل من أربعين من الغنم السائمة* Nyazee TT

Group 2 Extract 6 - Nyazee Fairly and completely unacceptable							
Valid Extract 6 Fairly and completely unacceptable	Literal translation	Unusual punctuation	Transliteration	Excessive use of explanation or footnotes	Paraphrasing	The use of terms which sound odd in English	Non- response
71	22	0	49	0	0	0	(3)
percentage	30.99%	0%	69.01%	0%	0%	0%	Not included in calculation

According to the results, misunderstandings were caused by 30.99% involving literal translation and 69.01% transliteration. There were 3 non-responses. These are not included in the percentage calculations.

5.5.16 Arab student translators: Comprehensibility and acceptability of terms in ST 8

السؤال (12:5) في حالة بيع بضائع بطريقة المرابحة DeLorenzo TT

5.5.16.1 Arab student translators: Comprehensibility and acceptability of terms in ST 8

السؤال (12:5) في حالة بيع بضائع بطريقة المرابحة DeLorenzo TT 'sold'

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'sold', 56.3% chose completely comprehensible (9 respondents), 31.3% fairly comprehensible (5 respondents), 6.3% fairly incomprehensible (1 respondent), and 6.3% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 43.8% chose completely acceptable (7 respondents), 50% fairly acceptable (8 respondents), and 6.3% fairly unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.44, and the average degree of acceptability (out of a maximum of 4) is 3.37.

5.5.16.2 Arab student translators: Comprehensibility and acceptability of terms in ST 8

السؤال (12:5) في حالة بيع بضائع بطريقة المرابحة DeLorenzo TT 'goods'

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'goods', 31.3% chose completely comprehensible (5 respondents), 56.3% fairly comprehensible (9 respondents), 6.3% fairly incomprehensible (1 respondent), and 6.3% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 37.5% chose completely acceptable (6 respondents), and 62.5% fairly acceptable (10 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.13, and the average degree of acceptability (out of a maximum of 4) is 3.37.

5.5.16.3 Arab student translators: Comprehensibility and acceptability of terms in ST 8

السؤال (12:5) في حالة بيع بضائع بطريقة المرابحة DeLorenzo TT 'murabahah'

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'murabahah', 6.3% chose completely comprehensible (1 respondent), 37.5% fairly comprehensible (6 respondents), 37.5% fairly incomprehensible (6 respondents), and 18.8% totally incomprehensible (3 respondents). Regarding the acceptability of the translation of the term, 12.5% chose completely acceptable (2 respondents), 50% fairly acceptable (8 respondents), 25% fairly unacceptable (4 respondents) and 12.5% totally unacceptable (2 respondents). The average degree of comprehensibility of this translation

(out of a maximum of 4) is 2.69, and the average degree of acceptability (out of a maximum of 4) is 2.62.

5.5.16.4 Arab student translators: Comprehensibility and acceptability of terms in ST 8

السؤال (12:5) في حالة بيع بضائع بطريقة المرابحة: ST تكلفة, DeLorenzo TT 'purchase price'

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'purchase price', 6.3% chose completely comprehensible (1 respondent), 68.8% fairly comprehensible (11 respondents), 6.3% fairly incomprehensible (1 respondent) and 18.8% totally incomprehensible (3 respondents). Regarding the acceptability of the translation of the term, 25% chose completely acceptable (4 respondents), 50% fairly acceptable (8 respondents), and 25% fairly unacceptable (4 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.63, and the average degree of acceptability (out of a maximum of 4) is 3.00.

5.5.16.5 Arab student translators: Comprehensibility and acceptability of terms in ST 8

السؤال (12:5) في حالة بيع بضائع بطريقة المرابحة: ST المصاريف, DeLorenzo TT 'expenses'

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'expenses', 25% chose completely comprehensible (4 respondents), 56.3% fairly comprehensible (9 respondents), 12.5% fairly incomprehensible (2 respondents) and 6.3% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 31.3% chose completely acceptable (5 respondents), 50% fairly acceptable (8 respondents), and 18.8% fairly unacceptable (3 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.00, and the average degree of acceptability (out of a maximum of 4) is 3.12.

5.5.16.6 Arab student translators: Comprehensibility and acceptability of terms in ST 8

السؤال (12:5) في حالة بيع بضائع بطريقة المرابحة: ST صرفت, DeLorenzo TT 'incurred'

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'incurred', 12.5% chose completely comprehensible (2 respondents), 56.3% fairly comprehensible (9 respondents), 18.85% fairly incomprehensible (3 respondents), and 12.5% totally incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 18.8% chose completely acceptable (3 respondents), and 56.3% fairly acceptable (9 respondents), 12.5% fairly unacceptable (2 respondents), and 12.5% totally unacceptable (2 respondents). The average degree of

comprehensibility of this translation (out of a maximum of 4) is 2.69, and the average degree of acceptability (out of a maximum of 4) is 2.81.

5.5.16.7 Arab student translators: Comprehensibility and acceptability of terms in ST 8

السؤال (12:5) في حالة بيع بضائع بطريقة المراجعة ST مرتبات, DeLorenzo TT 'salaries'

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'salaries', 25% chose completely comprehensible (4 respondents), 62.3% fairly comprehensible (10 respondents), and 12.5% totally incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 12.5% chose completely acceptable (2 respondents), 56.3% fairly acceptable (9 respondents), and 31.3% fairly unacceptable (5 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.00, and the average degree of acceptability (out of a maximum of 4) is 2.81.

5.5.16.8 Arab student translators: Comprehensibility and acceptability of terms in ST 8

السؤال (12:5) في حالة بيع بضائع بطريقة المراجعة ST المنضبطة, DeLorenzo TT 'regularly incurred'

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'regularly incurred', 31.3% chose completely comprehensible (5 respondents), 62.5% fairly comprehensible (10 respondents), and 6.3% fairly incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 25% chose completely acceptable (4 respondents), 56.3% fairly acceptable (9 respondents), 12.5% fairly unacceptable (2 respondents), and 6.3% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.25, and the average degree of acceptability (out of a maximum of 4) is 3.00.

5.5.16.9 Arab student translators: Comprehensibility and acceptability of terms in ST 8

السؤال (12:5) في حالة بيع بضائع بطريقة المراجعة ST قيمة, DeLorenzo TT 'value'

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'value', 31.3% chose completely comprehensible (5 respondents), 50% fairly comprehensible (8 respondents), and 18.8% fairly incomprehensible (3 respondents). Regarding the acceptability of the translation of the term, 31.3% chose completely acceptable (5 respondents), 50% fairly acceptable (8 respondents), 12.5% fairly unacceptable (2 respondents), and 6.3% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.12, and the average degree of acceptability (out of a maximum of 4) is 3.06.

5.5.16.10 Arab student translators: Comprehensibility and acceptability of terms in ST 8 **المراوحة** **في حالة بيع بضائع بطريقة** **السؤال (12:5): ST الشراء, DeLorenzo TT ‘purchasing’**

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘purchasing’, 31.3% chose completely comprehensible (5 respondents), 50% fairly comprehensible (8 respondents), 12.5% fairly incomprehensible (2 respondents), and 6.3% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 31.3% chose completely acceptable (5 respondents), 43.8% fairly acceptable (7 respondents), and 25% fairly unacceptable (4 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.06, and the average degree of acceptability (out of a maximum of 4) is 3.06.

5.5.16.11 Arab student translators: Comprehensibility and acceptability of terms in ST 8 **المراوحة** **في حالة بيع بضائع بطريقة** **السؤال (12:5): ST الربح, DeLorenzo TT ‘profit’**

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘profit’, 43.8% chose completely comprehensible (7 respondents), 43.8% fairly comprehensible (7 respondents), and 12.5% totally incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 37.5% chose completely acceptable (6 respondents), 43.8% fairly acceptable (5 respondents), and 18.8% totally unacceptable (3 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.19, and the average degree of acceptability (out of a maximum of 4) is 3.00.

5.5.16.12 Arab student translators: Translation techniques which contributed to misunderstanding in ST 8 **المراوحة** **في حالة بيع بضائع بطريقة** **السؤال (12:5): DeLorenzo TT**

Group 2 - Extract 7 - DeLorenzo							
Fairly and completely unacceptable							
Valid Extract 7 Fairly and completely unacceptable	Literal translation	Unusual punctuation	Transliteration	Excessive use of explanation or footnotes	Paraphrasing	The use of terms which sound odd in English	Non-response
32	6	1	4	0	21	0	(6)
percentage	18.75%	3.13%	12.5%	0%	65.53%	0%	Not included in calculation

According to the results, misunderstandings were caused by literal translation 18.75%, unusual punctuation 3.13%, transliteration 12.5% and paraphrasing 65.53%. There were 6 non-responses. These are not included in the percentage calculations.

5.5.17 Arab student translators: Comprehensibility and acceptability of terms in ST 9

بالنسبة لبيع المراجعة السؤال (12:6): DeLorenzo TT

5.5.17.1 Arab student translators: Comprehensibility and acceptability of terms in ST 9

بالنسبة لبيع المراجعة السؤال (12:6): المشتري ST, DeLorenzo TT ‘purchaser’

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘purchaser’, 62.5% chose completely comprehensible (10 respondents), and 37.5% fairly comprehensible (6 respondents). Regarding the acceptability of the translation of the term 68.8% chose completely acceptable (11 respondents) and 31.3% fairly acceptable (5 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.53, and the average degree of acceptability (out of a maximum of 4) is 36.9.

5.5.17.2 Arab student translators: Comprehensibility and acceptability of terms in ST 9

بالنسبة لبيع المراجعة السؤال (12:6): استلام ST, DeLorenzo TT ‘take delivery’

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘take delivery’, 43.8% chose completely comprehensible (7 respondents), and 56.3% fairly comprehensible (9 respondents). Regarding the acceptability of the translation of the term, 62.5% chose completely acceptable (10 respondents), and 37.5% fairly acceptable (6 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.44, and the average degree of acceptability (out of a maximum of 4) is 3.62.

5.5.17.3 Arab student translators: Comprehensibility and acceptability of terms in ST 9

بالنسبة لبيع المراجعة السؤال (12:6): البضاعة ST, DeLorenzo TT ‘merchandise’

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘merchandise’, 50% chose completely comprehensible (8 respondents), 37.5% fairly comprehensible (6 respondents), 6.3% fairly incomprehensible (1 respondent), and 6.3% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 61.5% chose completely acceptable (10 respondents), 25% fairly acceptable (4 respondents), 6.3% fairly unacceptable (1 respondent), and 6.3% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.31, and the average degree of acceptability (out of a maximum of 4) is 3.43.

5.5.17.4 Arab student translators: Comprehensibility and acceptability of terms in ST 9

السؤال (12:6) بالنسبة لبيع المرابحة ST الارضية, DeLorenzo TT 'demurrage charges'

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'demurrage charges', 43.8% chose completely comprehensible (7 respondents), and 56.3% fairly comprehensible (9 respondents). Regarding the acceptability of the translation of the term, 56.3% chose completely acceptable (9 respondents), and 43.8% fairly acceptable (7 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.44, and the average degree of acceptability (out of a maximum of 4) is 3.56.

5.5.17.5 Arab student translators: Comprehensibility and acceptability of terms in ST 9

السؤال (12:6) بالنسبة لبيع المرابحة ST غرامة, DeLorenzo TT 'fine'

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'fine', 50% chose completely comprehensible (8 respondents), 43.8% fairly comprehensible (7 respondents), and 6.3% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 68.8% chose completely acceptable (11 respondents), 25% fairly acceptable (4 respondents), and 6.3% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.37, and the average degree of acceptability (out of a maximum of 4) is 3.56.

5.5.17.6 Arab student translators: Translation techniques which contributed to misunderstanding in ST 9

السؤال (12:6) بالنسبة لبيع المرابحة DeLorenzo TT

Extract 8 - DeLorenzo							
Fairly and completely unacceptable							
Valid Extract 8 Fairly and completely unacceptable	Literal translation	Unusual punctuation	Transliteration	Excessive use of explanation or footnotes	Paraphrasing	The use of terms which sound odd in English	Non-response
2	0	0	0	0	2	0	0
percentage	0%	0%	0%	0%	100%	0%	0%

Only two respondents believe that any technique affected the transfer of the meaning of two financial terms – paraphrasing, giving this 100%. There were no non-responses.

5.5.18 Arab student translators: Comprehensibility and acceptability of terms in ST 10

هل يجوز إعادة جدولة أقساط المرابحة DeLorenzo TT

5.5.18.1 Arab student translators: Comprehensibility and acceptability of terms in ST 10
هل يجوز إعادة جدولة أقساط المراجعة: ST يجوز, DeLorenzo TT 'is it lawful'

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'is it lawful', 62.5% chose completely comprehensible (10 respondents), 25% fairly comprehensible (4 respondents), and 12.5% totally incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 68.8% chose completely acceptable (11 respondents), 18.8% fairly acceptable (3 respondents), fairly unacceptable (1 respondent), and 6.3% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.37, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.18.2 Arab student translators: Comprehensibility and acceptability of terms in ST 10
اعادة جدولة, DeLorenzo TT 'reschedule' ST: هل يجوز إعادة جدولة أقساط المراجعة

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'reschedule', 43.8% chose completely comprehensible (7 respondents), 50% fairly comprehensible (8 respondents), and 6.3% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (8 respondents), 43.8% fairly acceptable (7 respondents), and 6.3% fairly unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.31, and the average degree of acceptability (out of a maximum of 4) is 3.44.

5.5.18.3 Arab student translators: Comprehensibility and acceptability of terms in ST 10
أقساط, DeLorenzo TT 'instalments' ST: هل يجوز إعادة جدولة أقساط المراجعة

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term 'instalments', 31.3% chose completely comprehensible (5 respondents), 50% fairly comprehensible (8 respondents), and 18.8% fairly incomprehensible (3 respondents). Regarding the acceptability of the translation of the term, 62.5% chose completely acceptable (10 respondents), 18.8% fairly acceptable (3 respondents), 12.5% fairly unacceptable (2 respondents), and 6.3% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.12, and the average degree of acceptability (out of a maximum of 4) is 3.37.

5.5.18.4 Arab student translators: Comprehensibility and acceptability of terms in ST 10 اعسار المدين ST: هل يجوز إعادة جدولة أقساط المراجعة DeLorenzo TT ‘debtor who is unable to pay instalments’

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘debtor who is unable to pay instalments’, 37.5% chose completely comprehensible (6 respondents), 37.5.0% fairly comprehensible (6 respondents), 18.8% fairly incomprehensible (3 respondents), and 6.3% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 56.3% chose completely acceptable (9 respondents), 31.3% fairly acceptable (5 respondents), and 12.5% fairly unacceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.06, and the average degree of acceptability (out of a maximum of 4) is 3.44.

5.5.18.5 Arab student translators: Comprehensibility and acceptability of terms in ST 10 المدين المعسر ST: هل يجوز إعادة جدولة أقساط المراجعة DeLorenzo TT Ø

Regarding the comprehensibility of the deleted financial term المدين المعسر, 12.5% chose completely comprehensible (2 respondents), 50% fairly comprehensible (8 respondents), 25% fairly incomprehensible (4 respondents), and 12.5% totally incomprehensible (2 respondents). Regarding the acceptability of the translation of the term, 43.8% chose completely acceptable (7 respondents), 18.8% fairly acceptable (3 respondents), 6.3% fairly unacceptable (1 respondent), and 31.3% totally unacceptable (5 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.62, and the average degree of acceptability (out of a maximum of 4) is 2.75.

5.5.18.6 Arab student translators: Comprehensibility and acceptability of terms in ST 10 دائن ST: هل يجوز إعادة جدولة أقساط المراجعة DeLorenzo TT ‘creditor’

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘creditor’, 50% chose completely comprehensible (8 respondents), 31.3% fairly comprehensible (5 respondents), and 18.8% fairly incomprehensible (3 respondents). Regarding the acceptability of the translation of the term, 43.8% chose completely acceptable (7 respondents), 50% fairly acceptable (8 respondents), and 6.3% fairly unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.31, and the average degree of acceptability (out of a maximum of 4) is 3.37.

5.5.18.7 Arab student translators: Translation techniques which contributed to misunderstanding in ST 10 هل يجوز إعادة جدولة أقساط المراجعة: DeLorenzo TT

Group 2 Extract 9 - DeLorenzo							
Fairly and completely unacceptable							
Valid Extract1 Fairly and completely unacceptable	Literal translation	Unusual punctuation	Transliteration	Excessive use of explanation or footnotes	Paraphrasing	The use of terms which sound odd in English	Non-response
12	5	2	0	0	5	0	(0)
percentage	41.67%	16.67%	0%	0%	41.67%	0%	Not included in calculation

According to the results, misunderstandings were caused by 41.67% literal translation, 16.67% the use of unusual punctuation, and 41.67% the use of paraphrasing. There were no non-responses.

5.5.19 British student translators: Comprehensibility and acceptability of terms in ST 1 Hamilton TT: قال: وإذا أوجب أحد المتعاقدين

5.5.19.1 British student translators: Comprehensibility and acceptability of terms in ST 1 Hamilton TT 'make a declaration' البيع [...] اوجب ST : قال: وإذا أوجب أحد المتعاقدين

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term 'make a declaration', 50% chose completely comprehensible (1 respondent), and 50% fairly incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (1 respondent), and 50% fairly unacceptable. The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.50, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.19.2 British student translators: Comprehensibility and acceptability of terms in ST 1 Hamilton TT 'parties' المتعاقدين ST: قال: وإذا أوجب أحد المتعاقدين

The total number of respondents for this question was 2. Regarding the financial term 'parties', 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.19.3 British student translators: Comprehensibility and acceptability of terms in ST 1 **البيع: Hamilton TT 'Ø'** **قال: وإذا أوجب أحد المتعاقدين 1**

The total number of respondents for this question was 2. Regarding the comprehensibility of the translation of the Arabic financial term البيع which is deleted in the TT, 50% chose fairly comprehensible (1 respondent) and 50% totally incomprehensible (1 respondent), Regarding the acceptability of the translation of the term, 50% chose fairly unacceptable (1 respondent), and 50% completely acceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.00, and the average degree of acceptability (out of a maximum of 4) is 1.50.

5.5.19.4 British student translators: Comprehensibility and acceptability of terms in ST 1 **بالخيار: Hamilton TT 'within the power'** **قال: وإذا أوجب أحد المتعاقدين 1**

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term 'within the power', 50% chose completely comprehensible (1 respondent), and 50% fairly incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (1 respondent), and 50% fairly unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is c, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.19.5 British student translators: Comprehensibility and acceptability of terms in ST 1 **مجلس: Hamilton TT 'meeting'** **قال: وإذا أوجب أحد المتعاقدين 1**

The total number of respondents for this question was 2. Regarding the comprehensibility of the term 'meeting', 50% chose completely comprehensible (1 respondent), and 50% fairly comprehensible (1 respondent). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (1 respondent), and 50% fairly acceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.50, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.19.6 British student translators: Comprehensibility and acceptability of terms in ST 1 **Hamilton TT ‘option of acceptance’** **ST: خيار القبول: قال: وإذا أوجب أحد المتعاقدين 1**

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘option of acceptance’, 50% chose completely comprehensible (1 respondent), and 50% fairly comprehensible (1 respondent). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (1 respondent) and 50% fairly acceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.50, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.19.7 British student translators: Comprehensibility and acceptability of terms in ST 1 **Hamilton TT ‘recede’** **ST: يرجع: قال: وإذا أوجب أحد المتعاقدين 1**

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘recede’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (1 respondent), and 50% fairly acceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.19.8 British student translators: Comprehensibility and acceptability of terms in ST 1 **Hamilton TT ‘construe’** **ST: يقبل: قال: وإذا أوجب أحد المتعاقدين 1**

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘construe’, 50% chose completely comprehensible (1 respondent), and 50% fairly incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (1 respondent), and 50% fairly unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.50, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.19.9 British student translators: Comprehensibility and acceptability of terms in ST 1 **Hamilton TT ‘merchandise’** **ST: مبيع: قال: وإذا أوجب أحد المتعاقدين 1**

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘merchandise’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a

maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.19.10 British student translators: Comprehensibility and acceptability of terms in ST 1 المتعاقدين ST: قال: وإذا أوجب أحد المتعاقدين Hamilton TT ‘deviation’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘deviation’, 50% chose completely comprehensible (1 respondent), and 50% fairly comprehensible (1 respondent). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (1 respondent), and 50% fairly acceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.50, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.19.11 British student translators: Comprehensibility and acceptability of terms in ST 1 المتعاقدين ST: صفة: Hamilton TT ‘terms proffered’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘terms proffered’, 100% chose fairly comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (1 respondent), and 50% fairly acceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.19.12 British student translators: Translation techniques which contributed to misunderstanding of ST 1 اوجب [...] المتعاقدين: قال: وإذا أوجب أحد المتعاقدين Hamilton TT

Group 3 Extract 1 - Hamilton Fairly and completely unacceptable							
Valid Extract 1 Fairly and completely unacceptable	Literal translation	Unusual punctuation	Transliteration	Excessive use of explanation or footnotes	Paraphrasing	The use of terms which sound odd in English	Non- response
2	1	0	0	0	0	1	(0)
percentage	50%	0%	0%	0%	0%	50%	Not included in calculation

According to the results, misunderstandings were caused by 50% literal translation, and 50% the use of terms which sound odd in English. There were no non-responses.

5.5.20 British student translators: Comprehensibility and acceptability of terms in in ST 2 واذا حصل الايجاب Hamilton TT

5.5.20.1 British student translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الايجاب ST ايجاب, Hamilton TT ‘declaration’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘declaration’, 50% chose completely comprehensible (1 respondent), and 50% fairly incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (1 respondent), and 50% fairly unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.00, and the average degree of acceptability (out of a maximum of 4) is 3.00.

5.5.20.2 British student translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الايجاب ST قبول, Hamilton TT ‘acceptance’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘acceptance’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.20.3 British student translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الايجاب ST Ø, Hamilton TT ‘without any stipulations’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘without any stipulations’, 50% chose completely comprehensible (1 respondent), and 50% fairly comprehensible (1 respondent). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (1 respondent), and 50% fairly acceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.50, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.20.4 British student translators: Comprehensibility and acceptability of terms in ST

2 واذا حصل الايجاب ST, لازم Hamilton TT ‘becomes binding’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘becomes binding’, 50% chose completely comprehensible (1 respondent), and 50% fairly comprehensible (50 respondent). Regarding the acceptability of the translation of the term, 50% chose completely acceptable, and 50% fairly acceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.50, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.20.5 British student translators: Comprehensibility and acceptability of terms in ST

2 واذا حصل الايجاب ST, خيار Hamilton TT ‘power of retracting’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘power of retracting’, 50% chose completely comprehensible (1 respondent) and 50% fairly incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (1 respondent), and 50% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.50, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.20.6 British student translators: Comprehensibility and acceptability of terms in ST

2 واذا حصل الايجاب ST, عيب Hamilton TT ‘defect’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘defect’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.20.7 British student translators: Comprehensibility and acceptability of terms in ST

2 واذا حصل الايجاب ST, خيار المجلس Hamilton TT ‘the option of meeting’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘the option of meeting’, 50% chose completely comprehensible (1 respondent), and 50% fairly comprehensible (1 respondent). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (1 respondent), and 50% fairly

acceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.50, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.20.8 British student translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الايجاب: ST متبايعان, Hamilton TT ‘buyer and seller’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘buyer and seller’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.20.9 British student translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الايجاب: ST فسخ, Hamilton TT ‘dissolution of the contract’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘dissolution’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.20.10 British student translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الايجاب: ST ابطال, Hamilton TT ‘an injury’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘an injury’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.20.11 British student translators: Comprehensibility and acceptability of terms in ST 2 واذا حصل الايجاب ST فلا يجوز, Hamilton TT Ø

The total number of respondents for this question was 2. Regarding the comprehensibility of the term فلا يجوز which is deleted by the translator, 100% chose fairly comprehensible (2 respondents) Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.20.12 British student translators: Translation techniques which contributed to misunderstanding of ST 2 واذا حصل الايجاب ST, Hamilton TT

Extract 2 - Hamilton							
Fairly and completely unacceptable							
Valid Extract1 Fairly and completely unacceptable	Literal translation	Unusual punctuation	Transliteration	Excessive use of explanation or footnotes	Paraphrasing	The use of terms which sound odd in English	Non-response
2	0	0	0	0	0	2	0
percentage	0%	0%	0%	0%	0%	100%	Not included in calculation

According to the results, misunderstandings were caused by 100% use of terms which sound odd in English affected the translation. There were no non-responses.

5.5.21 British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين Baintner

5.5.21.1 British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST دين, Baintner TT ‘debts’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘debts’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.21.2 British student translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين 4** **ST** **يحيط بماله**, **Baintner TT Ø**

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term **يحيط بماله**, which is deleted by the translator in TL, 50% chose completely comprehensible (1 respondent), and 50% fairly comprehensible (1 respondent). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (1 respondent) and 50% fairly acceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.50, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.21.3 British student translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين 4** **ST** **زكاة**, **Baintner TT 'Zakah'**

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term 'Zakah', 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.21.4 British student translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين 4** **ST** **قال**, **Baintner TT 'alleges'**

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term 'alleges', 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 50% chose fairly acceptable (1 respondent), and 50% fairly unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.21.5 British student translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين 4** **ST** **تجب**, **Baintner TT 'is incumbent'**

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term 'is incumbent', 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% completely acceptable (respondents). The average degree of comprehensibility of this translation (out of a

maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.21.6 British student translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين 4: ST نحقق, Baintner TT ‘is established’**

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘is established’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (1 respondent), and 50% fairly acceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.21.7 British student translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين 4: ST سبب, Baintner TT ‘cause’**

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘cause’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, and 100% completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.21.8 British student translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين 4: ST ملك, Baintner TT ‘possession’**

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘possession’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.21.9 British student translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين 4: ST نصاب, Baintner TT ‘Nisab’**

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘Nisab’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable

(2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.21.10 British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST مشغول بحاجته الأصلية, Baintner TT ‘clear of encumbrance’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘clear of encumbrance’, 50% chose fairly comprehensible (1 respondent) and 50% fairly incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 100% chose fairly acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.5, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.21.11 British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST مشغو فاضل, Baintner TT ‘excess’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘excess’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (1 respondent) and 50% fairly acceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.21.12 British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST حاجة, Baintner TT ‘encumbrance’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘encumbrance’, 50% chose completely comprehensible (1 respondent), and 50% fairly comprehensible (1 respondent). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (1 respondent), and 50% fairly acceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.50, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.21.13 British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST نذر, Baintner TT ‘vows’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘vows’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.21.14 British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST كفارة, Baintner TT ‘expiations’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘expiations’ 100% chose completely comprehensible (2 respondents) Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.21.15 British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST نصاب, Baintner TT ‘Nisab’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘Nisab’, 100% chose completely comprehensible (1 respondent). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.21.16 British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST استهلاك, Baintner TT ‘dissolution’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘dissolution’, 50% chose completely comprehensible (1 respondent), and 50% fairly comprehensible (1 respondent). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (1 respondent), and 50% fairly acceptable (1

respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.50, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.21.17 British student translators: Comprehensibility and acceptability of terms in ST 4 وممن كان عليه دين ST مطالب, Baintner TT 'claimant'

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term 'claimant', 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.21.18 British student translators: Comprehensibility and acceptability of terms in ST 4 وممن كان عليه دين ST سوائم, Baintner TT 'pastures'

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term 'pastures', 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (1 respondent), and 50% fairly acceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.21.19 British student translators: Comprehensibility and acceptability of terms in ST 4 وممن كان عليه دين ST ملاك, Baintner TT 'proprietor'

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term 'proprietor', 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.21.20 British student translators: Translation techniques which contributed to misunderstanding of ST 4 **ومن كان عليه دين ST ملاك, Baintner TT**

Extract 3 -Baintner							
Fairly and completely unacceptable							
Valid Extract 3 Fairly and completely unacceptable	Literal translation	Unusual punctuation	Transliteration	Excessive use of explanation or footnotes	Paraphrasing	The use of terms which sound odd in English	Non-response
2	1	0	0	0	0	1	(0)
percentage	50%	0%	0%	0%	0%	50%	Not included in calculation

According to the results, misunderstandings were caused by 50% literal translation, and 50% the use of terms which sound odd in English. There were no non-responses.

5.5.22 British student translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين Nyazee TT**

5.5.22.1 British student translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين ST دين, Nyazee TT ‘debt’**

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘debt’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.22.2 British student translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين ST يحيط, Nyazee TT ‘covers’**

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘covers’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.22.3 British student translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين 4: ST زكاة, Nyazee TT ‘Zakat’**

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘Zakat’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.22.4 British student translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين 4: ST قال, Nyazee TT ‘said’**

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘said’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.22.5 British student translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين 4: ST تجب, Nyazee TT ‘is imposed’**

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘is imposed’, 50% chose completely comprehensible (1 respondent), and 50% fairly comprehensible (1 respondent). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (1 respondent), and 50% fairly acceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.22.6 British student translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين 4: ST تحقق, Nyazee TT ‘the realisation’**

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘the realisation’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.22.7 British student translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين 4**: ST سبب, Nyazee TT ‘cause’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘cause’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.22.8 British student translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين 4**: ST ملك, Nyazee TT ‘ownership’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘ownership’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.22.9 British student translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين 4**: ST نصاب, Nyazee TT ‘Nisab’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘Nisab’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.22.10 British student translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين 4**: ST حاجته الاصلية, Nyazee TT ‘primary need’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘primary need’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a

maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.22.11 British student translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين ST **فاضل**, Nyazee TT **'surplus'****

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term 'surplus', 100% chose completely comprehensible (2 respondents), Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.22.12 British student translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين ST **حاجة**, Nyazee TT **'essential need'****

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term 'essential need', 50% chose completely comprehensible (1 respondent) and 50% fairly comprehensible (1 respondent). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (1 respondent) and 50% fairly acceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.50, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.22.13 British student translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين ST **نذر**, Nyazee TT **'vows (nadhr)'****

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term 'vows', 100% chose completely comprehensible (2 respondents) Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.22.14 British student translators: Comprehensibility and acceptability of terms in ST 4 **ومن كان عليه دين ST **كفارة**, Nyazee TT **'expiation (kaffarah)'****

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term 'expiation (kaffarah)', 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100 % chose

completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.22.15 British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST نصاب, Nyazee TT ‘niṣāb’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘niṣāb’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.22.16 British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST استهلاك, Nyazee TT ‘consumed (destroyed)’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘consumed (destroyed)’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.22.17 British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST مطالب, Nyazee TT ‘claimant’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘claimant’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.22.18 British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST سوائم, Nyazee TT ‘pasturing animals (sawā’im)’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘pasturing animals (sawā’im)’, 100% chose completely comprehensible (2

respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.22.19 British student translators: Comprehensibility and acceptability of terms in ST 4 ومن كان عليه دين ST الملاك, Nyazee TT ‘owners’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘owners’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.22.20 British student translators: Translation techniques which contributed to misunderstanding of ST 4 ومن كان عليه دين Nyazee TT

The total number of respondents for this question was 2. Respondents did not identify any translation techniques which contributed to misunderstandings in this TT.

5.5.23 British student translators: Comprehensibility and acceptability of terms in ST 5 ليس في اقل من أربعين من الغنم السائمة Baintner TT

5.5.23.1 British student translators: Comprehensibility and acceptability of terms in ST 5 ليس في اقل من أربعين من الغنم السائمة ST غنم, Baintner TT ‘goats’

The total number of respondents for this question was 2. Regarding the comprehensibility of the term ‘goats’, 100% chose fairly comprehensible (2 respondents). Regarding the acceptability of the translation of the term 50% chose completely acceptable (1 respondent), and 50% fairly acceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.23.2 British student translators: Comprehensibility and acceptability of terms in ST

5 سانمة ST :ليس في اقل من أربعين من الغنم السانمة 5 Baintner TT ‘which feed [...] upon pastures’

The total number of respondents for this question was 2. Regarding the comprehensibility of the term ‘which feed [...] upon pastures’, 50% chose fairly comprehensible (1 respondent), and 50% fairly incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (1 respondent), and 50% fairly unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.50, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.23.3 British student translators: Comprehensibility and acceptability of terms in ST

5 سانمة ST :ليس في اقل من أربعين من الغنم السانمة 5 Baintner TT ‘Zakah’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘Zakah’, 50% chose fairly incomprehensible (1 respondent) and 50% totally incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 50% chose fairly unacceptable (1 respondent) and 50% totally unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 1.50, and the average degree of acceptability (out of a maximum of 4) is 1.50.

5.5.23.4 British student translators: Comprehensibility and acceptability of terms in ST

5 سانمة ST :ليس في اقل من أربعين من الغنم السانمة 5 Baintner TT ‘year’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘year’, 50% chose fairly comprehensible (1 respondent) and 50% fairly incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 50% chose fairly acceptable (1 respondent) and 50% fairly unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.50, and the average degree of acceptability (out of a maximum of 4) is 2.50.

5.5.23.5 British student translators: Comprehensibility and acceptability of terms in ST

5 سانمة ST :ليس في اقل من أربعين من الغنم السانمة 5 Baintner TT ‘one goat’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘one goat’, 50% chose completely comprehensible (1 respondent), and 50% fairly incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (1 respondent), and 50% fairly unacceptable (1

respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.00, and the average degree of acceptability (out of a maximum of 4) is 3.00.

5.5.23.6 British student translators: Comprehensibility and acceptability of terms in ST 5 ليس في اقل من أربعين من الغنم السائمة 5: ST ثني, Baintner TT ‘*Sinnees*’

The total number of respondents for this question was 2. Regarding the comprehensibility of the term ‘*Sinnees*’, 100% chose completely comprehensible (1 respondent). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.23.7 British student translators: Comprehensibility and acceptability of terms in ST 5 ليس في اقل من أربعين من الغنم السائمة 5: ST جذع, Baintner TT ‘*Juzzas*’

The total number of respondents for this question was 2. Regarding the comprehensibility of the term ‘*Juzzas*’, 50% chose completely comprehensible (1 respondent), and 50% fairly comprehensible (1 respondent). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (1 respondent) and 50% fairly acceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.50, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.23.8 British student translators: Comprehensibility and acceptability of terms in ST 5 ليس في اقل من أربعين من الغنم السائمة 5: ST موقوفا, Baintner TT Ø

The total number of respondents for this question was 2. Regarding the comprehensibility of the deleted term, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.23.9 British student translators: Comprehensibility and acceptability of terms in ST 5 ليس في اقل من أربعين من الغنم السائمة 5: ST ومرفوعا, Baintner TT Ø

The total number of respondents for this question was 2. Regarding the comprehensibility of the deleted term, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2

respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.23.10 British student translators: Comprehensibility and acceptability of terms in ST 5 جذعة ST, Baintner TT ‘Juzza’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘Juzza’, 50% chose completely comprehensible (1 respondent) and 50% fairly comprehensible (1 respondent). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (1 respondent) and 50% fairly acceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.50, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.23.11 British student translators: Comprehensibility and acceptability of terms in ST 5 شاة ST, Baintner TT ‘Shat’

The total number of respondents for this question was 2. Regarding the comprehensibility of the term ‘Shat’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.23.12 British student translators: Translation techniques which contributed to misunderstanding in ST 5 ليس في اقل من أربعين من الغنم السائمة ST, Baintner TT

Extract 5 - Baintner							
Fairly and completely unacceptable							
Valid Extract1 Fairly and completely unacceptable	Literal translation	Unusual punctuation	Transliteration	Excessive use of explanation or footnotes	Paraphrasing	The use of terms which sound odd in English	Non-response
4	4	0	0	0	0	0	(0)
percentage	100%	0%	0%	0%	0%	0%	Not included in calculation

According to the results, misunderstandings were caused by 100% literal translation. There were no non-responses.

5.5.24 British student translators: Comprehensibility and acceptability of terms in ST 5

ليس في اقل من أربعين من الغنم السائمة: Nyazee TT

5.5.24.1 British student translators: Comprehensibility and acceptability of terms in ST

ليس في اقل من أربعين من الغنم السائمة 5: ST صدقة, Nyazee TT ‘*sadaqah*’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘*sadaqah*’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.24.2 British student translators: Comprehensibility and acceptability of terms in ST

ليس في اقل من أربعين من الغنم السائمة 5: ST غنم, Nyazee TT ‘*ghanam*’

The total number of respondents for this question was 2. Regarding the comprehensibility of the term ‘*ghanam*’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (1 respondent), and 50% fairly acceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.24.3 British student translators: Comprehensibility and acceptability of terms in ST

ليس في اقل من أربعين من الغنم السائمة 5: ST سائمة, Nyazee TT ‘*pasturing*’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘*pasturing*’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.24.4 British student translators: Comprehensibility and acceptability of terms in ST

ليس في اقل من أربعين من الغنم السائمة 5: ST شاة, Nyazee TT ‘*goat*’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘*goat*’, 50% chose completely comprehensible (1 respondent), and 50%

fairly comprehensible (1 respondent). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (1 respondent), and 50% fairly acceptable (1 respondent¹). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.50, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.24.5 British student translators: Comprehensibility and acceptability of terms in ST 5 حول ST, Nyazee TT ‘year’
ليس في اقل من أربعين من الغنم السانمة 5

The total number of respondents for this question was 2. Regarding the comprehensibility of the term ‘year’, 50% chose fairly comprehensible (1 respondent), and 50% fairly incomprehensible (1 respondent). Regarding the acceptability of the translation of the term, 50% chose completely fairly acceptable (1 respondent), and 50% fairly unacceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 2.50, and the average degree of acceptability (out of a maximum of 4) is 2.50.

5.5.24.6 British student translators: Comprehensibility and acceptability of terms in ST 5 ثني ST, Nyazee TT ‘thaniyy’
ليس في اقل من أربعين من الغنم السانمة 5

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘*thaniyy*’, 50% chose completely comprehensible (1 respondent), and 50% fairly comprehensible (1 respondent). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (1 respondent), and 50% fairly acceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.50, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.24.7 British student translators: Comprehensibility and acceptability of terms in ST 5 الجذع ST, Nyazee TT ‘jadh’
ليس في اقل من أربعين من الغنم السانمة 5

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘*jadh*’, 50% chose completely comprehensible (1 respondent), and 50% fairly comprehensible (1 respondent). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (1 respondent), and 50% fairly acceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.50, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.24.8 British student translators: Comprehensibility and acceptability of terms in ST

موقوفاً ومرفوعاً ST: ليس في أقل من أربعين من الغنم السائمة 5 Nyazee TT ‘*mawqūf and marfū*’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘*mawqūf and marfū*’, 50% chose completely comprehensible (1 respondent) and 50% fairly comprehensible (1 respondent). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (1 respondent) and 50% fairly acceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.50, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.24.9 British student translators: Comprehensibility and acceptability of terms in ST

جدعة ST: ليس في أقل من أربعين من الغنم السائمة 5 Nyazee TT ‘*jadh’ah*’

The total number of respondents for this question was 2. Regarding the comprehensibility of the term ‘*jadh’ah*’, 50% chose completely comprehensible (1 respondent) and 50% fairly comprehensible (1 respondent). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (1 respondent) and 50% fairly acceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.50, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.24.10 British student translators: Comprehensibility and acceptability of terms in ST

شاه ST: ليس في أقل من أربعين من الغنم السائمة 5 Nyazee TT ‘*goats*’

The total number of respondents for this question was 2. Regarding the comprehensibility of the term ‘*goats*’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.24.11 British student translators: Translation techniques which contributed to misunderstanding in ST

ليس في أقل من أربعين من الغنم السائمة 5 Nyazee TT

The total number of respondents for this question was 2. Respondents did not identify any translation techniques which led to misunderstanding.

5.5.25 British student translators: Comprehensibility and acceptability of terms in ST 8

المرابحة DeLorenzo TT السؤال (12:5) في حالة بيع بضائع بطريقة المرابحة

5.5.25.1 British student translators: Comprehensibility and acceptability of terms in ST

8 المرابحة DeLorenzo TT 'sold' السؤال (12:5) في حالة بيع بضائع بطريقة المرابحة

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term 'sold', 50% chose completely comprehensible (1 respondent) and 50% fairly comprehensible (1 respondent). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (1 respondent) and 50% fairly acceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.50, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.25.2 British student translators: Comprehensibility and acceptability of terms in ST

8 المرابحة DeLorenzo TT 'goods' السؤال (12:5) في حالة بيع بضائع بطريقة المرابحة

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term 'goods', 100% chose completely comprehensible (2 respondent). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.25.3 British student translators: Comprehensibility and acceptability of terms in ST

8 المرابحة DeLorenzo TT 'murabahah' السؤال (12:5) في حالة بيع بضائع بطريقة المرابحة

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term 'murabahah', 50% chose completely comprehensible (1 respondent) and 50% fairly comprehensible (1 respondent). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (1 respondent) and 50% fairly acceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.50, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.25.4 British student translators: Comprehensibility and acceptability of terms in ST

8 المرابحة DeLorenzo TT 'purchase price' السؤال (12:5) في حالة بيع بضائع بطريقة المرابحة

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term 'purchase price', 100% chose completely comprehensible (2 respondents).

Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.25.5 British student translators: Comprehensibility and acceptability of terms in ST 8 المصاريف في حالة بيع بضائع بطريقة المراجعة (12:5) السؤال: ST المصاريف, DeLorenzo TT ‘expenses’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘expenses’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.25.6 British student translators: Comprehensibility and acceptability of terms in ST 8 صرفت في حالة بيع بضائع بطريقة المراجعة (12:5) السؤال: ST صرفت, DeLorenzo TT ‘incurred’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘incurred’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.25.7 British student translators: Comprehensibility and acceptability of terms in ST 8 مرتبات في حالة بيع بضائع بطريقة المراجعة (12:5) السؤال: ST مرتبات, DeLorenzo TT ‘salaries’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘salaries’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.25.8 British student translators: Comprehensibility and acceptability of terms in ST 8 المراجعة بطريفة المراجعة 8 السؤال (12:5) في حالة بيع بضائع بطريفة المراجعة ST المنضبطة, DeLorenzo TT ‘regularly incurred’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘regularly incurred’, 50% chose completely comprehensible (1 respondent) and 50% fairly comprehensible (1 respondent). Regarding the acceptability of the translation of the term, 50% chose completely acceptable (1 respondent) and 50% fairly acceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.50, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.25.9 British student translators: Comprehensibility and acceptability of terms in ST 8 المراجعة بطريفة المراجعة 8 السؤال (12:5) في حالة بيع بضائع بطريفة المراجعة ST قيمة, DeLorenzo TT ‘value’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘value’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.25.10 British student translators: Comprehensibility and acceptability of terms in ST 8 المراجعة بطريفة المراجعة 8 السؤال (12:5) في حالة بيع بضائع بطريفة المراجعة ST الشراء, DeLorenzo TT ‘purchasing’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘purchasing’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.25.11 British student translators: Comprehensibility and acceptability of terms in ST 8 المراجعة بطريفة المراجعة 8 السؤال (12:5) في حالة بيع بضائع بطريفة المراجعة ST الربح, DeLorenzo TT ‘profit’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘profit’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% completely acceptable (2

respondents) . The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.25.12 British student translators: Translation techniques which contributed to misunderstanding in ST 8 السؤال (12:5) DeLorenzo TT في حالة بيع بضائع بطريقة المراجعة

The total number of respondents for this question was 2. The respondents did not identify any translation techniques which caused misunderstandings.

5.5.26 British student translators: Comprehensibility and acceptability of terms in ST 9 السؤال (12:6) DeLorenzo TT بالنسبة لبيع المراجعة

5.5.26.1 British student translators: Comprehensibility and acceptability of terms in ST 9 السؤال (12:6) DeLorenzo TT المشتري ST 'purchaser' بالنسبة لبيع المراجعة

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term 'purchaser', 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.26.2 British student translators: Comprehensibility and acceptability of terms in ST 9 السؤال (12:6) DeLorenzo TT 'take delivery' استلام ST بالنسبة لبيع المراجعة

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term 'take delivery', 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.26.3 British student translators: Comprehensibility and acceptability of terms in ST 9 السؤال (12:6) DeLorenzo TT 'merchandise' البضاعة ST بالنسبة لبيع المراجعة

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term 'merchandise', 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable

(2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.26.4 British student translators: Comprehensibility and acceptability of terms in ST

9 بالنسبة لبيع المرابحة (السؤال 12:6) ST الارضية, DeLorenzo TT ‘demurrage charges’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘demurrage charges’, 50% chose completely comprehensible (1 respondent) and 50% fairly comprehensible (1 respondent). Regarding the acceptability of the translation of the term, 50% completely acceptable and 50% fairly acceptable (1 respondent). The average degree of comprehensibility of this translation (out of a maximum of 4) is 3.50, and the average degree of acceptability (out of a maximum of 4) is 3.50.

5.5.26.5 British student translators: Comprehensibility and acceptability of terms in ST

9 بالنسبة لبيع المرابحة (السؤال 12:6) ST غرامة, DeLorenzo TT ‘fine’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘fine’, 100% chose completely comprehensible (2 respondents) Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.26.6 British student translators: Translation techniques which contributed to misunderstanding in ST

9 بالنسبة لبيع المرابحة (السؤال 12:6) DeLorenzo TT

The total number of respondents for this question was 2. The respondents did not identify any translation techniques which led to misunderstandings.

5.5.27 British student translators: Comprehensibility and acceptability of terms in ST

10 هل يجوز إعادة جدولة أقساط المرابحة DeLorenzo TT

5.5.27.1 British student translators: Comprehensibility and acceptability of terms in ST

10 هل يجوز إعادة جدولة أقساط المرابحة ST يجوز, DeLorenzo TT ‘is it lawful’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘is it lawful’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable

(2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.27.2 British student translators: Comprehensibility and acceptability of terms in ST 10 إعادة جدولته ST: هل يجوز إعادة جدولته أقساط المراجعة DeLorenzo TT ‘reschedule’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘reschedule’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00 and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.27.3 British student translators: Comprehensibility and acceptability of terms in ST 10 أقساط المراجعة ST: هل يجوز إعادة جدولته أقساط المراجعة DeLorenzo TT ‘installments’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘installments’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.27.4 British student translators: Comprehensibility and acceptability of terms in ST 10 اعسار المدين ST: هل يجوز إعادة جدولته أقساط المراجعة DeLorenzo TT ‘debtor who is unable to pay instalments’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘debtor who is unable to pay instalments’, 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.27.5 British student translators: Comprehensibility and acceptability of terms in ST 10 المدين المعسر ST: هل يجوز إعادة جدولة أقساط المراجعة 10 DeLorenzo TT Ø

The total number of respondents for this question was 2. Regarding the comprehensibility of the deleted financial term المدين المعسر 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.27.6 British student translators: Comprehensibility and acceptability of terms in ST 10 دائن ر DeLorenzo TT 'creditor' ST: هل يجوز إعادة جدولة أقساط المراجعة 10

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term 'creditor', 100% chose completely comprehensible (2 respondents). Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents). The average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00, and the average degree of acceptability (out of a maximum of 4) is 4.00.

5.5.27.7 British student translators: Translation techniques which contributed to misunderstanding in ST 10 DeLorenzo TT ST: هل يجوز إعادة جدولة أقساط المراجعة 10

The total number of respondents for this question was 2. Respondents did not identify any translation techniques which led to misunderstandings.

5.6 Comparison of results for Chapter 4, Arab professional translators, Arab student translators, and British student translators

In the following sections, I will investigate:

1. The extent to which the acceptability results obtained in Chapter 4 (using my supervisor's judgements) differ from the acceptability results given by Arab professional translators, Arab student translators, and British student translators (Section 5.6.1);
2. The extent to which the problematic aspects of translation identified in Chapter 4 (using my supervisor's judgements) differ from the causes of misunderstandings identified by

Arab professional translators, Arab student translators, and British student translators (Section 5.6.2);

3. The relationship between acceptability and comprehensibility and how this differs in relation to Arab professional translators, Arab student translators, and British student translators (Section 5.6.3).

The respondents in chapters 4 and 5 vary along two dimensions: 1. Experienced translator(s) vs. inexperienced translator(s); 2. Native English speaker(s) vs. non-native English speaker(s), as in the following table.

Table 5.5

	Experienced translator(s)	Inexperienced translator(s)
Native English speaker(s)	Supervisor (Ch. 4)	British Student Translators (Ch. 5)
Non-native English speaker(s)	Arab Professional Translators (Ch. 5)	Arab Student Translators (Ch. 5)

Given that the translations being investigated in chapters 4 and 5 are all into English, and given that experienced translators can be assumed to be better at translating than inexperienced ones, we can assume that the supervisor (Chapter 4) provides the most reliable judgements on the acceptability (etc.) of these translations of all groups of informants. The judgements of acceptability (etc.) given in Chapter 4 are therefore adopted as the standard against which the judgements of the other groups of informants in Chapter 5 (Arab professional translators, Arab student translators, and British student translators) are judged.

A lot of financial translation from Arabic to English in Saudi Arabia is done by native speakers of Arabic (i.e. non-native speakers of English). It is therefore useful to assess to what extent the acceptability (etc.) judgements of Arab professional (experienced) translators differ from those an experienced English translator (the supervisor). If there are serious differences, this suggests that employing native Arabic speakers to translate financial texts

from Arabic to English in Saudi Arabia is problematic, and likely to lead to the translation of financial terms in ways which are unacceptable to native speakers of English.

The two groups of inexperienced translators (the Arab student translators, and the British student translators) provide further potential insights. The results from these two groups should shed light on whether being a native speaker is more crucial, or whether experience is the crucial factor.

5.6.1 Acceptability: comparison of results for Chapter 4, Arab professional translators, Arab student translators, and British student translators

In order to present the acceptability results from Chapter 4 and Chapter 5 in a way which is easily amenable to analysis, I grouped them, taking the acceptability results for my supervisor as the standard (benchmark), and assessing the results for the other three groups (Chapter 5) in relation to the results for my supervisor, as follows:

- a. Where the Arab Professional Translators'/Arab Student Translators'/British Student Translators' result is less than 0.5 above or below my supervisor's result (Chapter 4), this was scored 0. The result is described as: *Roughly the same acceptability as supervisor.*
- b. Where the Arab Professional Translators'/Arab Student Translators'/British Student Translators' result (Chapter 5) is between 0.5⁺ and 1.5 above my supervisor's result (Chapter 4), this was scored +1. The result is described as: *Somewhat more acceptable than supervisor.*
- c. Where the Arab Professional Translators'/Arab Student Translators'/British Student Translators' result (Chapter 5) is between 1.5⁺ and 2.5 above my supervisor's result (Chapter 4), this was scored +2. The result is described as: *Significantly more acceptable than supervisor.*
- d. Where the Arab Professional Translators'/Arab Student Translators'/British Student Translators' result (Chapter 5) is between 2.5⁺ and 3.5 above my supervisor's result (Chapter 4), this was scored +3. The result is described as: *Vastly more acceptable than supervisor.*
- e. Where the Arab Professional Translators'/Arab Student Translators'/British Student Translators' result (Chapter 5) is between 0.5 and 1.5 below my supervisor's result (Chapter 4), this was scored -1. The result is described as: *Somewhat less acceptable than supervisor.*
- f. Where the Arab Professional Translators'/Arab Student Translators'/British Student Translators' result (Chapter 5) is between 1.5⁺ and 2.5 below my supervisor's result (Chapter 4), this was scored -2. The result is described as: *Significantly less acceptable than supervisor.*
- g. Where the Arab Professional Translators'/Arab Student Translators'/British Student Translators' result (Chapter 5) is between 2.5⁺ and 3.5 below my supervisor's result (Chapter 4), this was scored -3. The result is described as: *Vastly less acceptable than supervisor.*

To illustrate the operation of this, we can take as an example financial term number 11 *صفقة* from ST1, Hamilton TT, where it is translated as ‘terms proffered’. This is rated as *Fairly acceptable* – i.e. 3 – by the supervisor (Section 4.3.2.1), as 2.3 (on average) by the Arab Professional Translators (Section 5.5.1.11), as 2.14 (on average) by the Arab Student Translators (Section 5.5.10.11), and as 3.50 (on average) by the British Student Translators (Section 5.5.19.11). The Arab Professional Translator’s rating (at 2.3 compared to the supervisor’s 3) is 0.7 below that of the supervisor (i.e. between 0.5 and 1.5 below the supervisor’s result), and is thus classified as *Somewhat less acceptable than supervisor*. The Arab Student Translators’ rating (at 2.14 compared to the supervisor’s 3) is 0.86 below that of the supervisor, and is thus also classified as *Somewhat less acceptable than supervisor*. Finally, the British Student Translator’s rating (at 3.50 compared to the supervisor’s 3) is 0.5 above that of the supervisor (i.e. between 0.5 above and 0.5 below that of the supervisor), and is thus classified as *Roughly the same acceptability as supervisor*.

This scoring system, which eliminates the extreme complications involved in working with precise figures, yielded the following results:

Analysis of scoring: Arab Professional Translators

1. The number of entries (rows) scoring *Vastly more acceptable than supervisor*: 0
2. The number of entries (rows) scoring *Significantly acceptable more than supervisor*: 0
3. The number of entries (rows) scoring *Somewhat more acceptable than supervisor*: 9
4. The number of entries (rows) scoring *Roughly the same acceptability as supervisor*: 28
5. The number of entries (rows) scoring *Somewhat less acceptable than supervisor*: 57
6. The number of entries (rows) scoring *Significantly less acceptable than supervisor*: 9
7. The number of entries (rows) scoring *Vastly less acceptable than supervisor*: 0

Analysis of scoring: Arab Student Translators

1. The number of entries (rows) scoring *Vastly more acceptable than supervisor*: 0
2. The number of entries (rows) scoring *Significantly acceptable more than supervisor*: 2
3. The number of entries (rows) scoring *Somewhat more acceptable than supervisor*: 18
4. The number of entries (rows) scoring *Roughly the same acceptability as supervisor*: 44
5. The number of entries (rows) scoring *Somewhat less acceptable than supervisor*: 39
6. The number of entries (rows) scoring *Significantly less acceptable than supervisor*: 0
7. The number of entries (rows) scoring *Vastly less acceptable than supervisor*: 0

Analysis of scoring: British Student Translators

1. The number of entries (rows) scoring *Vastly more acceptable than supervisor*: 2
2. The number of entries (rows) scoring *Significantly more acceptable than supervisor*: 9
3. The number of entries (rows) scoring *Somewhat more acceptable than supervisor*: 39
4. The number of entries (rows) scoring *Roughly the same acceptability as supervisor*: 49
5. The number of entries (rows) scoring *Somewhat less than supervisor*: 3
6. The number of entries (rows) scoring *Significantly less acceptable than supervisor*: 0
7. The number of entries (rows) scoring *Vastly less acceptable than supervisor*: 0

These results can be tabulated as follows:

Table 5.6

Analysis of scoring	Arab Professional Translators	Arab Student Translators	British Student Translators
<i>Vastly more acceptable than supervisor</i>	0	0	2
<i>Significantly more than supervisor</i>	0	2	9
<i>Somewhat more acceptable than supervisor</i>	9	18	39
<i>Roughly the same acceptability as supervisor</i>	28	44	49
<i>Somewhat less acceptable than supervisor</i>	57	39	3
<i>Significantly less acceptable than supervisor</i>	9	0	0
<i>Vastly less acceptable than supervisor</i>	0	0	0

The results show that out of the three groups whose acceptability judgements were questioned in Chapter 5 – Arab Professional Translators, Arab Student Translators, and British Student Translators – the acceptability judgements of British Student Translators are perhaps closest to those of the supervisor (which, as noted are taken here as the benchmark). In 49 cases, the British Student translators judged a translation to be roughly as acceptable as did the supervisor. This compares with 39 cases in which the Arab Student Translators judged the translation to be roughly as acceptable as did the supervisor, and only 28 cases in which the Arab Professional Translators judged the translation to be roughly as acceptable as did the supervisor.

The results for the British Student Translators are particularly problematic, because the sample (only 2 respondents) is very small. However, if the same results were replicated over a larger sample, it would suggest that being a native speaker is the crucial factor in making appropriate acceptability judgements about the translations of financial terms. This would argue against the currently widespread practice in Saudi Arabia of using native Arabic speakers (non-native English speakers) to translate financial texts from Arabic to English, and suggest that native English speakers should be used instead.

The results for Arab Professional Translators are more reliable (since the samples are much larger), and in some ways even more interesting. They show that Arab Professional Translators have a distinct tendency to regard the English translations of Arabic financial terms as less acceptable than did the supervisor (Chapter 4). While they rate 28 translations at roughly the same level of acceptability as did the supervisor, they rate 57 (almost twice this number) as somewhat less acceptable than did the supervisor, and 9 as significantly less acceptable than did the supervisor.

The results for the Arab Professional Translators are more negative than those of the Arab Student Translators (they tend to rate the translations of Arabic financial terms less positively than do the Arab Student Translators). They are also further away from the judgements of the supervisor (Chapter 4) than are those of the Arab Student Translators. This suggests that although the Arab Student Translators are relatively inexperienced, the translation training which they have had may have had a positive effect on their ability to reasonably assess the acceptability of English translations of Arabic financial terms. By contrast, the professional translation experience of the Arab Professional Translators does not appear to have improved their judgements in this area – and perhaps even had a negative effect – leading them to make acceptability judgements about the translation of Arabic financial terms into English which are significantly different from those of an experienced native-English speaking translator (the supervisor).

5.6.2 Factors leading to misunderstanding of TTs: comparison of results for Chapter Four, Arab professional translators, Arab student translators, and British student translators

The following table summarises the results given by questionnaire respondents in this chapter regarding why particular translations were misunderstood.

Table 5.7

DISCUSSED IN SECTION:	GROUP NO.	EXTRACT NO.	LITERAL TRANSLATION	UNUSUAL PUNCTUATION	TRANSLITERATION	EXCESSIVE USE OF EXPLANATION OR FOOTNOTES	PARAPHRASING	USE OF TERMS WHICH SOUND ODD IN ENGLISH	NO TRANSLATION TECHNIQUES CAUSING MISUNDERSTANDING
5.5.1.12	1 Arab Professional Translators	1 - ST1 Hamilton TT	53.84%	2.56%	2.56%	2.56%	33.33%	5.13%	0%
5.5.2.12	1 Arab Professional Translators	2 - ST2 Hamilton TT	47.83%	15.22%	2%	8.70%	26.09%	0%	0%
5.5.3.20	1 Arab Professional Translators	3 - ST4 Baintner TT	24.07%	3.70%	22%	1.85%	44%	3.70%	0%
5.5.4.20	1 Arab Professional Translators	4 - ST4 Nyazee TT	20%	3.33%	45%	5%	23.33%	3.33%	0%
5.5.5.12	1 Arab Professional Translators	5 - ST5 Baintner TT	28.89%	20.00%	46.67%	0%	2.22%	2.22%	0%
5.5.6.11	1 Arab Professional Translators	6 - ST5 Nyazee TT	29.27%	2.44%	60.98%	2.44%	2.44%	2.44%	0%
5.5.7.12	1 Arab Professional Translators	7 - ST8 DeLorenzo TT	7.70%	0%	46.15%	0%	46.15%	0%	0%
5.5.8.6	1 Arab Professional Translators	8 - ST9 DeLorenzo TT	29%	0%	0%	0%	71%	0%	0%
5.5.9.7	1 Arab Professional Translators	9 - ST10 DeLorenzo TT	40.00%	33.33%	0%	0%	27%	0%	0%
5.5.10.12	2 Arab Student Translators	1 - ST1 Hamilton TT	18.18%	17.05%	18.18%	18.18%	12.50%	15.91%	0%
5.5.11.12	2 Arab Student Translators	2 - ST2 Hamilton TT	26%	17.39%	10.87%	13.04%	21.74%	10.87%	0%
5.5.12.20	2 Arab Student Translators	3 - ST4 Baintner TT	22.81%	17.54%	16%	5%	32%	7.02%	0%
5.5.13.20	2 Arab Student Translators	4 - ST4 Nyazee TT	16.47%	1.17%	25.89%	3.53%	49.41%	3.53%	0%
5.5.14.12	2 Arab Student Translators	5 - ST5 Baintner TT	19.77%	8.14%	68.60%	1%	1.16%	1.16%	4%
5.5.15.11	2 Arab Student Translators	6 - ST5 Nyazee TT	30.99%	0%	69.01%	0%	0%	0%	4%
5.5.16.12	2 Arab Student Translators	7 - ST8 DeLorenzo TT	18.75%	3.13%	12.50%	0%	65.53%	0%	16%
5.5.17.6	2 Arab Student Translators	8 - ST9 DeLorenzo TT	0%	0%	0%	0%	100%	0%	0%
5.5.18.7	2 Arab Student Translators	9 - ST10 DeLorenzo TT	41.67%	16.67%	0%	0%	41.67%	0%	0%
5.5.19.12	3 British Student Translators	1 - ST1 Hamilton TT	50%	0%	0%	0%	0%	50%	0%
5.5.20.12	3 British Student Translators	2 - ST2 Hamilton TT	0%	0%	0%	0%	0%	100%	0%
5.5.21.20	3 British Student Translators	3 - ST4 Baintner TT	50%	0%	0%	0%	0%	50%	0%
5.5.22.20	3 British Student Translators	4 - ST4 Nyazee TT	100%	0%	0%	0%	0%	0%	0%
5.5.23.12	3 British Student Translators	5 - ST5 Baintner TT	100%	0%	0%	0%	0%	0%	0%
5.5.24.11	3 British Student Translators	6 - ST5 Nyazee TT	0%	0%	0%	0%	0%	0%	100%
5.5.25.12	3 British Student Translators	7 - ST8 DeLorenzo TT	0%	0%	0%	0%	0%	0%	100%
5.5.26.6	3 British Student Translators	8 - ST9 DeLorenzo TT	0%	0%	0%	0%	0%	0%	100%
5.5.27.7	3 British Student Translators	9 - ST10 DeLorenzo TT	0%	0%	0%	0%	0%	0%	100%
TOTAL OF PERCENTAGES IN COLUMNS ABOVE:			774.90	161.67	446.09	61.72	599.64	255.31	424
AVERAGE PERCENTAGE FOR SPECIFIC CAUSE OF MISUNDERSTANDING ACROSS ALL TTs			28.70%	5.99%	16.52%	2.86%	20.89%	9.46%	15.70%

These results can be compared with the results for the acceptability results for all texts as rated by the supervisor, in Table 4.34 (Section 4.7.4), reproduced below as Table 5.8.

Table 5.8**Translation techniques used across all texts, listed in descending order according to average degree of acceptability**

The following table presents the relative acceptability of all the different translation techniques used for all different texts in descending order of acceptability.

Translation technique(s) used: all texts	Number of times each technique used	Average degree of acceptability : 1st numerical rating	Average degree of acceptability: 2nd numerical rating
Section 4.7.3.19. 'Synonymy' only	68	3.94	2.94
Section 4.7.3.9. 'Hyponymy' only	22	3.09	2.09
Section 4.7.3.7. 'Hyperonymy' only	12	3.08	2.08
Section 4.7.3.2. 'Addition' with other technique(s)	3	3	2
Section 4.7.3.6. 'Grammatical transposition' with other technique(s)	13	3	2
Section 4.7.3.10. 'Hyponymy' with other technique(s)	2	3	2
Section 4.7.3.12. 'Omission' with other technique(s)	1	3	2
Section 4.7.3.16. 'Semantic disjunction' with other technique(s)	1	3	2
Section 4.7.3.20. 'Synonymy' with other technique(s)	58	2.97	1.96
Section 4.7.3.17. 'Semantic overlap' only	18	2.89	1.89
Section 4.7.3.4. 'Calque' with other technique(s)	5	2.8	1.67
Section 4.7.3.14. 'Paraphrase' with other technique(s)	5	2.8	1.8
Section 4.7.3.22. 'Transliteration' with other technique(s)	10	2.8	1.8
Section 4.7.3.21. 'Transliteration' only	22	2.68	1.68
Section 4.7.3.18. 'Semantic overlap' with other technique(s)	9	2.67	1.67
Section 4.7.3.13. 'Paraphrase' only	7	2.43	1.42
Section 4.7.3.11. 'Omission' only	11	2.09	1.09
Section 4.7.3.1. 'Addition' only	1	2	1
Section 4.7.3.8. 'Hyperonymy' with other technique(s)	2	2	1
Section 4.7.3.15. 'Semantic disjunction' only	9	1.78	0.78
Section 4.7.3.3. 'Calque' only	0	0	0
Section 4.7.3.5. 'Grammatical transposition' only	0	0	0

The most common forms of misunderstanding as identified by the respondents in this chapter – Arab professional translators, Arab student translators, and British student translators – are thus, in descending order of frequency:

1. Literal Translation (= calque)	28.70%
2. Paraphrasing	20.89%
3. Transliteration	16.52%
4. Use of terms which sound odd in English	9.46%
5. Unusual punctuation	5.99%
6. Excessive use of explanation or footnotes	2.86%

These can be compared with the acceptability scores for the translation techniques used across all texts in Chapter 4. Of particular significance are the following:

1. *Calque (= literal translation)* scores fairly low when used with other techniques (Section 4.7.3.4) in Table 5.8, at 2.8 (according to the first numerical rating). (There are no examples identified with calque only, giving the score of 0 at the bottom of Table 5.8.) The results the Chapter 5 respondents here are thus fairly compatible with the results for Chapter 4; both the supervisor and the Chapter 5 respondents identify calque (literal translation) as a problematic technique for translating financial terms from Arabic to English.

2. *Paraphrase (= paraphrasing) only* scores low in Table 5.4, at 2.43, and *paraphrase (paraphrasing) with another technique* also scores fairly low in Table 5.4, at 2.8. Both the supervisor (Chapter 4) and the Chapter 5 respondent thus identify paraphrase/paraphrasing as a problematic technique for translating financial terms from Arabic to English. Another technique which is identified as somewhat problematic by respondents in Chapter 5, *Excessive use of explanation or footnotes* can also be regarded as an extended form of paraphrase.

3. *Transliteration only* scores fairly low in Table 5.4, at 2.68, and *transliteration with another technique* also scores fairly low in Table 5.4, at 2.8. Both the supervisor (Chapter 4) and the Chapter 5 respondents thus identify transliteration as a fairly problematic technique for translating financial terms from Arabic to English.

The two remaining translation techniques which are identified as causing misunderstandings by respondents in Chapter 5, *Use of terms which sound odd in English*, and *Unusual*

punctuation cannot easily be identified with unacceptable translation techniques identified in Chapter 4, and I will not attempt any further analysis of these.

This section has shown that (i) calque / literal translation, (ii) paraphrase / paraphrasing, and (iii) transliteration are identified by all groups of respondents in chapters 4 and 5 as significantly problematic in rendering Arabic financial terms into English. From this, we may conclude that these techniques should be avoided in translating these terms if an alternative translation technique is clearly available.

5.6.3 Acceptability and comprehensibility: comparison of results for Arab professional translators, Arab student translators, and British student translators

The average degrees of acceptability and comprehensibility for all the translations analysed in Chapter 5 (all of which are also analysed in Chapter 4) for all the translators is as follows

	Acceptability	Comprehensibility
<i>Supervisor</i>	3.08	<i>Not analysed</i>
<i>Arab Professional Translators</i>	2.5	2.39
<i>Arab Student Translators</i>	2.87	2.89
<i>British Student Translators</i>	3.77	3.74

Strikingly, these results show that the acceptability judgements of the British Student Translators are furthest away from those of the supervisor (though the very small size of the British Student Translators sample needs to be borne in mind). Arab Professional Translators are somewhat nearer than British Student Translators in their acceptability judgements to those of the supervisor. The nearest group to the supervisor in terms of acceptability judgements, however, is Arab Student Translators. The judgements of Arab Student Translators regarding how acceptable the English translations of Arabic financial terms are thus closer to those of an experienced English translator (the supervisor) than are those of Arab Professional Translators. This may suggest that translation training, rather than translation experience, makes for better translation of financial terms (and perhaps also other technical terms).

Whereas British Student Translators rate translations of English financial terms on average as more acceptable than does the supervisor, both Arab Student Translators and Arab Professional Translators rate them as less acceptable. This suggests that if Arab translators

are required to translate texts containing such terms into English, they may need to be trained to adopt a more flexible and tolerant attitude towards different kinds of possible translation than they do at present.

The results for comprehensibility are for all the three relevant groups – Arab Professional Translators, Arab Student Translators, and British Student Translators – very close to those for acceptability. This may suggest that translators do not in general differentiate very clearly between the notions of acceptability and comprehensibility. If these two notions are felt to be significant and useful in training translators to deal with financial texts (or other kind of technical translation), they may need to be clearly differentiated from one another by translation trainers.

5.6.4 Professional translators’ opinions of some legal terms

The professional translators look at these terms in relation to Islamic rules for Zakah. In their questionnaire comments, the professional translators repeatedly made the point that the translator should render the ST meaning precisely in the TT, on the basis that any misrendering will lead to legal consequences. They also argued that as the translation of *Al-Hidāyah* is intended for non-native speaker of Arabic, the audience needs additional explanation beyond the fact that these terms have a legal sense. Professional translators stress the fact that some of terms considered in the questionnaire have legal status and must be translated accurately in all cases. They point out that such term like شاة, which is translated sometimes as ‘goat’ or ‘sheep’, should be translated by ‘ewe’. From a strict Islamic legal perspective, a شاة is a one year old sheep in its second year (some schools say 6 months) or a two-year old goat in its third year. The professional translators also stress that this term should also be used for all kind of *ṣadaqah* (for livestock – camels and cattle), as it is the only term used in relevant Prophetic sayings.

The word غنم in Arabic means both ‘sheep’ and ‘goat’, and accordingly should be translated as ‘sheep or goat’, or by using transliteration if the translator wishes to preserve strict synonymy. The age of the sheep or goat should, in some contexts at least, also be added or an equivalent term used in the TL. Arabic has a number of very specific terms in relation to domestic cattle. For example a lamb of six months is a جذع, a juvenile sheep older than one year (a hogget) is a ثني, and the meat of an adult sheep (mutton) is رباع. The situation,

however, is complex. For example, a term like جذعة in relation to camels, meaning a four-year old she-camel, is different from جذع in relation to sheep (a six-month old sheep).

According to the Islamic ruling on Zakah on sheep or goats (الغنم), the minimum on which Zakah is due, is 40. If a person has 40 sheep and/or goats, he should pay one ewe (six-month old ewe) if he has one, and if this person has only goats, he should pay a two-year old goat, in its second year. The Zakah on 121 sheep or goats is 2 ewes, on 201 sheep or goats 3, and on 400 sheep or goats 4. For every additional 100 sheep or goats, the Zakah is 1 ewe. The following fatwa is taken from the Saudi fatwa website.

As for sheep, no Zakah due on them until there are 40 of them. For between 40 and 120 sheep, one sheep is due as Zakah. If the number of sheep is between 121 and 200, two sheep are due. If the number of sheep is 201, then three sheep are due. For every additional 100 sheep, one sheep should be paid. If the payable Zakah is a goat, it should be at least one year old and if it is a lamb, it should be at least 6 months. The sheep paid as Zakah should not be a he-goat, nor should it be old aged, or one-eyed or defective. Likewise, it should not be raising its young or pregnant, nor should it be the best among sheep, except if the owner prefers to give the best of their flock. The original ruling is based on the Hadith narrated by Anas ibn Malik (may Allah be pleased with him) in the letter about Zakah sent to him by Abu Bakr Al-Siddiq (may Allah be pleased with him) upon appointing him the ruler of Bahrain : ﴿These are the orders for the Zakah that the Messenger of Allah (peace be upon him) made obligatory on every Muslim...As regards the Zakah; if the grazing sheep are between 40 and 120, one sheep is to be paid; and if they are between 120 to 200, two sheep are to be paid; and if they are between 200 to 300, three sheep are to be paid. For each additional 100 sheep, one sheep is to be paid as Zakah. In case a person has less than 40 sheep, no Zakah is required, unless the owner wants to pay it, they can. Those which are in one flock are not to be separated, and those which are in separate flocks are not be brought together for fear of Zakah. Regarding that which belongs to two partners, they can make claims for restitution from each other with equity. The sheep paid as Zakah should not be old aged, one-eyed or defective, or a he-goat, unless the owner wants to pay that."﴾ (Related by Al-Bukhari Abu Dawud, Ibn Majah, Al-Tirmidhy, Al-Nasa'y)

(<http://www.alifta.net/Fatawa/FatawaDetails.aspx?View=Page&PageID=3128&PageNo=1&BookID=7#P166>).

5.7 Conclusion

This chapter has shed light on the analysis of the data from 9 extracts, 6 from *Al-Hidāyah*, translated by Hamilton, Baintner and Nyazee, and 3 from Delorenzo (1997) *A compendium of Legal Opinions on the Operation of Islamic Bank*.

For the translations of *Al-Hidāyah* by Hamilton, Baintner and Nyazee, *A compendium of Legal Opinions on the Operation of Islamic Banks* by DeLorenzo, and the Saudi fatwa website, Chapter 4 (Section 4.15) provided answers to hypothesis 1. *It is possible to analyse and classify the translation techniques used in translations of Islamic financial terminology using a defined set of linguistic translation criteria* and research question 1. *What techniques are in practice used by translators between Arabic and English of financial terminology and in particular Islamic finance terms?* As the analyses in this chapter relate purely to the opinions of Arab professional translators, Arab student translators and English student translators, this chapter does not make any further contribution to answering research question 1.

In response to hypothesis 2 *It is possible to state which translation techniques are likely to be successful*, and research question 2. *What techniques should the translator use when he translates financial terms that are related to religious culture from Arabic to English*, the analyses in this chapter indicate that the following techniques are particularly likely to lead to misunderstanding, and are therefore techniques which the translator should exercise care in using: 1. Literal Translation (= calque); 2. Paraphrasing; 3. Transliteration (cf. Table 5.8). As noted in Section 5.6.2, these results correlate well with the views of my supervisor, discussed and analysed in chapter 4. The results also suggest the relative acceptability – as found in chapter 4 (Section 4.15) – of translation techniques which embody conceptually basic semantic relations – synonymy, hyperonymy, hyponymy, and semantic overlap.

Comparing the three groups of translators consulted via questionnaire in this chapter, the Arab Professional Translators are more negative in their judgements than the Arab Student Translators. Their judgments may be affected by (i) the view of these terms held by scholars of the Hanbali School, and/or (ii) a belief on the part of the Professional Arab Translators that

mistranslation of these terms might have legal consequences, leading them to take a generally cautious approach to translation acceptability (I have not, however, been able to test either of these possibilities and they do not feature in the questionnaire responses, so they remain speculations). The judgments of the Arab Professional Translators are also further away from the judgements of the supervisor (Chapter 4) than are those of the Arab Student Translators. Although the Arab Student Translators are relatively inexperienced, the development of the education system in Saudi Arabia, and the development of the teaching of translation studies in Saudi universities (seven years ago there was only translation department but now there are numerous schools of languages and translation in Saudi Universities) and the translation training which they have had may have had a positive effect on their ability to reasonably assess the acceptability of English translations of Arabic financial terms.

By contrast, the professional translation experience of the Arab Professional Translators does not appear to have improved their judgements in this area, perhaps because they are older than the Arab Student Translators. This experience may even have had a negative effect – leading them to make acceptability judgements about the translation of Arabic financial terms into English which are significantly different from those of an experienced native-English speaking translator (the supervisor). Arab Student Translators and Arab Professional Translators apparently need further training to translate these financial terms into English. They may need to be trained to adopt a more flexible and tolerant attitude towards different kinds of possible translation than they do at present.

Regarding the British Student Translators who rate translations of English financial terms on average as more acceptable than does the supervisor, we must note that there are only two respondents, despite the fact that I distributed 150 questionnaires. These translators, however, have received a good training at the University of Leeds and were doing postgraduate studies there when they answered the questionnaire. They need, however, further experience to render cultural and religious terms appropriately.

The analyses in the next chapter (chapter 6) will deal with dictionaries of financial terms and the understanding of Arabic and English native speakers of the translations. In order to collect the data needed for the discussion in chapter 6, financial terms have been gathered from some published dictionaries. I have chosen four English-Arabic financial dictionaries: *Dictionary of Banking (Investing, Money and Stock Markets)* by Hassan I. Khansa (2004)–

referred to subsequently as D1; *Dictionary of Financial and Managerial Accounting* by Dr. Adnan Abdeen (with English-Arabic and Arabic English glossaries) (2005) – referred to subsequently as D2; *Dictionary of Economics, Business and Finance with Arabic Glossary*, compiled and edited by Nabih Ghattas (2000) – referred to subsequently as D3; *Banking and Financial Dictionary* by El Assiouty (1998) – referred to subsequently as D4. The questionnaire aims at testing and assessing the accuracy of these dictionaries and whether there is a relationship between the accuracy of these dictionaries and the translation outcome.

Chapter 6

The translation of technical terms in English-Arabic financial dictionaries

6.1 Introduction

The aim of this chapter is to shed light on English-Arabic financial dictionaries, particularly in their capacity as tools which help translators. It will focus on the definitions provided in four Arabic-English financial dictionaries. A questionnaire (reproduced in Appendix C) was distributed among professional translators in Saudi Arabia belonging to different governmental sectors who are working in the translation departments in financial agencies or in universities to check their comprehension of these dictionaries. Most of these translators are Saudi nationals, but four of the respondents are non Saudis (one each from Sudan, Syria, Egypt and Jordan).

6.2 Questionnaire Methodology

In order to collect the data needed for this work, financial terms have been gathered from some published dictionaries. I have chosen four English-Arabic financial dictionaries: *Dictionary of Banking (Investing, Money and Stock Markets)* (2004) by Hassan I. Khansa – referred to subsequently as D1; *Dictionary of Financial and Managerial Accounting* (2005) by Dr. Adnan Abdeen (with English-Arabic and Arabic-English glossaries) – referred to subsequently as D2; *A Dictionary of Economics, Business and Finance with Arabic Glossary*, compiled and edited by Nabih Ghattas (2000) – referred to subsequently as D3; and *Banking and Financial Dictionary* by El Assiouty (1998) – referred to subsequently as D4. The questionnaire aims at testing and assessing the comprehensibility and acceptability and definitions provided by these dictionaries.

While chapters 4 and 5 dealt with Arabic>English translation (which is undertaken by many Saudi and other Arab financial translators as a regular part of their professional work) in this chapter my focus is on Arabic-English dictionaries. These are a vital tool for all professional Arab financial translators, whose main activity is normally English>Arabic translation. Professional Arab translators can be expected to be able to recognize appropriate techniques used in the translation of these terms into Arabic. The questionnaire contains 98 financial terms (40 from D1, 13 from D2, 11 from D3, and 32 from D4, with some of the same terms repeated in different dictionaries). I have chosen all the lexical terms in the above mentioned

dictionaries that fall under the letters K and H. This yields an essentially random sample of technical terms. Out of these, I have chosen to test basic terms and terms which have obscure translations, giving no clear sense in Arabic.

6.3 Dictionary of Banking (Investing, Money and Stock Markets) – referred to subsequently as D1

Table 6.1 lists the financial terms chosen from D1 *Dictionary of Banking (Investing, Money and Stock Markets)* by Hassan I. Khansa (2004) from the entries under the letters H and K, together with the translation for each entry, an analysis of the translation technique used, and a rating of the acceptability of this translation made by the researcher. Later in this chapter (Section 6.13), I will compare this rating and corresponding ratings made by the researcher with those made by the questionnaire respondents, in order to provide different perspectives on the acceptability of the different dictionary translations.

Table 6.1

Financial Terms from D1 *Dictionary of Banking (Investing, Money and Stock Markets)*

D1 - Dictionary of Banking (Investing, Money and Stock Markets)								
Letter K				Letter H				
Example no.	Financial term	Translation	Translation technique	Numerical rating	Financial term	Translation	Translation technique	Numerical rating
1	kaffirs	اسهم استخراج الذهب بجنوب اقريقيا	paraphrasing	2	haircut	فرق القيمة (الفرق بين قيمة الورقة المالية في السوق والقيمة التقديرية التي وضعها المقرض)	semantic disjunction, and paraphrasing	3
2	karat	وحدة قياس درجة نقاء الذهب	paraphrasing	3	half-life	نصف لمدة (عدد السنوات اللازمة لتسديد نصف قيمة القرض)	hyperonymy, and paraphrasing	3
3	keiretsu	كيرتسو (شبكة من الشركات اليابانية يجمع بينها بنك تشتري من بعضها البعض ويصعب على الدخلاء اختراقها)	transliteration, and paraphrasing	3	half-way hesitation	تعثر في منتصف الطريق (في التحليل التقني لاداء السهم، نمط بياني قصير الاجل يتشكل خلال اتجاة سريع الحركة في سعر السهم ، لايدوم عادة أكثر من بضعة أسابيع)	Calque (giving non-lexicalised synonymy), and paraphrasing	3
4	kerb market	سوق غير رسمية	hyperonymy	2	hammering	طرد احد اعضاء البورصة لعجزة عن الوفاء بالتزاماته	paraphrasing	2
5	key currency	عملة دولية	hyperonymy	3	hammering the market	إغراق السوق	hyperonymy	2
6	key industry	قطاع اقتصادي مهم	hyperonymy	3	hands-off investor	مستثمر كبير في شركة لا يتدخل في ادارتها	paraphrasing	1
7	key man insurance	وثيقة تأمين على حياة مدير تنفيذي	paraphrasing	2	hard currency	عملة صعبة (عملة قابلة للتحويل بسهولة لا يتوقع	calque (lexicalised in	4

						انخفاض قيمتها في المستقبل (المنظور)	Arabic), and paraphrasing	
8	key reversal	تراجع رئيسي	semantic overlap	4	hard landing	تقلص اقتصادي معتمد (مصطلح يستخدمه خبراء الاقتصاد لوصف تقلص اقتصادي ملموس عقب إجراءات حكومية لتقليص الطلب)	hyperonymy, and paraphrasing	2
9	kick it out	امر بتصفية المركز	paraphrasing	2	hard sell	بيع عبر ممارسة الضغوط	hyperonymy	3
10	kickback	إتاوة (تعويض تدفعة الشركة المالية للسمسار عن خصم أوراق الشراء بالتقسيم)	hyperonymy, and paraphrasing	3	head and shoulders	رأس وكتفان (في التحليل التقني لأداء الأسهم، نمط بياني عكسي مؤلف من رأس وكتفين، عند اختراق العنق يتوقع هبوط السهم)	calque, and paraphrasing	3
11	kick it out	ميزة اضافية (في اداة الدين لزيادة جاذبيتها وقابليتها للتسويق بين المستثمرين)	hyperonymy, and paraphrasing	3	healthy bank	مصرف ذو وضع سليم	synonymy	3
12	killer bee	مستشار مقاوم (مستشار تستخدمه الشركة لمقاومة عملية شراء قسري لها)	hyperonymy, and paraphrasing	2	hedge	تحوط (حماية الارباح المستقبلية بإجراءات مختلفة مثل الخيارات أو العقود الأجلة)	calque (giving non-lexicalised synonymy), and paraphrasing	3
13	kiss of death	استثمار لا يتوقع نجاحه	paraphrasing	3	hedged portfolio	حافضة خالية من المخاطر (نتيجة استخدام أساليب تحوط)	semantic overlap, and paraphrasing	2
14	kiting	سحب سند وهمي	paraphrasing	2	hemline theory	نظرية طول الثوب (نظرية تقول إن أسعار الأسهم تتحرك باتجاه طول ثوب المرأة فمثلاً ترمز التنانير القصيرة في العشرينيات والستينيات إلى الأسواق القوية والتنانير الطويلة في الثلاثينات والأربعينيات إلى الأسواق الضعيفة)	calque (giving non-lexicalised synonymy), and paraphrasing	3
15	kitty	اموال مجمعة في صندوق وهمي	paraphrasing	2	hidden inflation	تضخم مستمر	semantic overlap	2
16	knock-on effect	أثر تنابعي	hyperonymy	3	high-end [customer]	[زبون] راق	hyperonymy	2
17	knock-out option	خيار لاقيمة له (خيار يصبح لا قيمة له عند انتهائه إذا وصل سعر السلعة أو العملة المرتبطة به إلى مستوى معين)	hyperonymy, and paraphrasing	3	hit the bid	بيع عاجل بسعر الشراء المغروض حالياً	paraphrasing	3
18	krugerrand	قطعة نقدية جنوب أفريقية تزن اونصه واحده	paraphrasing	3	hoarding	اكتناز، اختزان	hyperonymy	3
19	kurtosis	كورتوسيز (مقياس لضخامة أذنان التوزيع الاحتمالي، وهناك احتمال أكبر من المعتاد بأن يكون للتوزيع ذي الذنب الضخم تأثير سلبي أو ايجابي كبير)	transliteration, and paraphrasing	2	home run	ريح كبير في وقت قصير (للأسهم)	paraphrasing	3
20	KYC policies	سياسات مراقبة الزبائن المطلوب من البنك انتهاجها	paraphrasing	3	hot money	أموال يشعر اصحابها بالذعر	hyperonymy	2

Discussion of translation techniques adopted for selected technical terms in D1

The letter K (D1)

1. Kaffir.

Arabic equivalent given in D1: اسهم استخراج الذهب بجنوب افريقيا

Collins English Dictionary defines *kaffir* as “1 taboo (in southern African) any Black African. 2 offensive (among Muslims) a non-Muslim or infidel. In South Africa the use of this word is nowadays completely taboo and is actionable in the courts. It is also advisable not to use the word in any of the compounds to which it has given rise.” Thus this word does not exist in a financial sense in English. It is an informal word used in some markets in the Middle East. Regarding the translation technique, the translator has used paraphrasing. The translation of the term is fairly unacceptable (numerical rating 2).

2. Karat.

Arabic equivalent given in D1: وحدة قياس درجة نقاء الذهب

The *Oxford Dictionary of Finance and Banking* defines *karat* as “Abbr. **k** or **kt**. A unit of measure for the fineness of gold, equal to $\frac{1}{24}$ part. Pure gold is 24 karat; gold that is 50 percent pure is 12 karat” It is borrowed from Arabic قيراط. Regarding the translation technique the translator has used paraphrasing and the translation is fairly acceptable (numerical rating 3).

3. Keiretsu.

Arabic equivalent given in D1:

كيرتسو (شبكة من الشركات اليابانية يجمع بينها بنك تشتري من بعضها البعض ويصعب على الدخلاء اختراقها).
The *Free Dictionary (Online)* (<http://www.thefreedictionary.com/keiretsu>) gives the meaning of ‘keiretsu’ as “a network of businesses that own stakes in one another as a means of mutual security, especially in Japan, and usually including large manufacturers and their suppliers of raw materials and components.” Investor Glossary Online.
(<http://www.investorglossary.com/keiretsu.htm>) defines keiretsu as “a group of closely related Japanese companies, often with interlocking ownership. Traditionally, there have been both horizontal and vertical keiretsu. Horizontal keiretsu centre on a main bank and their companies span various industries. Vertical keiretsu centre on a major manufacturer, like Toyota, and include its various suppliers and wholesalers. The keiretsu encourages its members to award contracts to sister companies and cooperate with each other for the overall

good of the keiretsu. The keiretsu dominated the Japanese economy in the last half of the twentieth century. More recently, however, the keiretsu have been losing their grip, and the long-term business relationships of the keiretsu are fraying. When written in Japanese, keiretsu comprises two characters, meaning ‘system’ and ‘row’. Thus the term ‘keiretsu’ is now used more generally to mean an alliance of companies and individuals that work together for mutual benefit”. Regarding the translation technique the translator has used transliteration and paraphrasing. The translation is fairly acceptable (numerical rating 3).

4. Kerb market.

Arabic equivalent given in D1: سوق غير رسمية

According to the *Oxford Dictionary of Finance and Banking* the term means “any informal financial market, such as one for dealing in securities not listed on a stock exchange. The term derives from the former practice of trading on the street after the formal close of business of the London Stock Exchange.” Regarding the translation technique the translator has used hyperonymy and the translation is fairly acceptable (numerical rating 3).

5. Key currency.

Arabic equivalent given in D1: عملة دولية

According to the *Dictionary of Financial Terms* this means “a currency used in international trade settlement or as a reference currency in setting exchange rates. Key currencies are the U.S. dollar, or, more broadly, any currency issued by one of the Group of Seven countries. Central banks hold a portion of their reserves in a key currency.” Regarding the translation technique the translator has used hyperonymy and the translation is fairly acceptable (numerical rating 3).

6. Key industry.

Arabic equivalent given in D1: قطاع اقتصادي مهم

According to the *Free Dictionary (Online)* (<http://financial-dictionary.thefreedictionary.com/Key+Industry>) this means “an industry that plays a critical role in a nation's economy”. Regarding the translation technique the translator has used hyperonymy and the translation is fairly acceptable (numerical rating 3).

7. Key man insurance.

Arabic equivalent given in D1: وثيقة تأمين على حياة مدير تنفيذي

According to the *Dictionary of Banking Terms*, this is “an insurance policy protecting a small business or partnership against business losses from the death or disability of a principle owner. Leaders sometimes require partnerships or closely held corporations to take out such insurance naming the leader as loss payee before extending credit if they believe the loss of a key employee will hinder a firm’s ability to repay a bank loan.” Regarding the translation technique the translator has used paraphrasing and the translation is fairly unacceptable (numerical rating 2).

8. Key reversal.

Arabic equivalent given in D1: تراجع رئيسي

Key reversal is “a one-day trading pattern that may signal the reversal of a trend. Other frequently-used names for key reversal include “one-day reversal’ and ‘reversal day’” (<http://www.investinganswers.com/term/key-reversal-1312>). Regarding the translation technique, key reversal and تراجع رئيسي are semantic overlaps and the translation is completely acceptable (numerical rating 4).

9. Kick it out.

Arabic equivalent given in D1: امر بتصفية المركز

According to *Collins English Dictionary* this word is informal and means ‘dismiss’. It also used in basketball. It is not found in English financial dictionaries. Regarding the translation technique the translator has used hyperonymy and paraphrasing and the translation is fairly acceptable (numerical rating 3).

10. Kickback.

Arabic equivalent given in D1:

(إتاحة تعويض تدفعة الشركة المالية للسمسار عن خصم اوراق الشراء بالتقسيط).

According to the *Oxford Dictionary of Finance and Banking* this is a colloquial term for “an illegal payment made to secure favourable treatment in the award of a contract”. Regarding the translation technique the translator has used hyperonymy and paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

11. Kicker.

Arabic equivalent given in D1:

ميزة إضافية (في أداة الدين لزيادة جاذبيتها وقابليتها للتسويق بين المستثمرين)

According to the *Oxford Dictionary of Finance and Banking* this means “an additional feature attached to a security to make it more attractive, for example an option or warrant”. Regarding the translation technique the translator has used hyperonymy and paraphrasing and the translation of the term is fairly acceptable (numerical rating 3).

12. Killer bee.

Arabic equivalent given in D1:

مستشار مقاوم (مستشار تستخدمه الشركة لمقاومة عملية شراء قسري لها)

According to the *Oxford Dictionary of Finance and Banking* this means “an investment banker who assists a business in resisting predatory takeover bids by devising strategies to make the target company appear a less attractive proposition”. Regarding the translation technique the translator has used hyperonymy and paraphrasing and the translation of the term is fairly unacceptable (numerical rating 2) since the Arabic translation does not give a clear sense.

13. Kiss of death.

Arabic equivalent given in D1: استثمار لا يتوقع نجاحه

According to the *Oxford Dictionary of English Idioms*, the meaning of ‘kiss of death’ is “an action that causes certain failure or ruin on someone, a scheme, a plan, etc”. This term is an idiom and used informally. The translator has used paraphrasing and the translation is fairly acceptable (numerical rating 3).

14. Kiting.

Arabic equivalent given in D1: سحب سند وهمي

According to the *Oxford Dictionary of Finance and Banking*, a kite is “1. An informal name for an ‘accommodation bill’ at a bank, knowing that the person on whom it is drawn will dishonor it; 2. An informal US name for the dishonest practice of improving the apparent cash position in a company’s accounts by paying a large cheque on the last day of the accounting period from one of its current accounts into second current account. Because the first account will not have been debited, but a second account will have been credited, the overall cash position is temporarily overstated; 3. The act of changing a cheque illegally by altering the amount to be drawn, 4. The practice of artificially driving up the market price of a share”. Regarding the translation the translator has opted for paraphrasing. The translation of the term is fairly unacceptable (numerical rating 2).

15. Kitty.

Arabic equivalent given in D1: اموال مجمعة في صندوق وهمي

According to the *Free Dictionary (Online)* 'kitty' means "a pool of money especially one to which a number of people have contributed for a designed purpose". The translator has used paraphrasing. The translation is fairly unacceptable, since the English meaning suggests for a designated purpose (numerical rating 2).

16. Knock-on effect.

Arabic equivalent given in D1: أثر تتابعي

According to the *Free Dictionary (Online)* this means "a secondary or incidental effect" (<http://www.thefreedictionary.com/knock-on+effect>). Regarding the translation technique the translator has used hyperonymy and the translation of the term is fairly acceptable (numerical rating 3).

17. Knock-out option.

Arabic equivalent given in D1:

خيار لا قيمة له (خيار يصبح لا قيمة له عند انتهائه إذا وصل سعر السلعة أو العملة المرتبطة به إلى مستوى معين).

According to the *Oxford Dictionary of Finance and Banking* this means "a type of barrier option that becomes deactivated in if the price of the underlying passes through a trigger price". According to the *Free Dictionary (Online)* (<http://financial-dictionary.thefreedictionary.com/Knock-out+option>) 'knock-out' means "an option contract that automatically expires, even before the expiration date, if the underlying asset reaches a certain price that would be disadvantageous to the option writer. If this price (called the knock-out) is reached, the option becomes worthless. Most of the time, the knock-out results in the holder losing the premium, though some knock-out options, known as rebate barrier options, refund part of it". Regarding the translation technique the translator has used hyperonymy and paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

18. Krugerrand.

Arabic equivalent given in D1: قطعة نقديه جنوب أفريقية تزن اونصه واحده

According to the *Collins English Dictionary* this is "a South African coin containing 1 troy ounce of gold, minted since 1967 for investment purposes". Regarding the translation

technique, the translator has used paraphrasing. The translation is fairly acceptable (numerical rating 3).

19. Kurtosis.

Arabic equivalent given in D1:

كورتوسيز (مقياس لضخامة أذنان التوزيع الاحتمالي ، وهناك احتمال أكبر من المعتاد بأن يكون للتوزيع ذي الذنب الضخم تأثير سلبي أو ايجابي كبير)

According to the *Oxford Dictionary of Finance and Banking* this term is used in statistics and means “the degree of sharpness (i.e., concentration about the mean) of a particular distribution curve”. According to the *Free Dictionary (Online)* Kurtosis are “measures of the fatness of the tails of a probability distribution. A fat-tailed distribution has higher-than-normal chances of a big positive or negative realization. Kurtosis should not be confused with skewness, which measures the fatness of one tail. Kurtosis is sometimes referred to as the volatility of volatility.” Regarding the translation the translator has used transliteration and paraphrasing. The translation of the term is fairly unacceptable since the TL does not give a clear sense (numerical rating 2).

20. KYC policies (Know Your Client).

Arabic equivalent given in D1: سياسات مراقبة الزبائن المطلوب من البنك انتهاجها

According to the Wikipedia ‘*Know Your Customer*’ (KYC) is “the due diligence and bank regulation that financial institutions and other regulated companies must perform to identify their clients and ascertain relevant information pertinent to doing financial business with them. In the USA, KYC is typically a policy implemented to conform to a customer identification programme mandated under the Bank Secrecy Act and USA Patriot Act. Know your customer policies are becoming increasingly important globally to prevent identity theft fraud, money laundering and terrorist financing” (http://en.wikipedia.org/wiki/Know_your_customer). “This involves learning about ones clients by asking questions relevant to the transaction and doing financial business with them. In this way, it is possible to determines if there is something suspicious about the transaction. For example, one might be on ones guard when a customer is unwilling to provide the necessary information for a loan application. Likewise, one might find it suspicious if one discovers a customer is acting on behalf of an undisclosed trust arrangement or if a business is reluctant to provide financial statements”

(<http://www.fintrac.gc.ca/multimedia/education/cl/pop/4-4-4-eng.asp?s=1>. The translator has used paraphrasing and the translation is fairly acceptable (numerical rating 3).

The letter H (D1)

1. Haircut.

Arabic equivalent given in D1:

فرق القيمة (الفرق بين قيمة الورقة المالية في السوق والقيمة التقديرية التي وضعها المقرض)

According to the *Dictionary of Banking Terms* this is: “1. A valuation formula used by broker-dealers in computing net capital position. A dealer’s haircut is an estimate of potential losses, taking into account credit risk, market risk, time to maturity, and other factors. Haircuts vary according to class of security: ranging from 0% haircut for U.S. Treasury securities, 30% for equities, to 100% for issues in default, where total loss is probable. Haircuts in government securities trading are based on weekly yield volatility, as tabulated by the Federal Reserve Bank of New York. Dealer capital requirements are governed by the Securities and Exchange Commission’s Rule 15c3-1. The lowest haircuts are given to securities considered least likely to default, for example Treasury bills; 2. In lending, the difference between the amount advanced by a lender and the market value of collateral securing the loan. For example if a lender makes a loan equal to 90% of the dollar value of marketable securities, the difference (10%) is the haircut. This is also called haircuts financing; 3. Spread in a repurchase agreement, or the difference between the market value and the value actually used; 4. In a bank failure, a depositor’s potential loss as an uninsured depositor when deposits exceed the \$100,000 coverage limit”. The translator has used semantic disjunction and paraphrasing and the translation is fairly acceptable (numerical rating 3).

2. Half-life.

Arabic equivalent given in D1:

نصف المدة (عدد السنوات اللازمة لتسديد نصف قيمة القرض)

According to the *Dictionary of Banking Terms*, this is “the number of years needed for half of the loan principle in a mortgage backed security to be repaid. Half-lives are determined by interest rate volatility, borrower prepayments, and to some extent by geographic region. The half-life of a pool of mortgages backing a Ginnie Mae pass-through security was presumed to be 12 years. The half-life of a so-called CURRENT COUPON mortgage is closer to 10 years, but heavy prepayments can shorten half-lives to as little as 4

to 5 years. In general, when interest rates fall, borrowers refinance at substantial savings in interest costs, causing half-lives to drop. Rising rates have the opposite effect. Borrowers hold on to their loans for a longer period and half-lives lengthen”. According to the *Oxford Dictionary of Finance and Banking* a half-life is “the period of time before half of the principle of a bond is redeemed”. Regarding the translation technique the translator has used hyperonymy and paraphrasing. The translation is fairly acceptable (numerical rating 3).

3. Half-way hesitation.

Arabic equivalent given in D1:

تعثر في منتصف الطريق (في التحليل التقني لاداء السهم، نمط بياني قصير الاجل يتشكل خلال اتجاة سريع الحركة في سعر السهم ، لايدوم عادة أكثر من بضعة أسابيع)

There is no equivalent for this term in English financial dictionaries. Neither is there an equivalent in normal English dictionaries. Regarding the translation the translator has used calque and paraphrasing. The translation is fairly unacceptable since this term is not found in English dictionaries (numerical rating 2).

4. Hammering.

Arabic equivalent given in D1: طرد احد اعضاء البورصة لعجزة عن الوفاء بالتزاماته

According to the *Oxford Dictionary of Finance and Banking* ‘hammering’ means “an announcement on the London Stock Exchange that a broker is unable to meet his or her obligations. It was formerly (until 1970) introduced by three blows of a hammer by a waiter and followed by the broker’s name”. The translator has used paraphrasing. The translation is fairly acceptable (numerical rating 3).

5. Hammering the market.

Arabic equivalent given in D1: إغراق السوق

This means according to *Free Dictionary (Online)* “heavy selling of stocks by speculators who think that the stock is overvalued” ([http:// financial-dictionary.thefreedictionary.com/Hammering+the+Market](http://financial-dictionary.thefreedictionary.com/Hammering+the+Market)).

Regarding the translation technique the translator has used hyperonymy. The translation is fairly unacceptable as the TL does not reflect the intended meaning (numerical rating 2).

4. Hands-off investor.

Arabic equivalent given in D1: مستثمر كبير في شركة لا يتدخل في ادارتها

According to Investopedia this means “an investor who holds a large portion of a company's shares and takes an active management role” (<http://www.investopedia.com/terms/h/handsoninvestor.asp#ixzz1b9Di7FhO>). Regarding the translation technique the translator has used paraphrasing. The translation is totally unacceptable (numerical rating 1) as the English meaning is not explained in the target language. That is to say the meaning in the SL is different to that in the TL.

7. Hard currency.

Arabic equivalent given in D1:

عملة صعبة (عملة قابلة للتحويل بسهولة لا يتوقع انخفاض قيمتها في المستقبل المنظور)

According to the *Oxford Dictionary of Finance and Banking* this is “a currency that is commonly accepted throughout the world; hard currencies are usually those of the western industrialized countries although other currencies have achieved this status, especially within regional trading blocs. Holdings of hard currency are valued because of their universal purchasing power. Countries with soft currencies go to great lengths to obtain and maintain stocks of hard currencies, often imposing strict restrictions on their use by the private citizen”. Regarding the translation technique the translator has opted to use calque (giving the standard current translation) and paraphrasing. The translation is completely acceptable (numerical rating 4).

8. Hard landing.

Arabic equivalent given in D1:

تقلص اقتصادي معتمد (مصطلح يستخدمه خبراء الاقتصاد لوصف تقلص اقتصادي ملموس عقب إجراءات حكومية لتقليص الطلب)

According to *Collins English Dictionary* this means “a sharp fall into recession following a sustained period of economic growth”. Regarding the translation technique the translator has used hyperonymy and paraphrasing and it is fairly acceptable (numerical rating 3).

9. Hard sell.

Arabic equivalent given in D1: بيع عبر ممارسة الضغوط

According to *Collins English Dictionary* this means “aggressive techniques of selling or advertising”. Regarding the translation technique the translator has used hyperonymy. The translation is fairly acceptable (numerical rating 3).

10. Head and shoulders.

Arabic equivalent given in D1:

رأس وكتفان (في التحليل التقني لأداء الأسهم، نمط بياني عكسي مؤلف من رأس وكتفين، عند اختراق العنق يتوقع هبوط السهم.)

According to the *Oxford Dictionary of Finance and Banking* this means “the chartist theory that a graph of a financial market price against time that begins to resemble a human head and shoulders indicates an imminent major market fall before the second arm is reached”. Regarding the translation, the translator has used calque (giving non-lexicalised synonymy) and paraphrasing. The translation is fairly acceptable (numerical rating 3) as the translation of the term is clear.

11. Healthy bank.

Arabic equivalent given in D1: مصرف ذو وضع سليم

This is not a term since it does not appear in either financial dictionaries or in normal dictionaries. The translator has used synonymy. Since the word is not a financial term the use of it in a financial dictionary is not correct. The translation itself is, however, fairly acceptable, since easily understood (numerical rating 3).

12. Hedge.

Arabic equivalent given in D1:

تحوط (حماية الأرباح المستقبلية بإجراءات مختلفة مثل الخيارات أو العقود الآجلة)

According to the *Oxford Dictionary of Finance and Banking* this is “a transaction or position designed to mitigate the risk of other financial exposures. For example, a manufacturer may contract to sell a large quantity of a product for delivery over the next six months. If the product depends on a raw material that fluctuates in price, and if the manufacturer does not have sufficient raw material in stock, an open position will result. This open position can be hedged by buying the raw material required on a futures contract; if it has to be paid for in a foreign currency the manufacturer’s currency need can be hedged by buying that foreign currency forward or on an option. Operations of this type do not offer total protection because the prices of spot goods and futures do not always move together, but

it is possible to reduce the vulnerability of an open position substantially by hedging. Buying futures or options as a hedge is only one kind of hedging; it is known as long hedging. In short hedging, something is sold to cover a risk. For example, a fund manager may have a large holding of long-term fixed income investments and is worried that an anticipated rise in interest rates will reduce the value of that portfolio. This risk can be hedged by selling interest-rates futures on a 'financial futures' market. If interest rates rise the loss in the value of the portfolio will be offset by the profit made in covering the futures sale at a lower price". Regarding the translation the translator has used calque (giving non-lexicalised synonymy) and paraphrasing and the translation is fairly acceptable (numerical rating 3).

13. Hedged portfolio.

Arabic equivalent given in D1: حافظة خالية من المخاطر نتيجة استخدام أساليب تحوط

According to the *Free Dictionary (Online)* this means "a portfolio consisting of a long position in the stock and a long position in the put option on the stock, so as to be riskless and produce a return that equals the risk-free interest rate". For more information see the link. (<http://financial-dictionary.thefreedictionary.com/Hedged+portfolio>). Regarding the translation technique the translator has used semantic overlap and paraphrasing. The translation is fairly unacceptable (numerical rating 2), since the translation does not give the intended meaning. In particular the word حافظة does not give the right sense in Arabic, the standard word being محفظة .

14. Hemline theory.

Arabic equivalent given in D1:

نظرية طول الثوب (نظرية تقول إن أسعار الأسهم تتحرك باتجاه طول ثوب المرأة فمثلا ترمز التنانير القصيرة في العشرينيات والستينيات إلى الاسواق القوية والتنانير الطويلة في الثلاثينات والأربعينيات إلى الأسواق الضعيفة).

According to the *Free Dictionary (Online)* this means "a theory that stock prices move in the same direction as the hemlines of women's dresses. For example, short skirts (1920s and 1960s) are symbolic of bullish markets and long skirts (1930s and 1940s) are symbolic of bearish markets" (<http://financial-dictionary.thefreedictionary.com/Hemline+Theory>). Regarding the translation technique the translator has used calque (giving non-lexicalised synonymy) and paraphrasing. The translation is fairly acceptable (numerical rating 3).

15. Hidden inflation.

Arabic equivalent given in D1: تضخم مستمر

According to the *Free Dictionary (Online)* this means “a reduction in the purchasing power of money that one does not immediately notice because a company maintains the same prices for retail products, but begins to make those products with lower quality materials” (<http://financial-dictionary.thefreedictionary.com/Hidden+inflation>). The translator has used semantic overlap. The translation is fairly unacceptable (numerical rating 2), since the word مستمر means ‘continuous’ rather than ‘hidden’. مستتر here may, however, be a misprint for مستتر 'hidden’.

16. High-End.

Arabic equivalent given in D1: زيون راق

According to *Collins English Dictionary* this means “(Electronics) (pronominal) (esp. of computers, electronic equipment, etc.) of the greatest power or sophistication. According to the *Free Dictionary (Online)* it means; 1. Appealing to sophisticated and discerning customers: a high-end department store; high-end video equipment. 2. Sophisticated and discerning: books targeted to the high-end consumer. Regarding the translation technique the translator has used hyperonymy. The translation is fairly unacceptable (semantic rating 2) since the intended meaning is not clear to the TL readers.

17. Hit the bid.

Arabic equivalent given in D1: بيع عاجل بسعر الشراء المفروض حالياً

According to the *Dictionary of Banking Terms* this expression denotes “a seller’s willingness to accept the bid price offered by a buyer. The opposite is ‘take the offer’”. Regarding the translation technique the translator has used paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

18. Hoarding.

Arabic equivalent given in D1: اکتناز ، اختزان

According to the *Free Dictionary (Online)* this means “1. A temporary wooden fence around a building or structure under construction or repair; 2. (Chiefly British) A billboard. 3; (Business/Marketing) a large board used for displaying advertising posters, as by a road, Also called (esp. US and Canadian) billboard; 4. (Miscellaneous Technologies/Building) a temporary wooden fence erected round a building or demolition

(<http://www.thefreedictionary.com/hoarding>). اكتناز is a hyperonymy of 'hoarding'. The translation of the term is completely acceptable (numerical rating 4). round a building or demolition site”.

19. Home run.

Arabic equivalent given in D1: ربح كبير في وقت قصير (للأسهم)

According to the *Free Dictionary (Online)* this means “1. [in baseball] a base hit on which the batter scores a run. 2. something that exactly succeeds in achieving its goal; “the new advertising campaign was a bell ringer”; “scored a bull's eye”; “hit the mark”; “the president's speech was a home run”” (<http://www.thefreedictionary.com/Home+run>). Regarding the translation technique the translator has used paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

20. Hot money.

Arabic equivalent given in D1: أموال يشعر اصحابها بالذعر

According to the *Oxford Dictionary of Finance and Banking* ‘hot money’ means “1. Money that moves at short notice from one financial centre to another in search of the highest short-term interest rates, for the purposes of arbitrage, or because its owners are apprehensive of some political intervention in the money market, such as a devaluation. ‘Hot money can influence a country’s balance of payments’; 2. Money that has been acquired dishonestly and must therefore be untraceable”. Regarding the translation technique the translator has used hyperonymy. The translation of the term is fairly unacceptable (numerical rating 2), since the translation of the term does not reflect the intended meaning of the SL term.

6.4 Dictionary of Financial and Managerial Accounting - referred to subsequently as D2

Table 6.2 lists the financial terms chosen from D2 *Dictionary of Financial and Managerial Accounting* by Dr. Adnan Abdeen a (2005) from the entries under the letters H and K, together with the translation for each entry, an analysis of the translation technique used, and a rating of the acceptability of this translation made by the researcher.

Table 6.2

Financial Terms from D2: Dictionary of Financial and Managerial Accounting

Dictionary of Financial and Managerial Accounting								
Letter K					Letter H			
Example no.	Financial term	Translation	Translation technique	Numerical rating	Financial term	Translation	Translation technique	Numerical rating
1	keiretsu	يشير هذا التغيير الياباني إلى مجموعات الشركات المدمجة مع بعضها البعض بطريقة شاقولية (عمودية أو أفقية بحيث تملك إحداهما أسهم المجموعات الأخرى والعكس صحيح. وعادة ما يكون هناك أحد البنوك اليابانية أو إحدى الشركات اليابانية تدير أو ترأس عمليات لهذه المجموعات	paraphrasing	3	harvest mission	مهمة الحصاد هي عبارة عن مهمة شركة ما لتحقيق أعلى مستويات تدفق الاموال والارباح القصيرة المدى حتى ولو كانت ذلك على حساب خسارتها لقسم من حصة اعمالها (مبيعاتها في السوق	calque (giving non-lexicalised synonymy), and paraphrasing	3
2	key letters on worksheet	مفتاح الرموز في استمارة العمل: (مفتاح الرموز (الحروف الرئيسية) يساعد على تبين قيود التسوية (دائنة أو مدينة) في حانات وأعمدة استمارة العمل الخاصة بقيود التسوية بغية الرجوع الى تفسيرها المشروح والمبين برموز مماثلة	calque (giving non-lexicalised synonymy), and paraphrasing	3	heading of a financial statement	عنوان بيان مالي: عنوان البيان المالي هو الذي يحدد اسم الوحدة التجارية ونوع البيان والتاريخ والمدة التي يشملها لهذا البيان	calque (giving non-lexicalised synonymy), and paraphrasing	3
3					hedging	وقاء من الخسارة المالية: يشير لهذا التغيير إلى الوقاية ضد تقلبات الأسعار وذلك عن طريق عقد صفقات تعويضية مقابلة في سوقين مختلفين . وعلى سبيل المثال يمكن تحقيق هذه الوقاية عن طريق عقد صفقة مالية في سوق الاموال النقدية الآنية و صفقة أخرى في السوق المالية المستقبلية	paraphrasing	3
4					high and low method	طريقة الحد الاعلى والحد الادنى : تستعمل هذه الطريقة لفصل عناصر التكاليف الثابتة عن عناصر التكاليف المتغيرة في تكاليف يختلط فيها هذان النوعان من التكاليف تسمى التكاليف النصف متغيرة أو النصف ثابتة ويتم هذا الفصل عن طريق إيجاد مستويين للنشاطات أو الفعاليات الاعلى والادنى وحساب الزيادة في الفعاليات والزيادة المقابلة في التكاليف	calque (giving non-lexicalised synonymy), and paraphrasing	3
5					historical rate	سعر العملة التاريخي: هو عبارة عن سعر تبادل العملة بالتاريخ الذي تم فيه شراء الموجودات أو حدوث المطالب بالعملة الاجنبية	calque (giving non-lexicalised synonymy), and paraphrasing	3
6					hold mission	مهمة الصمود: يشير هذا التغيير إلى مهمة الغرض منها حماية حصة الشركة في	calque (giving non-lexicalised synonymy), and	3

					السوق (رقم مبيعاتها) وبقاؤها في مركز المنافسة	paraphrasing	
7				holder in due course	صاحب سند متداول: صاحب سند متداول هو الشخص الذي يعطي شيئا ذا قيمة في مقابل سند قابل للتداول قبل ميعاد استحقاقه دون علم بالمطالب والعيوب في حق ملكية حاملي السند السابقين	calque (giving non-lexicalised synonymy), and paraphrasing	3
8				horizontal price fixing	تحديد الاسعار الافقي: يحدث تحديد الاسعار الافقي عندما يتآمر المنتجون المتنافسون أو يوافقون معا على تحديد أسعار سلعهم أو خدماتهم المقدمة للسوق	calque (giving non-lexicalised synonymy), and paraphrasing	3
9				hurdle rate	نسبة العائد المسبقة: هي عبارة عن نسبة عائد رأس المال المسبق تحديدها والمستخدم للمقارنة مع نسب عوائد رؤوس الاموال الاخرى وهي عبارة عن تكلفة رأس المال عندما تستعمل في تقييم المشاريع الرأسمالية	hyperonymy, and paraphrasing	3
10				hyperinflation	التضخم الحاد: ينتج التضخم الحاد عن الزيادة الحادة في الاسعار والتي تزيد عن 25 بالمئة سنويا	hyperonymy, and paraphrasing	3

Discussion of translation techniques adopted for selected technical terms in D2

The letter K (D2)

1. Keiretsu.

Arabic equivalent given in D2:

يشير هذا التعبير الياباني إلى مجموعات الشركات المدموجة مع بعضها البعض بطريقة شاقولية (عمودية أو أفقية بحيث تملك إحداها أسهم المجموعات الاخرى والعكس صحيح. وعادة ما يكون هناك أحد البنوك اليابانية أو إحدى الشركات اليابانية تدير أو ترأس عمليات لهذه المجموعات.

For a discussion of the meaning of 'keiretsu', See section 6.3. Regarding the translation technique the translator has used paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

2. Key letters on worksheet.

Arabic equivalent given in D2:

مفتاح الرموز في استمارة العمل: (مفتاح الرموز (الحروف الرئيسية) يساعد على تبين قيود التسوية (دائنة أو مدينة) في حانات وأعمدة استمارة العمل الخاصة بقيود التسوية بغية الرجوع الى تفسيرها المشروح والمبين برموز مماثلة

This is an everyday expression, not a financial term. Regarding the translation technique the translator has used calque (giving non-lexicalised synonymy) and paraphrasing. The translation of the term is fairly acceptable (numerical rating 3)

The letter H (D2)

1. Harvest mission.

Arabic equivalent given in D2:

مهمة الحصاد هي عبارة عن مهمة شركة ما لتحقيق أعلى مستويات تدفق الاموال والارباح القصيرة المدى حتى ولو كانت ذلك على حساب خسارتها لقسم من حصة أعمالها (مبيعاتها في السوق

This is not a financial term. Regarding the translation technique the translator has used calque (giving non-lexicalised synonymy) and paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

2. Heading of a financial statement.

Arabic equivalent given in D2:

عنوان بيان مالي: عنوان البيان المالي هو الذي يحدد اسم الوحدة التجارية ونوع البيان والتاريخ والمدة التي يشملها لهذا البيان.

There is no equivalent to this in English/English financial dictionaries. Regarding the meaning, this means that a financial statement should have a heading showing the full legal name of the company, the title of the statement and the date or the period covered. The technique used here is paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

3. Hedging.

Arabic equivalent given in D2:

وقاء من الخسارة المالية: يشير لهذا التغيير إلى الوقاية ضد تقلبات الاسعار وذلك عن طريق عقد صفقة تعويضية مقابلة في سوقين مختلفين . وعلى سبيل المثال يمكن تحقيق هذه الوقاية عن طريق عقد صفقة مالية في سوق الاموال النقدية الانية و صفقة أخرى في السوق المالية المستقبلية.

For the meaning of this term see 6.3. Regarding the translation technique the translator has used paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

4. High and low method.

Arabic equivalent given in D2:

طريقة الحد الاعلى والحد الادنى : تستعمل هذه الطريقة لفصل عناصر التكاليف الثابتة عن ناصر التكاليف المتغيرة في تكاليف يختلط فيها هذان النوعان من التكاليف تسمى التكاليف النصف متغيرة أو النصف ثابتة ويتم هذا الفصل عن طريق إيجاد مستويين للنشاطات أو الفعاليات الاعلى والادنى وحساب الزيادة في الفعاليات والزيادة المقابلة في التكاليف.

According to the *Oxford Dictionary of Finance and Banking* this means “a form of chartist analysis in which a price on a financial market is charted against time. Each day is represented by a vertical bar denoting the range between the day’s highest and lowest price and has a small horizontal bar across it at the day’s closing price”. Regarding the translation technique the translator has used calque (giving non-lexicalised synonymy) and paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

5. Historical rate.

Arabic equivalent given in D2:

سعر العملة التاريخي: هو عبارة عن سعر تبادل العملة بالتاريخ الذي تم فيه شراء الموجودات أو حدوث المطالب بالعملة الاجنبية.

This term is found in the *Oxford Dictionary of Finance and Banking* as ‘historical rate rollover’ meaning “an extension of a foreign currency forward-exchange contract at the original rate”. Regarding the translation technique the translator has used calque (giving non-lexicalised synonymy) and paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

6. Hold mission.

Arabic equivalent given in D2:

مهمة الصمود: يشير هذا التعبير إلى مهمة الغرض منها حماية حصة الشركة في السوق (رقم مبيعاتها) وبقاؤها في مركز المنافسة.

This expression is financial. Regarding the translation technique the translator has used calque (giving non-lexicalised synonymy) and paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

7. Holder in due course.

Arabic equivalent given in D2:

صاحب سند متداول: صاحب سند متداول هو الشخص الذي يعطي شيئاً ذا قيمة في مقابل سند قابل للتداول قبل ميعاد استحقاقه دون علم بالمطالب والعيوب في حق ملكية حاملي السند السابقين.

According to the *Business Dictionary Online* this is “a legal term for an original or any subsequent holder of a negotiable instrument (cheque, draft, note, etc.) who has accepted it in good-faith and has exchanged something valuable for it. For example, anyone who accepts a third-party cheque is a holder in due course. He or she has certain legal rights, and is presumed to be unaware that (if such were the case) the instrument was at any time overdue,

dishonoured when presented for payment, had any claims against it, or the party required to pay it has valid reason for not doing so. Also called ‘protected holder’”. Regarding the translation technique the translator has used calque (giving non-lexicalised synonymy) and paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

8. Horizontal price fixing.

Arabic equivalent given in D2:

تحديد الاسعار الافقي: يحدث تحديد الاسعار الافقي عندما يتامر المنتجون المتنافسون أو يوافقون معا على تحديد أسعار سلعهم أو خدماتهم المقدمة للسوق.

I have found the expression ‘horizontal price restraint’ which according to the *Business Dictionary Online* means “collusion among competitors or distributors at the same level of production or distribution to directly depress, fix, raise, or stabilize prices in order to control the supply of goods or services. A collusion that only indirectly affects prices is called ‘non-price horizontal restraint’”. Regarding the translation technique the translator has used calque (giving non-lexicalised synonymy) and paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

9. Hurdle rate.

Arabic equivalent given in D2:

نسبة العائد المسبقة : هي عبارة عن نسبة عائد رأس المال المسبق تحديدها والمستخدمه للمقارنة مع نسب عوائد رؤوس الاموال الاخري وهي عبارة عن تكلفة رأس المال عندما تستعمل في تقييم المشاريع الرأسمالية.

According to the *Oxford Dictionary of Finance and Banking* this means “the rate of interest in a capital budgeting study that a proposed project must exceed before it can be regarded as worthy of consideration. The hurdle rate is often based on the cost of capital or the weighted average cost of the capital, adjusted by a factor to represent the risk characteristics of the projects under consideration”. The translation technique used is hyperonymy and paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

10. Hyperinflation.

Arabic equivalent given in D2:

التضخم الحاد: ينتج التضخم الحاد عن الزيادة الحادة في الاسعار والتي تزيد عن 25 بالمئة سنويا

According to the *Oxford Dictionary of Finance and Banking* this means “a situation in which levels of inflation are so high that money becomes virtually worthless and monetary

exchange breaks down, to be replaced by a system of barter. For accounting purposes, hyperinflation is defined in International Accounting Standard 29, which the appropriate accounting treatment in the UK is set out in Financial Reporting Standard 24". Regarding the translation technique the translator has used hyperonymy and paraphrasing. The translation of the term is fairly acceptable (numerical rating 3)

6.5 A Dictionary of Economics, Business and Finance – referred to subsequently as D3

Table 6.3 lists the financial terms chosen from D3 *A Dictionary of Economics, Business and Finance* by (2000) from the entries under the letters H and K, together with the translation for each entry, an analysis of the translation technique used, and a rating of the acceptability of this translation made by the researcher.

Table 6.3

Financial Terms from D3: *A Dictionary of Economics, Business and Finance*

A Dictionary of Economics, Business and Finance								
Letter K					Letter H			
Example no.	Financial term	Translation	Translation technique	Numerical rating	Financial term	Translation	Translation technique	Numerical rating
1	keelage	رسم ارساء في الاصطلاحات البحرية، تعني الكلمة الرسم الذي يستوفي مقابل الأذن الممنوح لإرساء مركب أو سفينة في ميناء	paraphrasing	3	handle	يتعامل ، يتاجر بسلعة ما أو يصنف البضائع، أو يشتري أو يبيع أو ينقل أو يوزع سلعة معينة أو يشتري أو يبيع أو ينقل أو يوزع سلعة معينة، وتعني الكلمة ايضاً: يراقب الاعمال أو يديرها أو يوجهها	synonymy	4
2	kickback	إتاوة، خوة : جزء من أجرة أو عمولة يدفعها (أو يعيدها) شخص إلى وكيل أو موظف كرشوة مقابل منحة إننا أو السمحا له بتحقيق أو كسب هذه الأجرة أو العمولة	hyperonymy, and paraphrasing	3	hand-to-mouth	كفايي اصطلاح يعني عادة : الشيء القليل جداً فمثلاً نقول : إن شركة معينة تشتري لوزاومها شراء كفاية - اي إنها تشتري ما يكفي لسد احتياجاتها الجارية أو الحالية فقط للاحتياجاتها المستقبلية	hyperonymy, and paraphrasing	3
3	knocked down	مفكك ، إرساء البيع، مخفض 1- غير مجمع، كالاتا أو الالات او المعدات عند شحنها إلى الجهة المقصودة وهي مفككة قطعة قطعة ، ثم يعاد تركيبها وتجميعها لجعلها جاهزة للبيع أو الاستعمال ، إن شحن المعدات وهي مفككة على هذا النحو يؤدي ، بالإضافة إلى توفير في أجور العمل،	paraphrasing	3	harbour dues	رسوم الميناء رسوم المرفأ، كالتى يدفعها المستوردون والمصدرون مقابل استعمال مرافق الميناء، واماكن الرسو	calque (giving lexicalized synonymy) , and paraphrasing	3

		إلى توفير نسبة كبيرة من تكاليف الشحن، لأن هذه المعدات، عند شحنها على السفن أو عربات القطار أو سيارات النقل، تشغل مساحة أقل من المساحة التي كانت ستشغلها فيما لو شحنت وهي مجموعة ومركبة تركيباً تاماً، وفي كثير من الأحيان، تكون أجور نقل القطع الصغيرة محسوبة بالوزن أو الحجم أقل من أجور نقل المعدات الكبيرة.						
		2- عبارة تستخدم في البيع بالمزاد العلني، وتعني العملية التي يقوم بها الدلال عند بلوغ المزايمة أعلى سعر للبضاعة المعروضة للبيع، ويعبر عن ذلك بأن يضرب الطاولة التي أمامه بمطرقة يحملها في يده معلناً توصله إلى أعلى سعر للبضاعة، ومحدد ضربة بالمطرقة على هذا النحو يعني أن البضاعة قد بيعت إلى أعلى مزايمة.						
		3- في البيع المفرق، تعني العبارة تخفيض التاجر أسعار بضائعه بهدف ترغيب الجمهور في شرائها.						
4				hard cash	تقد صعب في الاصطلاح الدارج، تعني العبارة: المال، سواء أكان على شكل عملة ورقية أو نقدية، تمييزاً له عن الدين أو الاملاك التي ليست على شكل نقداً.	calque (giving non-lexicalised synonymy), and paraphrasing	3	
5				hard (or tight) money	عملة كاملة، التغطية "مال" مقترض بفائدة عالية تعني العبارة: العملة المغطاة بالذهب أو الفضة تغطية تامة، تمييزاً لها عن العملة التي تعتمد في قوانينها فقط على ثقة الناس في الحكومة كالتي أصدرتها، كذلك تعني العبارة مالا يقترض أو يعرض على المقترضين بفائدة عالية.	paraphrasing	3	
6				heavy market	أسواق أسعارها منخفضة في بورصة الأسهم والسلع الأساسية، تستعمل العبارة لوصف الحالة التي يزيد فيها العرض على الطلب بحيث يؤدي ذلك إلى انخفاض في الأسعار.	paraphrasing	3	
7				heir apparent	وارث شرعي وريث حفة في الارث مضمون بشرط أن يظل على قيد الحياة بعد وفاة مورثة، مثال على ذلك الابن الأكبر	semantic overlap, and paraphrasing	3	

8				heir at law	وارث بقوة القانون وارث يعطية القانون الحق في إرث توفي صاحبة بدون وصية فقوانين كثير من البلدان تنص على أن للارامل والايتم الحق الاول في إرث التركات التي يتوفى أصحابها دون وصية، ولهذا فهم يسمون ورثة بقوة القانون	calque (giving non- lexicalised synonymy), and paraphrasing	3
9				heir presumptive	وارث افتراضي وارث يحق له أن يرث التركة في حالة وفاة السلف في الظروف القائمة حالياً. غير أن حقه في ذلك غير مضمون ، شأن على ذلك: الاخ أو ابن الاخ الذي يفقد حقه في الإرث إذا رزق المورث الذي لا عقب له ولداً قبل وفاته	calque (giving non- lexicalised synonymy), and paraphrasing	3

Discussion of translation techniques adopted for selected technical terms in D3

The letter K (D3)

1. Keelage.

Arabic equivalent given in D3:

رسم ارساء في الاصطلاحات البحرية، تعني الكلمة الرسم الذي يستوفي مقابل الأذن الممنوح لإرساء مركب أو سفينة في ميناء.

According to *Collins English Dictionary* this means “a fee charged by certain ports to allow a ship to dock”. Regarding the translation technique the translator has used paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

2. Kickback.

Arabic equivalent given in D3:

إتاوة، خوة: جزء من أجرة أو عمولة يدفعها (او يعيدها) شخص إلى وكيل او موظف كرشوة مقابل منحة إذنا أو السماح له بتحقيق أو كسب هذه الاجرة أو العمولة.

According to the *Oxford Dictionary of Financial Banking* this is a colloquial term for “an illegal payment made to secure favourable treatment in the award of a contract”. Regarding the translation technique the translator has used hyperonymy and paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

3. Knocked down.

Arabic equivalent given in D3:

مفكك ، إرساء البيع، مخفض

1- غير مجمع، كالأثاث أو الآلات أو المعدات عند شحنها إلى الجهة المقصودة وهي مفككة قطعة قطعة ، ثم يعاد تركيبها وتجميعها لجعلها جاهزة للبيع أو الاستعمال ، إن شحن المعدات وهي مفككة على هذا النحو يؤدي ، بالإضافة إلى توفير في أجور العمل، إلى توفير نسبة كبيرة من تكاليف الشحن، لأن هذه المعدات، عند شحنها على السفن أو عربات القطار أو سيارات النقل، تشغل مساحة أقل من المساحة التي كانت ستشغلها فيما لو شحنت وهي مجموعة ومركبة تركيباً تاماً ، وفي كثير من الأحيان، تكون أجور نقل القطع الصغيرة محسوبة بالوزن أو الحجم أقل من أجور نقل المعدات الكبيرة.

2- عبارة تستخدم في البيع بالمزاد العلني، وتعني العملية التي يقوم بها الدلال عند بلوغ المزايدة أعلى سعر للبضاعة المعروضة للبيع، ويعبر عن ذلك بأن يضرب الطاولة التي أمامه بمطرقة يحملها في يده معلناً توصله إلى أعلى سعر للبضاعة، ومحدد ضربة بالمطرقة على هذا النحو يعني أن البضاعة قد بيعت إلى أعلى مزاييد.

3- في البيع المفرق ، تعني العبارة تخفيض التاجر أسعار بضائعه بهدف ترغيب الجمهور في شرائها

According to *Collins English Dictionary* ‘to knock down’ means “1. To bring to the ground with a blow; topple; 2. To disassemble into parts, as for storage or shipping; 3. To declare sold at an auction, as by striking a blow with a gavel 4. *Informal* to reduce, as in price: knocked each radio down 20 percent; 5. *Slang* To receive as wages; earn: knocks down \$50 an hour”. The relevant English sense here is no. 4, while the relevant Arabic sense (above is no. 3). Regarding the translation technique the translator has used paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

The letter H (D3)

1. Handle.

Arabic equivalent given in D3:

يتعامل ، يتاجر بسلعة ما او يصنف البضائع، أو يشتري أو يبيع أو ينقل أو يوزع سلعة معينة أو يشتري أو يبيع أو ينقل أو يوزع سلعة معينة، وتعني الكلمة أيضاً: يراقب الاعمال أو يديرها أو يوجهها

According to the *Oxford Dictionary of Finance and Banking* this means “dealing with the whole number associated with a bid or offer. Because the market moves by small amounts, bids and offers are often expressed as the fractions or decimals added to known whole numbers”. ‘Handle’ and يتعامل in these basic senses are synonyms. The translation of the term is completely acceptable (numerical rating 4).

2. Hand-to-mouth.

Arabic equivalent given in D3:

كفافي اصطلاح يعني عادة : الشئ القليل جداً فمثلاً نقول : إن شركة معينة تشتري لوزاومها شراء كفاية - اي إنها تشتري ما يكفي لسد احتياجاتها الجارية أو الحالية فقط لا لاحتياجاتها المستقبلية

According to the *Free Dictionary (Online)* this means “providing only bare essentials”. It is not a financial term. This term has an idiomatic meaning. Regarding the translation technique the translator has used hyperonymy and paraphrasing. The translation of the term is fairly acceptable (numerical rating 3). Since this term does not exist in financial market use it should not be included in a financial dictionary.

3. Harbour dues.

Arabic equivalent given in D3:

رسوم الميناء رسوم المرفأ، كالتى يدفعها المستوردون والمصدرون مقابل استعمال مرافق الميناء، واماكن الرسوم.

This is not really a financial term. It means “fees to be paid for the use of the harbour”. Regarding the translation technique the translator has used calque (giving lexicalised synonymy) and paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

4. Hard cash.

Arabic equivalent given in D3:

نقد صعب فى الاصطلاح الدارج، تعنى العبارة: المال، سواء أكان على شكل عملة ورقية أو نقدية، تمييزاً له عن الدين أو الاملاك التى ليست على شكل نقداً .

According to *Collins English Dictionary* this means “money or a payment in the form of coins or notes rather than cheques or credit”. Regarding the translation technique the translator has used calque (giving non-lexicalised synonymy) and paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

5- Hard (or tight) money.

Arabic equivalent given in D3:

عملة كاملة، التغطية "مال مقترض بفائدة عالية. تعنى العبارة: العملة المغطاة بالذهب او الفضة تغطية تامة، تمييزاً لها عن العملة التى تعتمد فى قوانينها فقط على ثقة الناس فى الحكومة كالتى أصدرتها، كذلك تعنى العبارة مالاً يقترض أو يعرض على المقترضين بفائدة عالية.

According to *Collins English Dictionary* this means in politics “money given to directly to a candidate in an election to assist her or his campaign”. According to the *Free Dictionary (Online)* it means “a currency backed by a tangible commodity such as gold, silver, or platinum. Hard money has an intrinsic value, but is more susceptible to deflation than fiat money. Many countries used hard money throughout most of their histories; indeed, in the United States there was a significant debate in the late 19th century about whether the dollar

should be based on gold or silver. However, most countries today use fiat money and have since the United States left the Bretton Woods System in the 1970s". Regarding the translation technique the translator has used paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

6- Heavy market.

Arabic equivalent given in D3:

اسواق أسعارها منخفضة في بورصة الأسهم والسلع الأساسية، تستعمل العبارة لوصف الحالة التي يزيد فيها العرض على الطلب بحيث يؤدي ذلك إلى انخفاض في الأسعار.

According to the *Free Dictionary (Online)*, this means "a declining market or a market for a security characterized by more sell orders than buy orders. Trading in such a market usually involves declining prices because of the downward pressure created by the glut of sell orders". Regarding the translation technique the translator has used paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

7- Heir apparent.

Arabic equivalent given in D3:

وارث شرعي. وريث حفة في الارث مضمون بشرط أن يظل على قيد الحياة بعد وفاة مورثة، مثال على ذلك الابن الأكبر

According to *Collins English Dictionary* this means "a person whose right to succeed to certain property cannot be defeated, provided such a person survives his ancestor". Regarding the translation technique the translator has used semantic overlap and paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

8- Heir at law.

Arabic equivalent given in D3:

وارث بقوة القانون. وارث يعطية القانون الحق في إرث توفي صاحبة بدون وصية فقوانين كثير من البلدان تنص على أن للارامل والايتماء الحق الاول في إرث التركات التي يتوفى أصحابها دون وصية، ولهذا فهم يسمون ورثة بقوة القانون.

According to *Collins English Dictionary* this means "the person entitled to succeed to the real property of a person who dies intestate". Regarding the translation technique the translator has used paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

9- Heir presumptive.

Arabic equivalent given in D3;

وارث افتراضي. وارث يحق له أن يرث التركة في حالة وفاة السلف في الظروف القائمة حاليا. غير أن حقة في ذلك غير مضمون ، شأن على ذلك: الاخ أو ابن الاخ الذي يفقد حقه في الإرث إذا رزق المورث الذي لا عقب له ولداً قبل وفاته

According to *Collins English Dictionary* this means “a person who expects to succeed to an estate but whose right may be defeated by the birth of one nearer in blood to the ancestor”. Regarding the translation technique the translator has used calque (giving non-lexicalised synonymy) and paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

6.6 Banking and Financial Dictionary – referred to subsequently as D4

Table 6.4 lists the financial terms chosen from D4 *Banking and Financial Dictionary* by (1998) from the entries under the letters H and K, together with the translation for each entry, an analysis of the translation technique used, and a rating of the acceptability of this translation made by the researcher.

Table 6.4

Financial Terms from D4: *Banking and Financial Dictionary*

Banking and Financial Dictionary								
Example no.	Letter K				Letter H			
	Financial term	Translation	Translation technique	Numerical rating	Financial term	Translation	Translation technique	Numerical rating
1	kaffirs	اسهم شركات المناجم في جنوب افريقيا	paraphrasing	2	haggle	ساوم ، فاصل	hyperonymy	3
2	karat	قيراط	synonymy	3	Hague convention	اتفاقية لاهاي	synonymy	4
3	keelage	اجرة رسو السفينة	paraphrasing	3	Hague tribunal	محكمة لاهاي	synonymy	4
4	kerb-broker	سمسار خارج البورصة	paraphrasing	2	haircut finance	قرض بضمان اوراق مالية	paraphrasing	3
5	kerb-market	سوق مالية خارج البورصة	paraphrasing	3	hammer prices	خفض الاسعار تخفيضا ، انزل الاسعار ، كسر الاسعار	paraphrasing	3
6	key-currency	عملة رئيسية	hyperonymy	3	hand notes	اوراق نقديه نصفت وارسل نصف كل حدة بالبريد	paraphrasing	3

7	kickback	مردودات عمولة خفية	hyperonymy	2	handling charges	مصارييف تدوال، مصارييف ميادة، مصارييف مثال	paraphrasing	3
8	kite cheque	شيك بدون رصيد	hyperonymy	3	handsome price	سعر جيد	hyperonymy	2
9	kite-flying	إصدار كمبيالات مجاملة	paraphrasing	3	hard cash:- money	نقود معدنية	synonymy	3
10	kiting	طرح شيكات بالسوق بدون رصيد	paraphrasing	3	head teller	رئيس قسم الخزينة	hyperonymy	3
11	knockout	تواطؤ بين المزايدين على خفض الاسعار	paraphrasing	2	hedge, to	تحوط، توقي، عطى مركزه اجرى مراجعة او موازنة	Synonymy, and praphrasing	3
12	knockout competition	منافسة حادة	hyperonymy	2	heir-apparent	وارث ظاهر	calque (giving non- lexicalised synonymy)	3
13					heir-at-law	وارث شرعي- ظني	semantic overlap	3
14					heir- presumptive	وارث ظني- افتراضي	calque (giving non- lexicalised synonymy)	3
15					hidden inflation	تضخم مستتر	calque (giving non- lexicalised synonymy)	3
16					high money	مال مقترض بسعر فائدة عالية	paraphrasing	2
17					hot money ----- hot money (US)	رؤوس اموال جانلة او غير مستقرة بسبب الظروف الاقتصادية او لسوء الادارة نقود مكتسبة بطرق غير مشروعة	paraphrasing ----- paraphrasing	2
18					hush-money	رشوة- ثمن السكوت	hyperonymy, and calque (giving non- lexicalised synonymy)	3
19					hyperinflation	تضخم جامح	hyperonymy	3
20					hypothecary creditor	دائن مرتين	hyperonymy	2

Discussion of translation techniques adopted for selected technical terms in D4

The letter K (D4)

1. Kaffirs.

اسهم شركات المناجم في جنوب افريقيا: D4: Arabic equivalent given in

For a discussion of the meaning of this term *kaffir* see section 6.3. Regarding the translation technique the translator has used paraphrasing. The translation of the term is fairly

unacceptable (numerical rating 2), since the translation of the word does not reflect the intended meaning in the SL.

2. Karat.

Arabic equivalent given in D4: قيراط

For a discussion of the meaning of this term see section 6.3. Regarding the translation technique the translator has used synonymy. The translation of the term is fairly acceptable (numerical rating 2).

3. Keelage.

Arabic equivalent given in D4: اجرة رسو السفينة

For a discussion of the meaning of this term, see Section 6.5. Regarding the translation technique the translator has used paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

4. Kerb-broker.

Arabic equivalent given in D4: سمسار خارج البورصة

This term does not appear in all English-English dictionaries. This suggests that this term is informal. ‘Broker’ in the *Oxford Dictionary of Finance and Banking* means “someone whose job is to organize business deals for other people, especially a stockbroker or an insurance broker”. Regarding the translation technique the translator has used paraphrasing. The translation of the term is fairly unacceptable (numerical rating 2), since the term does not exist in the SL.

5. Kerb-market.

Arabic equivalent given in D4: سوق مالية خارج البورصة

For a discussion of the meaning of this term, see section 6.3. Regarding the translation technique the translator has used paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

6. Key-currency.

Arabic equivalent given in D4: عملة رئيسية

For a discussion of the meaning of this term, see section 6.3. Regarding the translation technique the translator has used paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

7. Kickback.

Arabic equivalent given in D4: مردودات عمولة خفية

For a discussion of the meaning of this term, see section 6.4. Regarding the translation technique the translator has used hyperonymy. The translation of the term is fairly unacceptable (numerical rating 2), since the meaning in TL does not reflect the meaning of the SL term.

8. Kite cheque.

Arabic equivalent given in D4: شيك بدون رصيد

According to the *Oxford Dictionary of Finance and Banking* 'kite' means "to illegally write a cheque on one account, which does not contain enough money to pay it, and deposit it in another, taking the money from the second before it is discovered that the cheque is bad" (see also section 6.3). Regarding the translation technique the translator has used hyperonymy. The translation of the term is fairly acceptable (numerical rating 3).

9. Kiteflying.

Arabic equivalent given in D4: إصدار كمبيالات مجاملة

According to *Collins English Dictionary* this is written 'kite flying' and means "the practice of drawing cheques on deposits which are already committed assuming that the delay in clearing the cheques will allow time to replenish the account; also called 'kiting'". Regarding the translation technique the translator has used paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

10. Kiting.

For a discussion of the meaning of the term see section 6.3. The translator has used paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

Arabic equivalent given in D4: طرح شيكات بالسوق بدون رصيد

11. Knockout.

Arabic equivalent given in D4: تواطؤ بين المزايديين على خفض الاسعار

This term does not have a financial meaning in English–English financial dictionaries. According to the Financial Glossary Online ‘knock out option’ means “an option that is knocked out or nullified when the underlying instrument reaches a certain price”. Regarding the translation technique the translator has used paraphrasing. The translation of the term is fairly unacceptable (numerical rating 2), since this term does not exist in the SL.

12. Knockout competition.

Arabic equivalent given in D4: منافسة حادة

This expression does not exist in English–English financial dictionaries. Regarding the translation technique the translator has used hyperonymy. The translation of the term is fairly unacceptable (numerical rating 2), since this term does not exist in the SL.

The letter H (D4)

1. Haggle.

Arabic equivalent given in D4: ساوم ، فاصل

According to the *Free Dictionary (Online)* this means “1. To bargain, as over the price of something; bicker: 2. To argue in an attempt to come to terms”. Regarding the translation technique the translator has used hyperonymy. The translation of the term is fairly acceptable (numerical rating 3).

2. Hague Convention.

Arabic equivalent given in D4: اتفاقية لاهاي

According to the *Free Dictionary (Online)* (<http://encyclopedia.thefreedictionary.com/hague+convention>) this may refer to the following:

- Hague Conventions (1899 and 1907), among the first formal statements of the laws of war and war crimes in international law
- International Opium Convention, the first international drug control treaty, sometimes referred to as the Hague Convention of 1912
- Hague Convention for the Protection of Cultural Property in the Event of Armed Conflict (signed 14 May 1954)
- Hague Conference on Private International Law, the preeminent organisation in the area of private international law from the early 1900s through the present day
 - Hague Convention Abolishing the Requirement of Legalisation for Foreign Public Documents, signed on October 5, 1961
 - Hague Convention on Foreign Judgments in Civil and Commercial Matters, signed in 1971

- Hague Convention on Protection of Children and Co-operation in Respect of Intercountry Adoption, signed in 1993
- Convention for the Suppression of Unlawful Seizure of Aircraft, 1970
- Hague Convention on the Civil Aspects of International Child Abduction, ratified on 25 October 1980
- Hague Convention on the Law Applicable to Trusts and on their Recognition, signed on 1 July 1985
- Hague Convention 1996, a convention on jurisdiction, recognition, enforcement and in respect of parental responsibility and the protection of children
- Hague Evidence Convention
- Hague Convention on Protection of Children and Co-operation in Respect of Intercountry Adoption
- Hague Securities Convention
- Hague Service Convention

Regarding the translation technique the translator has used synonymy. The translation of the term is totally acceptable since this is the standard form in Arabic (numerical rating 4).

3. Hague Tribunal.

Arabic equivalent given in D4: محكمة لاهاي.

According to *Collins English Dictionary* this means “a tribunal of judges at The Hague, founded in 1899 to provide a panel of arbitration for international disputes. The official name is the Permanent Court of Arbitration (PCA)”. Regarding the translation technique the translator has used synonymy. The translation of the term is totally acceptable, since this is the standard form in Arabic (numerical rating 4).

4. Haircut finance.

Arabic equivalent given in D4: قرض بضمان أوراق مالية.

For details of the meaning of the term see section 6.3. Regarding the translation technique the translator has used paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

5. Hammer price.

Arabic equivalent given in D4: خفض الاسعار تخفيضا ، انزل الاسعار ، كسر الاسعار

According to *Collins English Dictionary* this means “the price offered as the winning bid in a public auction”. Regarding the translation technique the translator has used paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

6. Hand note.

Arabic equivalent given in D4: اوراق نقديه نصفت وارسل نصف كل حدة بالبريد

According to *Dictionary.com* this means “a note for an obligation secured by a collateral note” (<http://dictionary.reference.com/browse/note?db=legal&q=note>). Regarding the translation technique the translator has used paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

7. Handling charges.

Arabic equivalent given in D4: مصاريف تداول، مصاريف ميادة، مصاريف مثال

According to the *Free Dictionary (Online)* this means “the cost of handling (especially the cost of packaging and mailing an order)”. Regarding the translation technique the translator has used paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

8. Handsome price.

Arabic equivalent given in D4: سعر جيد

I could not find an equivalent for this in English-English financial dictionaries or non-financial dictionaries. Regarding the translation technique the translator has used hyperonymy. The translation of the term is fairly unacceptable (numerical rating 2), since this collocation does not exist as a term in the SL.

9. Hard cash money.

Arabic equivalent given in D4: نقود معدنية

According to the *Free Dictionary (Online)* ‘hard cash’ means “money or payment in the form of coins or notes rather than cheques or credit”. Regarding the translation technique the translator has used synonymy. The translation of the term is fairly acceptable (numerical rating 3).

10. Head teller.

Arabic equivalent given in D4: رئيس قسم الخزينة

According to the *Dictionary of Business Online* this means “a bank teller whose duties include supervising other tellers, controlling cash in tellers' drawers, preparing a daily cash report for the general ledger, and helping other tellers find a difference if end-of-day debits and credits are out of balance. Actual duties vary by financial institution” (<http://www.allbusiness.com/glossaries/head-teller/4948635-1.html#ixzz1cIKwS4Z2>).

Regarding the translation technique the translator has used hyperonymy. The translation of the term is fairly acceptable (numerical rating 3).

11. Hedge.

Arabic equivalent given in D4: تحوط، توقي، غطي مركزه أجرى مراجعة أو موازنة

For discussion of the meaning of this term see section 6.3. Regarding the translation technique the translator has used hyperonymy. The translation of the term is fairly acceptable (numerical rating 3).

12. Heir-apparent.

Arabic equivalent given in D4: وارث ظاهر

For discussion of the meaning of this term see section 6.5. The translator has used calque (giving non-lexicalised synonymy). The translation of the term is fairly acceptable (numerical rating 3).

13. Heir-at-law.

Arabic equivalent given in D4: وارث شرعي- ظني

According to the *Free Dictionary (Online)* this means “the person entitled to succeed to the real property of a person who dies intestate” (<http://www.thefreedictionary.com/heir-at-law>). Regarding the translation technique the translator has used calque (giving non-lexicalised synonymy). The translation of the term into the TL is fairly acceptable (numerical rating 3).

14. Heir-presumptive.

Arabic equivalent given in D4: وارث ظني- افتراضي

For discussion of the meaning of the term see section 6.5. Regarding the translation technique the translator has used calque (giving non-lexicalised synonymy). The translation of the term is fairly acceptable (numerical rating 3).

15. Hidden inflation.

Arabic equivalent given in D4: تضخم مستتر

For discussion of this term, see section 6.3. Regarding the translation technique the translator has used calque (giving non-lexicalised synonymy). The translation of the term is fairly acceptable (numerical rating 3).

16. High money.

Arabic equivalent given in D4: مال مقترض بسعر فائدة عالية

There is no equivalent in English-English dictionaries. Regarding the translation technique the translator has used paraphrasing. The translation of the term is fairly unacceptable (numerical rating 2), given the fact that ‘high money’ is not really an English term.

17. Hot money.

Arabic equivalent given in D4:

1- رؤوس أموال جائلة أو غير مستقرة بسبب الظروف الاقتصادية أو لسوء الإدارة

2- نقود مكتسبة بطرق غير مشروعة

For discussion of the meaning of the term see section 6.3. Regarding the translation technique the translator has used paraphrasing. The translation of the term into the TL is fairly unacceptable (numerical rating 2) because the meaning is not clear.

18. Hush-money.

Arabic equivalent given in D4: رشوة- ثمن السكوت

According to the *Free Dictionary (Online)* ‘hush money’ is slang and means “money given to a person, such as an accomplice, to ensure that something is kept secret”. Nevertheless it does not mean ‘bribe’ since there is a difference between the use of the two expressions the context. Regarding the translation technique translator has used hyperonymy and calque (giving non-lexicalised synonymy). The translation of the term into the TL is fairly acceptable (numerical rating 2).

19. Hyperinflation. For discussion of the meaning of this term see section 6.4. Regarding the translation technique the translator has used hyperonymy. The translation of the term into the TL is fairly acceptable (numerical rating 3).

Arabic equivalent given in D4: تضخم جامح

20. Hypothecary creditor.

Arabic equivalent given in D4: دائن مرتهن

This term is partially found in lawyers.com as ‘hypothecary’ which means “*in the civil law of Louisiana*: of or relating to an obligation, right, or security in property of a debtor

given to a creditor by contract or by operation of law without transfer of possession or title to the creditor” (<http://research.lawyers.com/glossary/hypothecary.html>). Regarding the translation technique the translator has used hyperonymy. The translation of the term is fairly unacceptable (numerical rating 2).

6.7 Analysis of translation techniques used in the four dictionaries

An analysis of Table 6.1 for D1 *Dictionary of Banking*, Table 6.2 for D2 *Dictionary of Financial and Managerial Accounting*, Table 6.3 for D3 *Dictionary of Economics, Business and Finance*, and Table 6.4 for D4 *Banking and Financial Dictionary* shows that the following translation techniques were used in these dictionaries.

Table 6.5

TECHNIQUE(S) (simple and compound)	OCCURRENCES
calque (giving lexicalised synonymy), and paraphrasing	2 occurrences
calque (giving non-lexicalised synonymy)	3 occurrences
calque (giving non-lexicalised synonymy), and hyperonymy	1 occurrence
calque (giving non-lexicalised synonymy), and paraphrasing	15 occurrences
hyperonymy (only)	18 occurrences
hyperonymy, and paraphrasing	10 occurrences
paraphrasing (only)	32 occurrences
semantic disjunction, and paraphrasing	1 occurrence
semantic overlap (only)	3 occurrences
semantic overlap, and paraphrasing	2 occurrences
synonymy (only)	6 occurrences
synonymy, and paraphrasing	1 occurrence
transliteration, and paraphrasing	2 occurrences
TOTAL NO. OF EXAMPLES:	96

Looking at translation techniques individually (taking into account that more than one translation technique may be used for a particular dictionary entry), we get the following results.

Table 6.6

TECHNIQUE(S) (considered individually)	OCCURRENCES
calque	21 occurrences
hyperonymy	29 occurrences
paraphrasing	64 occurrences
semantic disjunction	1 occurrence
semantic overlap	5 occurrences
synonymy (including non-lexicalised synonymy)	28 occurrences
transliteration	2 occurrences
TOTAL NO. OF EXAMPLES:	130

6.8 Acceptability of translation techniques used in the four dictionaries according to researcher

The following two tables show the acceptability of the various translation techniques according to the researcher.

Table 6.7

TECHNIQUE(S) (simple and compound)	Occurrences	Average acceptability rating
calque (giving lexicalised synonymy), and paraphrasing	2 occurrences	3.5
calque (giving non-lexicalised synonymy)	3 occurrences	3
calque (giving non-lexicalised synonymy), and hyperonymy	1 occurrence	3
calque (giving non-lexicalised synonymy), and paraphrasing	15 occurrences	3
hyperonymy (only)	18 occurrences	2.56
hyperonymy, and paraphrasing	10 occurrences	2.8
paraphrasing (only)	32 occurrences	2.59
semantic disjunction, and paraphrasing	1 occurrence	3
semantic overlap (only)	3 occurrences	3
semantic overlap, and paraphrasing	2 occurrences	2.5
synonymy (only)	6 occurrences	3.5
synonymy, and paraphrasing	1 occurrence	3
transliteration, and paraphrasing	2 occurrences	2.5

Table 6.8

TECHNIQUE(S) (considered individually)	Occurrences	Average acceptability rating
calque	21 occurrences	3.15
hyperonymy	29 occurrences	2.65
paraphrasing	64 occurrences	2.76
semantic disjunction	1 occurrence	3
semantic overlap	5 occurrences	2.8
synonymy (including non-lexicalised synonymy)	28 occurrences	3.14
transliteration	2 occurrences	2.5

The following two tables show the acceptability of the various translation techniques according to the researcher in rank order from most acceptable to least acceptable.

Table 6.9

TECHNIQUE(S) (simple and compound)	Occurrences	Average acceptability rating
calque (giving lexicalised synonymy), and paraphrasing	2 occurrences	3.5
synonymy (only)	6 occurrences	3.5
calque (giving non-lexicalised synonymy)	3 occurrences	3
calque (giving non-lexicalised synonymy), and hyperonymy	1 occurrence	3
calque (giving non-lexicalised synonymy), and paraphrasing	15 occurrences	3
semantic disjunction, and paraphrasing	1 occurrence	3
semantic overlap (only)	3 occurrences	3
synonymy, and paraphrasing	1 occurrence	3
hyperonymy, and paraphrasing	10 occurrences	2.8
paraphrasing (only)	32 occurrences	2.59
hyperonymy (only)	18 occurrences	2.56
semantic overlap, and paraphrasing	2 occurrences	2.5
transliteration, and paraphrasing	2 occurrences	2.5

Table 6.10

TECHNIQUE(S) (considered individually)	Occurrences	Average acceptability rating
calque	21 occurrences	3.15
synonymy (including non-lexicalised synonymy)	28 occurrences	3.14
semantic disjunction	1 occurrence	3
semantic overlap	5 occurrences	2.8
paraphrasing	64 occurrences	2.76
hyperonymy	29 occurrences	2.65
transliteration	2 occurrences	2.5

I will consider these results in more detail in Section 6.13, where I will compare them with the corresponding results obtained from the questionnaire respondents.

6.9 Comprehensibility and acceptability of D1

Having considered the different translation techniques used in the four dictionaries (Section 6.7), and the acceptability of these translation techniques from the point of view of the researcher (Section 6.8), I will in the following sections consider the comprehensibility and acceptability of the translation techniques used in the four dictionaries in the view of the questionnaire respondents.

6.9.1 Comprehensibility and acceptability of D1 for the letter K according to questionnaire respondents

6.9.1.1 Comprehensibility of D1 for the letter K according to questionnaire respondents

Taking all the terms and all the questionnaire responses for D1 letter K together, 16.2% of the responses rated a term as completely comprehensible, 27.3% fairly comprehensible, 18.2% fairly incomprehensible, and 38.4 % totally incomprehensible.

The average degrees of comprehensibility of the English equivalents in D1 Letter K according to questionnaire respondents are as follows:

Degree of comprehensibility	No. score	Percent-age score	TOTAL (no. score x percentage)
Completely comprehensible	4 x	16.2%	= 64.8
Fairly comprehensible	3 x	27.3%	= 81.9
Fairly incomprehensible	2 x	18.2%	= 36.4
Totally incomprehensible	1 x	38.4%	= 38.4
Average comprehensibility 2.21			Cumulative total: 221.5 ÷ 100 = 2.21

6.9.1.2 Acceptability of D1 for the letter K according to questionnaire respondents

Taking all the terms and all the questionnaire responses for D1 letter K together, 13.6 % of the responses rated a term as completely acceptable, 23.7% fairly acceptable, 22.2% fairly unacceptable, and 40.4 % totally unacceptable.

The average degrees of acceptability of the English equivalents in D1 Letter K according to questionnaire respondents are as follows:

Degree of acceptability	No. score	Percent-age score	TOTAL (no. score x percentage)
Completely acceptable	4 x	13.6%	= 54.4
Fairly acceptable	3 x	23.7%	= 71.1
Fairly unacceptable	2 x	22.2%	= 44.4
Totally unacceptable	1 x	40.4%	= 40.4
Average acceptability 2.10			Cumulative total: 210.3 ÷ 100 = 2.10

6.9.1.3 Acceptability of D1 for the letter K according to the researcher

The average acceptability result for D1 Letter K according to the researcher's assessment (Table 6.1) was 2.65. This result will be compared with the acceptability and comprehensibility results for the questionnaire respondents in Section 6.13.

6.9.2 Comprehensibility and acceptability of D1 for the letter H

6.9.2.1 Comprehensibility of D1 for the letter ‘H’ according to questionnaire respondents

Taking all the terms and all the questionnaire responses for D1 letter H together, 14.1 % of the responses rated a term as completely comprehensible, 41.4% fairly comprehensible, 12.1% fairly incomprehensible, and 32.3% totally incomprehensible.

The average degrees of comprehensibility of the English equivalents in D1 Letter H according to questionnaire respondents are as follows:

Degree of comprehensibility	No. score	Percent-age score	TOTAL (no. score x percentage)
<i>Completely comprehensible</i>	4 x	14.1%	= 56.4
<i>Fairly comprehensible</i>	3 x	41.4%	= 124.2
<i>Fairly incomprehensible</i>	2 x	12.1%	= 24.2
<i>Totally incomprehensible</i>	1 x	32.3%	= 32.3
<i>Average comprehensibility</i> 2.36			<i>Cumulative total:</i> 236.9 ÷ 100 = 2.36

6.9.2.2 Acceptability of D1 for the letter H according to questionnaire respondents

Taking all the terms and all the questionnaire responses for D1 letter H together, 11.6 % of the responses rated a term as completely acceptable, 26.3% fairly acceptable, 15.2% fairly unacceptable, and 47% totally unacceptable.

The average degrees of acceptability of the English equivalents in D1 Letter H according to questionnaire respondents are as follows:

Degree of acceptability	No. score	Percent-age score	TOTAL (no. score x percentage)
<i>Completely acceptable</i>	4 x	11.6%	= 46.4
<i>Fairly acceptable</i>	3 x	26.3%	= 78.9
<i>Fairly unacceptable</i>	2 x	15.2%	= 30.4
<i>Totally unacceptable</i>	1 x	47%	= 47
<i>Average acceptability</i> 2.02			<i>Cumulative total:</i> 202.7 ÷ 100 = 2.02

6.9.2.3 Acceptability of D1 for the letter H according to the researcher

The average acceptability result for D1 Letter K according to the researcher’s assessment (Table 6.2) was 2.6. This result will be compared with the acceptability and comprehensibility results for the questionnaire respondents in Section 6.13.

6.9.3 Translation techniques responsible for unacceptable translations in D1 according to questionnaire respondents

When respondents chose fairly unacceptable or totally unacceptable they had to indicate whether or not the use of one of the following contributed to their assessment: 1. *Excessive use of explanation*, 2. *Literal translation [= calque]*, 3. *Paraphrasing*, 4. *TL term does not make sense in Arabic*, 5. *TL term seems to be odd in Arabic*, and 6. *Transliteration*. Respondents opted for fairly or totally unacceptable for D1 because they believed that the use of the following techniques is problematic:

- 1- Literal translation [= calque]: 5.3 %.
- 2- Transliteration: 10.2 %.
- 4- Paraphrasing: 25.7 %.
- 5- Excessive use of explanation 7.8%
- 6- TL term seems to be odd in Arabic: 4.9 %.
- 7- TL term does not make sense in Arabic: 46.1%.

6.10 Comprehensibility and acceptability of D2

6.10.1 Comprehensibility and acceptability of D2 for the letter K according to questionnaire respondents

6.10.1.1 Comprehensibility of D2 for the letter K according to questionnaire respondents

Taking all the terms and all the questionnaire responses for D2 letter K together, 5%% of the responses rated a term as completely comprehensible, 30% fairly comprehensible, 25% fairly incomprehensible, and 40% totally incomprehensible.

The average degrees of comprehensibility of the English equivalents in D2 Letter K according to questionnaire respondents are as follows:

Degree of comprehensibility	Number	Percentage score	TOTAL (no. score x percentage)
<i>Completely comprehensible</i>	4 x	5%	= 20
<i>Fairly comprehensible</i>	3 x	30%	= 90
<i>Fairly incomprehensible</i>	2 x	25%	= 50
<i>Totally incomprehensible</i>	1 x	40%	= 40
<i>Average comprehensibility</i> 2.00			<i>Cumulative total:</i> 200 ÷ 100 = 2.00

6.10.1.2 Acceptability of D2 for the letter K according to questionnaire respondents

Taking all the terms and all the questionnaire responses for D2 letter K together, 15% of the responses rated a term as fairly acceptable, 15% fairly unacceptable, and 70% totally unacceptable. No responses rated any of these terms as completely acceptable.

The average degrees of acceptability of the English equivalents in D2 Letter K according to questionnaire respondents are as follows:

Degree of acceptability	No. score	Percent-age score	TOTAL (no. score x percentage)
<i>Completely acceptable</i>	4 x	0%	= 0
<i>Fairly acceptable</i>	3 x	15%	= 45
<i>Fairly unacceptable</i>	2 x	15%	= 30
<i>Totally unacceptable</i>	1 x	70%	= 70
Average acceptability 1.45			<i>Cumulative total:</i> 145 ÷ 100 = 1.45

6.10.1.3 Acceptability of D2 for the letter K according to the researcher

The average acceptability result for D2 Letter K according to the researcher's assessment (Table 6.2) was 3. This result will be compared with the acceptability and comprehensibility results for the questionnaire respondents in Section 6.13.

6.10.2 Comprehensibility and acceptability of D2 for the letter H according to questionnaire respondents

6.10.2.1 Comprehensibility of D2 for the letter H according to questionnaire respondents

Taking all the terms and all the questionnaire responses for D2 letter H together, 13% of the responses rated a term as completely comprehensible, 3% fairly comprehensible, 6% fairly incomprehensible, and 44% totally incomprehensible. The average degrees of comprehensibility of the English equivalents in D2 Letter H according to questionnaire respondents are as follows:

Degree of comprehensibility	No. score	Percent-age score	TOTAL (no. score x percentage)
<i>Completely comprehensible</i>	4 x	13%	= 52
<i>Fairly comprehensible</i>	3 x	37%	= 11
<i>Fairly incomprehensible</i>	2 x	6%	= 12
<i>Totally incomprehensible</i>	1 x	44%	= 44
Average comprehensibility 1.19			<i>Cumulative total:</i> 119 ÷ 100 = 1.19

6.10.2.2 Acceptability of D2 for the letter H according to questionnaire respondents

Taking all the terms and all the questionnaire responses for D2 letter H together, 10.1 % of the responses rated a term as completely acceptable, 25.1% fairly acceptable, 16.2% fairly unacceptable, and 48.5% totally unacceptable.

The average degrees of acceptability of the English equivalents in D2 Letter H according to questionnaire respondents are as follows:

Degree of acceptability	Score	Percentage score	TOTAL (no. score x percentage)
Completely acceptable	4 x	10.1%	= 40.4
Fairly acceptable	3 x	25.3%	= 75.9
Fairly unacceptable	2 x	16.2%	= 32.4
Totally unacceptable	1 x	48.5%	= 48.5
Average acceptability 1.97			Cumulative total: 197.2 ÷ 100 = 1.97

6.10.2.3 Acceptability of D2 for the letter H according to the researcher

The average acceptability result for D2 Letter H according to the researcher's assessment (Table 6.2) was 3. This result will be compared with the acceptability and comprehensibility results for the questionnaire respondents in Section 6.13.

6.10.3 Translation techniques responsible for unacceptable translations in D2 according to questionnaire respondents

When respondents chose fairly unacceptable or totally unacceptable they had to indicate whether or not the use of one of the following contributed to their assessment: 1. *Excessive use of explanation*, 2. *Literal translation [= calque]*, 3. *Paraphrasing*, 4. *TL term does not make sense in Arabic*, 5. *TL term seems to be odd in Arabic*, and 6. *Transliteration*. Respondents opted for fairly or totally unacceptable for D2 because they believed that the following techniques are problematic:

- 1 Literal translation [= calque]: 9 %.
- 2 TL term seems to be odd in Arabic: 4.5%.
- 3 Transliteration: 6.7 %.
- 4 Excessive use of explanation: 33.7%.
- 5 Paraphrasing: 33.7 %.
- 6 TL term does not make sense in Arabic: 12.4%.

6.11 Comprehensibility and acceptability of D3

6.11.1 Comprehensibility and acceptability of D3 for the letter K according to questionnaire respondents

6.11.1.1 Comprehensibility of D3 for the letter K according to questionnaire respondents

Taking all the terms and all the questionnaire responses for D3 letter K together, 10% of the responses rated a term as completely comprehensible, 33.3% fairly comprehensible, 6.7% fairly incomprehensible, and 50% totally incomprehensible.

The average degrees of comprehensibility of the English equivalents in D3 Letter K according to questionnaire respondents are as follows:

Degree of comprehensibility	No. score	Percent-age score	TOTAL (no. score x percentage)
Completely comprehensible	4 x	10%	= 40
Fairly comprehensible	3 x	33.3%	= 99.9
Fairly incomprehensible	2 x	6.7%	= 13.4
Totally incomprehensible	1 x	50%	= 50
Average comprehensibility 2.03			Cumulative total: 203.3 ÷ 100 = 2.03

6.11.1.2 Acceptability of D3 for the letter K according to questionnaire respondents

Taking all the terms and all the questionnaire responses for D3 letter K together, 13.3% of the responses rated a term as completely acceptable, 10% fairly acceptable, 26.7% fairly unacceptable, and 50% totally unacceptable.

The average degrees of acceptability of the English equivalents in D3 Letter K according to questionnaire respondents are as follows:

Degree of acceptability	No. score	Percent-age score	TOTAL (no. score x percentage)
Completely acceptable	4 x	13.3%	= 53.2
Fairly acceptable	3 x	10%	= 30
Fairly unacceptable	2 x	26.7%	= 53.4
Totally unacceptable	1 x	50%	= 50
Average acceptability 1.86			Cumulative total: 186.6 ÷ 100 = 1.86

6.11.1.3 Acceptability of D3 for the letter K according to the researcher

The average acceptability result for D3 Letter K according to the researcher's assessment (Table 6.3) was 3. This result will be compared with the acceptability and comprehensibility results for the questionnaire respondents in Section 6.13.

6.11.2 Comprehensibility and acceptability of D3 for the letter H according to questionnaire respondents

6.11.2.1 Comprehensibility of D3 for the letter H according to questionnaire respondents

Taking all the terms and all the questionnaire responses for D3 letter H together, 16.7% of the responses rated a term as completely comprehensible, 34.4% fairly comprehensible, 13.3% fairly incomprehensible, and 35.6% totally incomprehensible.

The average degrees of comprehensibility of the English equivalents in D3 Letter H according to questionnaire respondents are as follows:

Degree of comprehensibility	No. score	Percent-age score	TOTAL (no. score x percentage)
Completely comprehensible	4 x	16.7%	= 66.8
Fairly comprehensible	3 x	34.4%	= 103.2
Fairly incomprehensible	2 x	13.3%	= 26.6
Totally incomprehensible	1 x	35.6%	= 35.6
Average comprehensibility 2.32			Cumulative total: 232 ÷ 100 = 2.32

6.11.2.2 Acceptability of D3 for the letter H according to questionnaire respondents

Taking all the terms and all the questionnaire responses for D3 letter H together, 11.1 % of the responses rated a term as completely acceptable, 23.3.4% fairly acceptable, 25.6% fairly unacceptable, and 40% totally unacceptable.

The average degrees of acceptability of the English equivalents in D3 Letter H according to questionnaire respondents are as follows:

Degree of acceptability	No. score	Percent-age score	TOTAL (no. score x percentage)
Completely acceptable	4 x	11.1%	= 44.4
Fairly acceptable	3 x	23.3%	= 69.9
Fairly unacceptable	2 x	25.6%	= 51.2
Totally unacceptable	1 x	40.0%	= 40
Average acceptability 2.05			Cumulative total: 205.5 ÷ 100 = 2.05

6.11.2.3 Acceptability of D3 for the letter H according to the researcher

The average acceptability result for D3 Letter H according to the researcher's assessment (Table 6.3) was 3.11. This result will be compared with the acceptability and comprehensibility results for the questionnaire respondents in Section 6.13.

6.11.3 Translation techniques responsible for unacceptable translations in D3 according to questionnaire respondents

When respondents chose fairly unacceptable or totally unacceptable they had to indicate whether or not the use of one of the following contributed to their assessment: 1. *Excessive use of explanation*, 2. *Literal translation [= calque]*, 3. *Paraphrasing*, 4. *TL term does not make sense in Arabic*, 5. *TL term seems to be odd in Arabic*, and 6. *Transliteration*. Respondents opted for fairly or totally unacceptable for D3 because they believed that the following techniques are problematic:

- 1- Literal translation [= *calque*]: 4.2 %.
- 2- The TL term seems to be odd in Arabic: 2.8%
- 3- Transliteration: 4.2%
- 4- Excessive use of explanation: 59.7%
- 5- Paraphrasing: 5.6%
- 6- TL term does not make sense in Arabic: 23.8%

6.12 Comprehensibility and acceptability of D4

6.12.1 Comprehensibility and acceptability of D4 for the letter K according to questionnaire respondents

6.12.1.1 Comprehensibility of D4 for the letter K according to questionnaire respondents

Taking all the terms and all the questionnaire responses for D4 letter K together, 15.5% of the responses rated a term as completely comprehensible, 33.8% fairly comprehensible, 15.5% fairly incomprehensible, and 26.3% totally incomprehensible.

The average degrees of comprehensibility of the English equivalents in D4 Letter K according to questionnaire respondents are as follows:

Degree of comprehensibility	No. score	Percent-age score	TOTAL (no. score x percentage)
Completely comprehensible	4 x	15.5%	= 62
Fairly comprehensible	3 x	33.6%	= 100.8
Fairly incomprehensible	2 x	15.55	= 31.1
Totally incomprehensible	1 x	35.3%	= 35.3
Average comprehensibility 2.29			Cumulative total: 229.2 ÷ 100 = 2.29

6.12.1.2 Acceptability of D4 for the letter K according to questionnaire respondents

Taking all the terms and all the questionnaire responses for D4 letter K together, 11.6% of the responses rated a term as completely acceptable, 36.6% fairly acceptable, 14.3% fairly unacceptable, and 37.5% totally unacceptable.

The average degrees of acceptability of the English equivalents in D4 Letter K according to questionnaire respondents are as follows:

Degree of acceptability	No. score	Percent-age score	TOTAL (no. score x percentage)
Completely acceptable	4 x	11.6%	= 46.4
Fairly acceptable	3 x	36.6%	= 109.8
Fairly unacceptable	2 x	14.3%	= 28.6
Totally unacceptable	1 x	37.5%	= 37.5
Average acceptability 2.22			Cumulative total: 222.3 ÷ 100 = 2.22

6.12.1.3 Acceptability of D4 for the letter K according to the researcher

The average acceptability result for D4 Letter K according to the researcher's assessment (Table 6.4) was 2.58. This result will be compared with the acceptability and comprehensibility results for the questionnaire respondents in Section 6.13.

6.12.2 Comprehensibility and acceptability of D4 for the letter H according to questionnaire respondents

6.12.2.1 Comprehensibility of D4 for the letter H according to questionnaire respondents

Taking all the terms and all the questionnaire responses for D4 letter H together, 18.8% of the responses rated a term as completely comprehensible, 35% fairly comprehensible, 11.2% fairly incomprehensible, and 35% totally incomprehensible.

The average degrees of comprehensibility of the English equivalents in D4 Letter H according to questionnaire respondents are as follows:

Degree of comprehensibility	No. score	Percent-age score	TOTAL (no. score x percentage)
Completely comprehensible	4 x	18.8%	= 75.2
Fairly comprehensible	3 x	35.0%	= 105
Fairly incomprehensible	2 x	11.2%	= 22.4
Totally incomprehensible	1 x	35.0%	= 35
Average comprehensibility 2.37			Cumulative total: 237.6 ÷ 100 = 2.37

6.12.2.2 Acceptability of D4 for the letter H according to questionnaire respondents

Taking all the terms and all the questionnaire responses for D4 letter H together, 18.% of the responses rated a term as completely acceptable, 34% fairly acceptable, 14.7% fairly unacceptable, and 37.6% totally unacceptable.

The average degrees of acceptability of the English equivalents in D4 Letter H according to questionnaire respondents are as follows:

Degree of acceptability	No. score	Percent-age score	TOTAL (no. score x percentage)
Completely acceptable	4 x	13.7%	= 54.8
Fairly acceptable	3 x	34.0%	= 102
Fairly unacceptable	2 x	14.7%	= 29.4
Totally unacceptable	1 x	37.6%	= 37
Average acceptability 2.23			Cumulative total: 223.2 ÷ 100 = 2.23

6.12.2.3 Acceptability of D4 for the letter H according to the researcher

The average acceptability result for D4 Letter H according to the researcher's assessment (Table 6.4) was 2.9. This result will be compared with the acceptability and comprehensibility results for the questionnaire respondents in Section 6.13.

6.12.3 Translation techniques responsible for unacceptable translations in D4 according to questionnaire respondents

When respondents chose fairly unacceptable or totally unacceptable they had to indicate whether or not the use of one of the following contributed to their assessment: 1. *Excessive use of explanation*, 2. *Literal translation [= calque]*, 3. *Paraphrasing*, 4. *TL term does not make sense in Arabic*, 5. *TL term seems to be odd in Arabic*, and 6. *Transliteration*. Respondents opted for fairly or totally unacceptable for for D4 because they believed that the following techniques are problematic:

- 1- Literal translation: 10.7. %.

- 2- TL term seems to be odd in Arabic: 18.8%
- 3- Transliteration :5.4%
- 4- Excessive use of explanation: 12.8%
- 5- Paraphrasing: 10.1%
- 6- TL term does not make sense in Arabic: 42.3%

6.13 Comparison of acceptability and comprehensibility results of questionnaire respondents and researcher

In this section, I will consider first the relative acceptability and comprehensibility of the dictionary translations according to the questionnaire respondents as compared to the researcher. I will then go on to consider which translation techniques are particularly problematic in the view of the respondents as compared to the researcher.

The following table compares the average acceptability and comprehensibility of the translations for the entries under each letter in each dictionary in the view of the questionnaire respondents and the researcher. (Since the researcher did not attempt to consider comprehensibility separately from acceptability, there is no separate column for comprehensibility for the researcher.)

Table 6.11

DICTIONARY NO.	LETTER	QUESTIONNAIRE RESPONDENTS: COMPREHENSIBILITY	QUESTIONNAIRE RESPONDENTS: ACCEPTABILITY	RESEARCHER: ACCEPTABILITY
D1	K	2.21	2.1	2.65
D1	H	2.36	2.07	2.6
D2	K	2	1.45	3
D2	H	1.19	1.97	3
D3	K	2.03	1.86	3
D3	H	2.32	2.05	3.11
D4	K	2.29	2.22	2.58
D4	H	2.37	2.23	2.9
OVERALL AVERAGE FOR ALL DICTIONARIES		2.10	1.99	2.90

These results show that the questionnaire respondents, who are all professional translators, generally did not regard the dictionary translations as very acceptable – only 1.99 for all dictionaries, i.e. an average at roughly the ‘fairly unacceptable’ level (this being 2). D4 scores

best among professional translators, with letter K scoring 2.22 and letter H 2.23. D2 scores worst, with letter K scoring 1.45 and letter H 1.97.

The questionnaire respondents (professional translators) scored the dictionaries overall slightly higher for comprehensibility than for acceptability – with comprehensibility at 2.10 compared to acceptability at 1.99. This is to be expected given that a translation may be understandable without being particularly appropriate. As with acceptability, the questionnaire respondents scored D4 highest (at 2.22 for letter K and 2.23 for letter H), and D2 lowest (at 1.45 for letter K and 1.97 for letter H). There is thus a good correspondence between the questionnaire respondents' results for acceptability and comprehensibility.

Comparing the results of the questionnaire respondents (professional translators) and the researcher for acceptability, we find that the researcher rates the dictionary translations overall at 2.90 (i.e. close to 3, which is 'fairly acceptable'). This is rather higher than the assessment of the questionnaire respondents (professional translators) which as seen was 1.99 (i.e. close to 2, 'fairly unacceptable'). With regard to the individual dictionaries, the researcher's results are also significantly different from those of the questionnaire respondents (professional translators). The researcher ranks D3 as having the most acceptable dictionary entries (3 for letter K, and 3.11 for letter H) and D2 as having the second most acceptable dictionary entries (3 for letter K and letter H). This contrasts with the questionnaire respondents (professional translators) who, as seen, regard D4 as having the most acceptable dictionary entries and D2 as having the worst. In order to discover the reasons for this discrepancy between the results of the questionnaire respondents (professional translators) and those of the researcher, further investigations (probably involving in-depth interviews with the professional translators) would be required.

I will now go on and consider which translation procedures the questionnaire respondents (professional translators) identified as problematic, and compare these to the procedures which the results from the researcher's assessment in tables 6.1-6.4 imply are problematic.

The translation techniques which are specifically identified as problematic in the dictionaries (D1, D2, D3 and D4) by the questionnaire respondents (professional translators) in sections 6.9.3, 6.10.3, 6.11.3, and 6.12.3 are listed again in the following table.

Table 6.12

DICTIONARY	PROBLEMATIC TRANSLATION TECHNIQUE	PERCENTAGE
D1	Excessive use of explanation	7.80%
D1	Literal translation [= <i>calque</i>]	5.30%
D1	Paraphrasing	25.70%
D1	TL term does not make sense in Arabic	46.10%
D1	TL term seems to be odd in Arabic	4.90%
D1	Transliteration	10.20%
D2	Excessive use of explanation	33.70%
D2	Literal translation [= <i>calque</i>]	9%
D2	Paraphrasing	33.70%
D2	TL term does not make sense in Arabic	12.40%
D2	TL term seems to be odd in Arabic	4.50%
D2	Transliteration	6.70%
D3	Excessive use of explanation	59.70%
D3	Literal translation [= <i>calque</i>]	4.20%
D3	Paraphrasing	5.60%
D3	TL term seems to be odd in Arabic	2.80%
D3	TL term does not make sense in Arabic	23.80%
D3	Transliteration	4.20%
D4	Excessive use of explanation	12.80%
D4	Literal translation [= <i>calque</i>]	10.70%
D4	Paraphrasing	10.10%
D4	TL term does not make sense in Arabic	42.30%
D4	TL term seems to be odd in Arabic	18.80%
D4	Transliteration	5.40%

As can be seen from Table 6.12, the following techniques are listed as problematic by respondents:

1. Excessive use of explanation
2. Literal translation [= *calque*]
3. Paraphrasing
4. TL term does not make sense in Arabic
5. TL term seems to be odd in Arabic
6. Transliteration

Taking the overall percentage totals for each of these problematic translation techniques as reported by the questionnaire respondents (professional translators) across all four dictionaries (D1, D2, D3, and D4), we get the following results.

Table 6.13

PROBLEMATIC TRANSLATION TECHNIQUE	PERCENTAGE ACROSS ALL FOUR DICTIONARIES
TL term seems to be odd in Arabic	1.05%
Excessive use of explanation	12.24%
TL term seems to be odd in Arabic	13.31%
Literal translation [= <i>calque</i>]	16.11%
Transliteration	17.63%
TL term does not make sense in Arabic	18.06%
Paraphrasing	21.60%
TOTAL	100%

Of these techniques, the following can be directly compared to the techniques identified in tables 6.9 and 6.10:

1. Literal translation [= *calque*]
2. Paraphrasing
3. Transliteration

In addition, we can consider *Excessive use of explanation* to be an extension of paraphrasing. More speculatively, we might expect *TL term does not make sense in Arabic* and *TL term seems to be odd in Arabic* correlate with semantic disjunction, or with hyperonymy or hyponymy (where there is a significant difference in meaning with the ST word/phrase and the TT hyponym or hyperonym).

Tables 6.9 and 6.10, which show the acceptability results for all dictionaries (D1-D4) for the researcher, are reproduced here for comparison, as tables 6.14 and 6.15 respectively):

Table 6.14

TECHNIQUE(S) (simple and compound)	Occurrences	Average acceptability rating
calque (giving lexicalised synonymy), and paraphrasing	2 occurrences	3.5
synonymy (only)	6 occurrences	3.5
calque (giving non-lexicalised synonymy)	3 occurrences	3
calque (giving non-lexicalised synonymy), and hyperonymy	1 occurrence	3
calque (giving non-lexicalised synonymy), and paraphrasing	15 occurrences	3
semantic disjunction, and paraphrasing	1 occurrence	3
semantic overlap (only)	3 occurrences	3
synonymy, and paraphrasing	1 occurrence	3
hyperonymy, and paraphrasing	10 occurrences	2.8
paraphrasing (only)	32 occurrences	2.59
hyperonymy (only)	18 occurrences	2.56
semantic overlap, and paraphrasing	2 occurrences	2.5
transliteration, and paraphrasing	2 occurrences	2.5

Table 6.15

TECHNIQUE(S) (considered individually)	Occurrences	Average acceptability rating
calque	21 occurrences	3.15
synonymy (including non-lexicalised synonymy)	28 occurrences	3.14
semantic disjunction	1 occurrence	3
semantic overlap	5 occurrences	2.8
paraphrasing	64 occurrences	2.76
hyperonymy	29 occurrences	2.65
transliteration	2 occurrences	2.5

Tables 6.14 and 6.15 in general confirm the results of tables 6.12 and 6.13. Both the questionnaire respondents (professional translators) and the researcher regard paraphrasing (which can be taken to subsume also excessive use of explanation) and transliteration as tending to provide weak Arabic dictionary equivalents of English financial terms. The results for literal translation (= calque) are less clear. Calque scores well with the researcher, but is regarded as significantly problematic by the questionnaire respondents (professional translators). Because of the lack of clear comparability between the other categories used by the questionnaire respondents (professional translators) and those used by the researcher, it is not possible to make specific statements about correspondences between these other categories.

Clearly, there are significant differences between Arabic>English translation and English/Arabic dictionaries. Bilingual dictionaries can be used as tools for translation, and can be said to contain translations from one language to another. However, they are not translations of texts. Nonetheless, it is useful to compare the results for the Arabic>English translations in chapters 4 and 5 with the results for English/Arabic dictionaries in this chapter.

In chapter 5, Section 5.6.2, it was noted that (i) calque / literal translation, (ii) paraphrase / paraphrasing, and (iii) transliteration were identified by all groups of respondents in chapters 4 and 5 as significantly problematic in rendering Arabic financial terms into English, and that these techniques should therefore be avoided in translating these terms if an alternative translation technique is clearly available. The professional Arabic translators in chapter 6 have similarly identified calque / literal translation, paraphrase / paraphrasing, and transliteration as particularly problematic features of English/Arabic translation dictionaries. This suggests that in financial dictionaries, too, these features should be avoided if acceptable alternatives are available.

6.14 Conclusion

This chapter has considered the translation equivalents given in four Arabic/English dictionaries of financial terms. The analyses provide some answers to hypothesis 3. *It is possible to define the obstacles, which typically face the translator of financial terms between English and Arabic*, and research question 3 presented in Section 1.5: *When the translator translates English financial terms into Arabic what are the obstacles?*

Arab professional translators who were consulted by means of a questionnaire have found all of these dictionary equivalents to be typically fairly unacceptable, and to a slightly lesser extent fairly incomprehensible. Both the researcher and the Arab professional translators have found the use of literal translation and paraphrasing to be major causes of unacceptability of Arabic dictionary equivalents. In relation to hypothesis 3 (*It is possible to define the obstacles, which typically face the translator of financial terms between English and Arabic*) and research question 3 (*When the translator translates English financial terms into Arabic what are the obstacles?*), therefore, we can identify the use of literal translation and paraphrasing as major obstacles to the successful dictionary translation of English financial terms into Arabic. The professional translators have also found literal translation (= calque) to be a major cause of unacceptability, although the researcher typically rates calque as a fairly

acceptable translation technique. In relation to research question 3, therefore, it is not clear whether literal translation (= calque) is to be regarded as a major obstacle to the successful dictionary translation of English financial terms into Arabic.

In chapter 7, I will provide a synoptic conclusion to the thesis, consider the limitations of the study, and provide recommendations for future research.

Chapter 7

Conclusions and Recommendations

7.1 Introduction

In this chapter I will provide some general conclusions to this study, consider its limitations and make recommendations for future research.

7.2 Summary of the study

This study looked at the translation of Islamic financial terms from Arabic to English, considering: 1. Three translations of Al-Marghinani's *Al-Hidāyah* (by Hamilton, Baintner, and Nyazee); 2. DeLorenzo's translations in *A Compendium of Legal Opinions on the Operation of Islamic Banks*; and 3. Material from the Saudi Fatwa website. It also looked at four English/Arabic financial dictionaries.

Chapter 1 was an introduction to the thesis. Chapter 2 gave an overview of Islamic banking. Chapter 3 provided the theoretical principles – in respect of semantics, culture and terminology – which were used to investigate the terms under investigation.

Chapter 4 examined Islamic financial terminology in the translations of Hamilton, Baintner, Nyazee, DeLorenzo and the Saudi official fatwa website, in order to ascertain: (i) what translation techniques are used by these translators; (ii) how frequently each of these translation techniques are used; and (iii) how acceptable each of these translation techniques is on average. In this chapter I relied on the acceptability judgements of my supervisor, James Dickins. I took these to be reliable, as Prof. Dickins is a native English speaker with long experience in Arabic>English translation. While individual acceptability judgements are qualitative in nature, the statistical analysis which they are subject to, gives precise quantitative results.

In Chapter 5, the quantitative aspect of the analysis of Islamic financial terminology was developed further, by seeking via a questionnaire the opinion of three groups on the translations of Hamilton, Baintner, Nyazee, and DeLorenzo in respect of (i) acceptability, (ii) comprehensibility. These three groups were 1. Arab professional translators (from Saudi Arabia), 2. Arab student translators (from Saudi Arabia), and 3. British (native English-

speaking) student translators. In Saudi Arabia, a lot of Arabic>English financial translation is done by native Arabic-speaking professional translators. It was therefore considered important to test whether these translators hold similar opinions regarding acceptability as the native English-speaking translator (my supervisor) in Chapter 4. Differences between the native English-speaker and the Arab professional translators would be likely to be reflected in professional Arabic>English financial translation practice in Saudi Arabia.

I used Arab student translators and British student translators, as well as my own judgements as someone with significant experience in Arabic>English financial translation in Saudi Arabia, in Chapter 5 as a further check on competence and translator development. The analyses were used to check my initial expectation that the acceptability judgements of Arab professional translators would be closer to those of my supervisor than are those of Arab student translators, i.e. that as native Arabic-speaking translators become more experienced, engaging in professional work, their judgements of what is and is not acceptable in English move towards those of highly competent native English speakers (represented by my supervisor, in Chapter 4). I similarly used British student translators to cross-check the extent to which their acceptability judgements are more like those of highly competent native English speakers or more like those of native Arabic speakers.

In Chapter 5, I also asked the three groups of questionnaire respondents – the Arab professional translators, the Arab student translators, and the British student translators – for their opinion on the comprehensibility of each translation discussed in the questionnaire. The purpose here was to consider the extent to which comprehensibility differed from acceptability: do translators regard these as largely interchangeable concepts, or do they make a clear distinction between them? If the former is the case, a clear distinction needs to be made in translation training and assessment, but if the latter is the case, the two notions can perhaps be largely combined in translation training and assessment.

Finally, the questionnaire analysed in Chapter 5 also asked the Arab professional, the Arab student, and the British translators, in cases where they deem translations to be unacceptable, to identify what translation technique(s) they find unacceptable. The results deriving from this analysis in Chapter 5 were compared with the acceptability judgements for individual translation techniques produced in Chapter 4, to provide a more detailed and insightful account of what translators – professional and student, English and Arab – find particularly

unacceptable (and therefore to be avoided) in the translation of technical Arabic financial terms into English.

Chapter 6 considered Arabic/English dictionaries of banking terms. I aimed to assess the degree of concordance between the subjects of the sample and translators on the one hand, and the financial term translations given in dictionaries, on the other. The analysis was based on a questionnaire which was distributed to a group of qualified translators to evaluate the success of the translations of the terms identified in the texts.

7.3 Conclusions of the study

In chapter 1 (section 1.5), I listed the following research questions for this thesis:

1. What techniques are in practice used by translators between Arabic and English of financial terminology and in particular Islamic finance terms?
2. What techniques should the translator use when he translates financial terms that are related to religious culture from Arabic to English, since most translators fail to transfer the original message to the target language?
3. When the translator translates English financial terms into Arabic what are the obstacles?

These research questions were re-expressed in chapter 4 (section 4.2) as the following research hypotheses:

1. It is possible to analyse and classify the translation techniques used in translations of Islamic financial terminology using a defined set of linguistic translation criteria.
2. It is possible to state which translation techniques are likely to be successful.
3. It is possible to define the obstacles, which typically face the translator of financial terms between English and Arabic.

In chapters 4 and 5, in particular, but also by extension in and 6 (see the summaries in sections 4.15, 5.7 and 6.14), I have provided a positive answer to research hypothesis 1. I have shown in particular that clearly defined denotative-semantic notions (and particularly synonymy, hyperonymy, hyponymy and semantic disjunction) can be used to classify the

translation techniques used by translators and dictionary makers. In the following paragraphs, I will deal with the other major conclusions from the thesis analyses, noting where the other research hypotheses have been addressed.

The main conclusions in Chapter 4 (summarised in section 4.15) from my analysis of techniques used to translate technical financial terms in *Al-Hidāyah* (by Hamilton, Baintner and Nyazee), *A Compendium of Legal Opinions on the Operation of Islamic Banks* by DeLorenzo, and the Saudi fatwa website, and my supervisor's assessments of these are as follows:

1. The translations of the modern STs, *A compendium of Legal Opinions on the Operation of Islamic Banks* and the Saudi fatwa website, are generally more acceptable than those of the older text, *Al-Hidāyah*, mainly because the notions used in the Arabic Islamic financial texts are often the same as those used in modern English-language financial texts, while the notions used in *Al-Hidāyah* are often quite distant from the notions of modern English-language financial writing. This distance from the notions of modern English-language financial writing constitutes a research obstacle (cf. research hypothesis 3).
2. Translation techniques which involve conceptually basic semantic relations – synonymy, hyperonymy, hyponymy, and semantic overlap – are the most acceptable techniques (research hypothesis 2). Similarly, simple translation techniques are generally more acceptable than complex ones (research hypothesis 2).
3. Transliteration is acceptable if it (i) makes use of a term which is known within the field of Islamic finance (such as *murabahah*) or (ii) if the term used is clearly defined in the surrounding text (e.g. *Nisab* in Baintner's translation of ST 4; chapter 4, Table 4.4). Transliteration is not acceptable if the term is not generally known in English in the field of Islamic finance, or if it is not defined in the surrounding text (research hypothesis 2).

The main conclusions in Chapter 5 (summarised in section 5.7) from the questionnaire asking the views of Arab professional translators, Arab student translators, and English student translators on the Legal Opinions on the Operation of Islamic Banks are as follows:

1. Like the supervisor in chapter 4, all groups of respondents in chapter 5 identified (i) calque / literal translation, (ii) paraphrase / paraphrasing, and (iii) transliteration as significantly problematic in rendering Arabic financial terms into English (research hypothesis 2).
2. The Arab Professional Translators are more negative in their judgements than the Arab Student Translators, perhaps because they believe that some of these terms have legal consequences. Their judgments may also be affected by the view of these terms held by scholars of the Hanbali School. (These remain speculations, however. There is nothing in the questionnaire results to support these claims.)
3. The judgements of the Arab Professional Translators were further away from the judgements of the supervisor (Chapter 4) than were those of the Arab Student Translators. Although the Arab Student Translators are relatively inexperienced, the development of translation teaching in Saudi universities may have had a positive effect on the students' ability to assess the acceptability of English translations of Arabic financial terms.
4. The professional translation experience of the Arab Professional Translators does not appear to have improved their judgements in this area (cf. research hypothesis 3). Their acceptability judgements about the translation of Arabic financial terms into English are often significantly different from those of an experienced native-English speaking translator (the supervisor) (cf. research hypothesis 3).
5. The British Student Translators rate translations of English financial terms on average as more acceptable than does the supervisor. However, there are only two respondents, although I distributed 150 questionnaires.

The main conclusions of chapter 6 (summarised in section 6.14) are the following:

1. Both the questionnaire respondents (professional translators) and the researcher regard paraphrasing (which can be taken to subsume also excessive use of explanation) and transliteration as tending to provide weak Arabic dictionary-equivalents of English financial terms (cf. research hypothesis 3).
2. The results for literal translation (= calque) are less clear. Calque scores well with the researcher, but is regarded as significantly problematic by the questionnaire respondents (professional translators) (cf. research hypothesis 3).
3. Just as all respondents in chapters 4 and 5 regarded (i) calque / literal translation, (ii) paraphrase / paraphrasing, and (iii) transliteration as significantly problematic in rendering Arabic financial terms into English, so the professional Arabic translators in chapter 6 identified these same techniques as particularly problematic features of English>Arabic translation dictionaries. This implies that if acceptable alternatives are available, other techniques should be used both in translating and in providing dictionary equivalents (cf. research hypothesis 3).

7.4 Limitations of the study

This study has focused on denotative aspects of technical term translation, largely leaving aside other important features such as connotative and register aspects. The analyses were extremely time-consuming. Also, despite the fact that I distributed 490 questionnaires for chapter 5 and 40 questionnaires for chapter 6, I only got 28 questionnaire responses for chapter 5 and 10 for chapter 6. This means that a number of the questionnaire results are not as reliable as I would have liked.

While I have investigated the translation in texts of Arabic Islamic financial terms into English (chapters 4 and 5), I have not investigated the translation of more general Arabic financial terms in texts into English. Similarly, I have not investigated the translation of English financial terms in texts into Arabic. While I have investigated dictionary translations into Arabic of English financial terms (chapter 6), I have not investigated dictionary translations into English of Arabic financial terms. These are all limitations on the current research.

7.5 Recommendations for future research

The following are obvious areas of future research, arising from the discussion in section 7.4:

1. The replication of some of the questionnaire analyses used in this thesis, but with larger, and therefore more statistically reliable, groups of respondents.
2. The study of connotative aspects of financial term translation between English and Arabic.
3. The study of register aspects of financial term translation between English and Arabic.
4. An analysis of the translation of general Arabic financial terms in texts into English.
5. An analysis of the translation of English financial terms in texts into Arabic.
6. An analysis of dictionary translations into English of Arabic financial terms.

A practical project which I would like to do is an English-Arabic dictionary of global financial terms. At the moment, such a dictionary does not exist. From my personal experience as an Arabic/English translator specialising in financial translation in Saudi Arabia, I know that this lack makes it very difficult for Arab financial translators to do their job properly. This would therefore be an extremely useful project.

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Appendix A

QUESTIONNAIRE ON THE TRANSLATION OF ARABIC ISLAMIC FINANCIAL TERMS INTO ENGLISH

INTRODUCTION

Dear Sir/ Madam,

First of all I would like to thank you in advance for your participation and time. This questionnaire is a part of my PhD thesis on the translation of financial terms. The questionnaire is to assess the translation of Arabic Islamic financial terms into English. It tests professional translators who are native speakers of Arabic. The techniques used by translators will be discussed. The questionnaire also tries to identify the obstacles of translating financial terms and to find out ways of overcoming these obstacles. This questionnaire is very important; the results will be vital for the completion of my PhD thesis. Your personal information will be kept confidential. Your help in this respect is highly appreciated.

If you have any comments or inquiries please do not hesitate to contact me, by e-mail or via my mobile.

E-mail k.o.alsaleem@edu.salford.ac.uk

Mobile – *NUMBER REMOVED* (KSA) – *NUMBER REMOVED* (UK)

.....

PRELIMINARY QUESTIONS

Please answer the following questions.

A) Are you an academic in the field of translation? Please tick any of the following

degrees which you hold:

1- BA () 2- MA () 3- PhD ()

B) Are you a translator? Please tick your proficiency:

1- Translator () 2- Senior translator () 3- Highly experienced professional translator ()

MAIN QUESTIONS

Part 1

Please read the following Original Arabic extract followed by its English Translation carefully, noting in particular those Arabic words which are followed by a superscript number (e.g. ¹أوجب) and their equivalents in the English Translation (also followed by the same superscript number) (e.g. make a declaration¹). Then answer the questions relating to each of the words in the Original Arabic and English Translation which are followed by a superscript letter.

Extract 1

ORIGINAL ARABIC

قال: (وإذا أوجب¹ أحد المتعاقدين² البيع فالآخر بالخيار³ إن شاء قبل في المجلس⁴ وإن شاء رد) وهذا خيار القبول⁵ لأنه لو لم يثبت له الخيار يلزمه حكم البيع من غير رضاه، وإذا لم يفد الحكم بدون قبول الآخر فللموجب أن يرجع⁶ عنه قبل قبوله لخلّوه عن إبطال حق الغير ، وإنما يمتد إلى آخر المجلس لأن المجلس جامع المتفرقات فاعتبرت ساعاته ساعة واحدة دفعاً للعسر وتحقيقاً لليسر، والكتاب كالخطاب وكذا الإرسال حتى اعتبر مجلس بلوغ الكتاب وأداء الرسالة ، وليس له أن يقبل⁸ في بعض المبيع⁷ ولا أن يقبل المشتري ببعض الثمن لعدم رضى الآخر بتفرق⁹ الصفقة¹⁰ إلا إذا بين ثمن كل واحد لأنه صفقات معنى .

ENGLISH TRANSLATION

If either of the parties² make a declaration¹ it is in the power³ of the other to withhold his acceptance or refusal until the breaking up of the meeting⁴; and this power is termed the option of acceptance⁵.⁹ The reason of this is that if such a power did not rest in one of the parties, it must necessarily follow that the sale would take effect without his consent. It is to be observed, in this instance, that as the declaration is not of itself efficient to complete the contract, the person making the declaration is at liberty to recede⁶ from it. (Or by letter, or message). [If either the buyer or seller should send a letter or a message to the other, that other has the power of suspending his acceptance or refusal until he leave the place or meeting where he received such message or letter]. An offer made by the purchaser cannot be restricted by the seller, to any particular part of the goods. If the purchaser make a declaration

⁹ Arab, "Khair'-al-Kabool

of his purchase of merchandise⁷ at a particular price, the seller is not in that case entitled to construe⁸ his acceptance as limited to a part of the merchandise only at a rate proportionate to the declaration for the whole; and, in the same manner, if a seller should make a similar declaration, the purchaser is not at liberty to construe his purchase after that manner; because this is a deviation⁹ from the terms proffered¹⁰; and also because the declarer has not expressed his assent thereto.

Now please assess each of the words followed by a superscript in the above Arabic Original and English Translation in terms of the criteria given in the following table.

Financial term			A) How do you rate the Arabic translation of the English financial term 1 in terms of comprehensibility?				B) How do you rate the Arabic translation of the English term in terms of general acceptability, taking other factors in addition to comprehensibility, such as stylistic acceptability into account?			
	Arabic Term ST	English Term TT	A Completely comprehensible	B Fairly comprehensible	C Fairly incomprehensible	D Totally incomprehensible	A Completely acceptable	B Fairly acceptable	C Fairly unacceptable	D Fairly unacceptable
1	...[إذا اوجب البيع]	make a declaration								
2	متعاقدين	parties								
3	البيع	∅								
4	بالخيار	within the power								
5	مجلس	meeting								
6	خيار القبول	option of acceptante								
7	يرجع	recede								
8	يقبل	construe								
9	مبيع	merchandise								
10	تفرق	deviation								
11	صفقة	terms proffered								

C) If you chose one of the last two options in answer to any of the words in Extract 1 ('fairly unacceptable' or 'totally unacceptable') do you think that the use of the following techniques has contributed to the translation being 'fairly unacceptable' / 'totally unacceptable'?

Please circle the number which is related to the term in the list

A) Literal translation.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

B) The use of terms which sound odd in English.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

C) Transliteration (use of English words in Arabic script).

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

D) Excessive use of explanations in brackets or footnotes.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

E) Paraphrasing.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

F) Unusual punctuation.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

1d) Provide any further reasons which you have for regarding the translation of Extract 1, as a whole, as 'completely acceptable', 'fairly acceptable', 'fairly unacceptable' or 'totally unacceptable'.

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1e) If you have any further comments on Extract 1, please provide them below.

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Part 2

Please read the following Original Arabic extract followed by its English Translation carefully, noting in particular those Arabic words which are followed by a superscript number (e.g. ¹الايجاب) and their equivalents in the English Translation (also followed by the same superscript number) (e.g. the declaration¹). Then answer the questions relating to each of the words in the Original Arabic and English Translation which are followed by a superscript letter.

Extract 2

ORIGINAL ARABIC

وإذا حصل الايجاب¹ والقبول² لزم⁴ البيع ولا خيار⁵ لو احد منهما الا من عيب⁶ او عدم رؤية. وقال الشافعي: يثبت لكل واحد خيار المجلس⁷ لقوله عليه الصلاة والسلام: (المتبايعان⁸ بالخيار ما لم يتفرقا) ولنا أن في الفسخ⁹ إبطال¹⁰ حق الغير فلا يجوز¹¹، والحديث محمول على خيار القبول وفيه اشارة اليه فإنهما متبايعان حالة المباشرة لا بعدها أو يحتمله فيحمل عليه والتفرّق فيه تفرّق الاقوال

ENGLISH TRANSLATION

WHEN the declaration¹ and acceptance² are absolutely expressed, without any stipulations³, the sale becomes binding⁴, and neither party has the power of retracting⁵ unless in a case of a defect⁶ in the goods, or their not having been inspected. According to Shafei, each of the parties possesses the option of the meeting^{7*10} (that is, they are each at liberty to retract until the meeting break up and a separation take place), because of a saying recorded of the Prophet "The buyer⁸ and seller has each an option until they separate." Our doctors argue that the dissolution⁹ of the contract, after being confirmed by declaration and acceptance, is an injury¹⁰ to right of one of the parties; and that the tradition quoted by Shafei alludes to option of acceptance, as already explained.

¹⁰ Arab. Khair-al-Majlii.

Now please assess each of the words followed by a superscript in the above Arabic Original and English Translation in terms of the criteria given in the following table.

| Financial term | | | A) How do you rate the Arabic translation of the English financial term 1 in terms of comprehensibility? | | | | B) How do you rate the Arabic translation of the English term in terms of general acceptability, taking other factors in addition to comprehensibility, such as stylistic acceptability into account? | | | |
|----------------|-------------------|-----------------------------|--|-------------------------------|---------------------------------|----------------------------------|---|---------------------------|-----------------------------|------------------------------|
| | Arabic Term
ST | English Term
TT | A
Completely
comprehensible | B
Fairly
comprehensible | C
Fairly
incomprehensible | D
Totally
incomprehensible | A
Completely
acceptable | B
Fairly
acceptable | C
Fairly
unacceptable | D
Totally
unacceptable |
| 1 | ايجاب | declaration | | | | | | | | |
| 2 | قبول | acceptance | | | | | | | | |
| 3 | ∅ | without any stipulations | | | | | | | | |
| 4 | لزم | becomes binding | | | | | | | | |
| 5 | خيار | power of retracting | | | | | | | | |
| 6 | عييب | defect | | | | | | | | |
| 7 | خيار المجلس | the option of the meeting | | | | | | | | |
| 8 | متبايعان | buyer and seller | | | | | | | | |
| 9 | فسخ | dissolution of the contract | | | | | | | | |
| 10 | إبطال | an injury | | | | | | | | |
| 11 | فلا يجوز | ∅ | | | | | | | | |

C) If you chose one of the last two options in answer to any of the words in extract 2 ('fairly unacceptable' or 'totally unacceptable') do you think that the use of the following techniques has contributed to the translation being 'fairly unacceptable' / 'totally unacceptable'?

Please circle the number which is related to the term in the list D1/1

A) Literal translation.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

B) The use of terms which sound odd in Arabic.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

C) Transliteration (use of English words in Arabic script).

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

D) Excessive use of explanations in brackets or footnotes.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

E) Paraphrasing.

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.
- 11.

F) Unusual punctuation.

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.
- 11.

D) Provide any further reasons which you have for regarding the translation of Extract 2, as a whole, as ‘completely acceptable’, ‘fairly acceptable’, ‘fairly unacceptable’ or ‘totally unacceptable’.

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E) If you have any further comments on Extract 2, please provide them below.

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Part 3

Please read the following Original Arabic extract followed by its English Translation carefully, noting in particular those Arabic words which are followed by a superscript number (e.g. دين¹) and their equivalents in the English Translation (also followed by the same superscript number) (e.g. debts¹). Then answer the questions relating to each of the words in the Original Arabic and English Translation which are followed by a superscript letter.

Extract 3

ORIGINAL ARABIC

ومن كان عليه دين¹ يحيط بماله² فلا زكاة³ عليه) وقال⁴ الشافعي رحمه الله: تجب⁵ لتحقق⁶ السبب⁷، وهو ملك⁸ نصاب⁹ تام. ولنا أنه مشغول بحاجته الأصلية¹⁰ فاعتبر معدوماً كالماء المستحق بالعطش وثياب البذلة والمهنة (وإن كان ماله أكثر من دينه زكى الفاضل¹¹ إذا بلغ نصاباً) لفراغة عن الحاجة¹²، والمراد به دين له مطالب من جهة العباد حتى لا يمنع دين النذر¹³ والكفارة¹⁴، ودين الزكاة مانع حال بقاء¹⁵ النصاب، لأنه ينقص به النصاب، وكذا بعد الاستهلاك¹⁶، خلافاً لزر فيهما ولأبي يوسف رحمه الله في الثاني على ما روى عنه لأن له مطالباً¹⁷ وهو الامام في السوائم¹⁸ ونائبة في أموال التجارة فإن الملاك¹⁹ نوبة

ENGLISH TRANSLATION

Zakah³ is not incumbent upon a man against whom there are debts¹ equal² to or exceeding the amount of his whole property Imam Shafi' رحمه الله عليه⁴ alleges⁵ that it is incumbent⁵ because the cause⁷ of the obligation⁶ to wit, possession⁸ of an increasing Nisab⁹ is established⁷. To this our doctors reply that such a Nisab is not possessed by him clear of encumbrance¹⁰ and is therefore held to be non-existent the same as water, which when provided from the sole purpose of drink*¹¹, is held to be non-existent with respect to performance of the Tayammum and cloth provide for the purpose of apparel, which is held non-existent with respect to the obligation of Zakah. But if his property exceeds his debts, Zakah is due upon the excess¹¹ provided the same amount to what is sufficient to constitute a Nisab, and that it be free from encumbrance¹². By the debts here mentioned are understood those due to individuals: such therefore as are due in consequence of vows¹³ or on account of expiations¹⁴, do not forbid the obligation to pay Zakah; pay Zakah in the continuance of the Nisab¹⁵, as that would be thereby rendered defective and in like manner a debt of Zakah forbids Zakah after the dissolution¹⁶ of Nisab.

¹¹ As in the caravans, where water is provided and carried upon camels for drink, but not the purpose of purification, which in that or similar situation is permitted to be performed with sand.

The reason why a debt of Zakah thus forbids any further obligation to pay Zakah is, that the claimant¹⁷ of a debt of Zakah is, in fact an individual, as the claimant thereof, in pastures¹⁸, is the Imam and in articles of merchandise the deputy of the Imam and the proprietor¹⁹ of the property in all other articles is the Imam's substitute.

Now please assess each of the words followed by a superscript in the above Arabic Original and English Translation in terms of the criteria given in the following table.

| Financial term | | A) How do you rate the Arabic translation of the English financial term 1 in terms of comprehensibility? | B) How do you rate the Arabic translation of the English term in terms of general acceptability, taking other factors in addition to comprehensibility, such as stylistic acceptability into account? | | | |
|-------------------|----------------------|--|---|-------------------------------|---------------------------------|----------------------------------|
| Arabic Term
ST | English Term
TT | | A
Completely
comprehensible | B
Fairly
comprehensible | C
Fairly
incomprehensible | D
Totally
incomprehensible |
| 1 | دين | debts | | | | |
| 2 | يحيط بماله | Ø | | | | |
| 3 | زكاة | Zakah | | | | |
| 4 | قال | alleges | | | | |
| 5 | تجب | is incumbent | | | | |
| 6 | تحقق | is established | | | | |
| 7 | سبب | cause | | | | |
| 8 | ملك | possession | | | | |
| 9 | نصاب | <i>Nisab</i> | | | | |
| 10 | مشغول بحاجته الأصلية | clear of encumbrance | | | | |
| 11 | فاضل | excess | | | | |
| 12 | حاجة | encumbrance | | | | |
| 13 | نذر | vows | | | | |
| 14 | كفارة | expiations | | | | |
| 15 | نصاب | <i>Nisab</i> | | | | |
| 16 | استهلاك | dissolution | | | | |
| 17 | مطالب | claimant | | | | |
| 18 | سوائم | pastures | | | | |
| 19 | ملاك | proprietor | | | | |

C) If you chose one of the last two options in answer to any of the words in Extract 3 ('fairly unacceptable' or 'totally unacceptable') do you think that the use of the following techniques has contributed to the translation being 'fairly unacceptable' / 'totally unacceptable'?

Please circle the number which is related to the term in the list

A) Literal translation.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19

B) The use of terms which sound odd in Arabic.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19

C) Transliteration (use of English words in Arabic script).

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19

D) Excessive use of explanations in brackets or footnotes.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19

E) Paraphrasing.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19

F) Unusual punctuation.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19

D) Provide any further reasons which you have for regarding the translation of Extract 3, as a whole, as 'completely acceptable', 'fairly acceptable', 'fairly unacceptable' or 'totally unacceptable'.

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E) If you have any further comments on Extract 4, please provide them below.

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Part 4

Please read the following Original Arabic extract followed by its English Translation carefully, noting in particular those Arabic words which are followed by a superscript number (e.g. دين¹) and their equivalents in the English Translation (also followed by the same superscript number) (e.g. a debt¹). Then answer the questions relating to each of the words in the Original Arabic and English Translation which are followed by a superscript letter.

Extract 4

ORIGINAL ARABIC (same as Original Arabic for Extract 3)

ومن كان عليه دين¹ يحيط بماله² فلا زكاة³ عليه) وقال⁴ الشافعي رحمه الله : تجب⁵ لتحقق⁶ السبب⁷، وهو ملك⁸ نصاب⁹ تام. ولنا أنه مشغول بحاجته الأصلية¹⁰ فاعتبر معدوماً كالماء المستحق بالعطش وثياب البذلة والمهنة (وإن كان ماله أكثر من دينه زكى الفاضل¹¹ إذا بلغ نصاباً) لفراغة عن الحاجة¹²، والمراد به دين له مطالب من جهة العباد حتى لا يمنع دين النذر¹³ والكفارة¹⁴، ودين الزكاة مانع حال بقاء¹⁵ النصاب، لأنه ينقص به النصاب، وكذا بعد الاستهلاك¹⁶، خلافاً لزر فيها ولأبي يوسف رحمه الله في الثاني على ما روى عنه لأن له مطالباً¹⁷ وهو الامام في السوائم¹⁸ ونائبة في أموال التجارة فإن الملاك¹⁹ نوبة

ENGLISH TRANSLATION

If a person has a debt¹ that covers² his entire wealth, there is no obligation of *Zakāt*³ on him. Al-Sāhfiī (God bless him) said⁴ that it is imposed⁵ due to the realisation⁶ of the cause⁷, which is the ownership⁸ of the complete niṣāb⁹. We maintain that the wealth stands engaged through his primary need⁹ (of repayment to the creditor) and is, therefore, deemed to non-existent like water for quenching thirst (for the rule of tayammum) and clothes required to provide service and meet professional commitments.

If his wealth is in excess of his debt, the surplus¹⁰ is to be subjected to *Zakāt* if it reaches the level of the niṣāb due to its being free of his essential need¹¹. The meaning of debt here is one that is claimed by other persons so that a debt created through vows (nadhr)¹² and expiation (kaffārah)¹³ do not prevent the imposition of *Zahāt*. A debt created by virtue of accruing *Zakāt* payments does prevent the completion of the niṣāb¹⁴, because these are deducted from the niṣāb. Likewise, when the niṣāb stands consumed¹⁵ (destroyed). Zufar (God bless him) disagrees on both issues. Abū Yūsuf_ (God bless him) disagrees on the second issue, according to the narration from him, maintaining that there is a claimant¹⁶ for such as debt and this is the *imām* as in the case of pasturing animals¹⁷ (sawāʾim) and his deputy in the case of commercial wealth, while the owners¹⁸ themselves are his deputies.

Now please assess each of the words followed by a superscript in the above Arabic Original and English Translation in terms of the criteria given in the following table.

| Financial term | | | A) How do you rate the Arabic translation of the English financial term 1 in terms of comprehensibility? | | | | B) How do you rate the Arabic translation of the English term in terms of general acceptability, taking other factors in addition to comprehensibility, such as stylistic acceptability into account? | | | |
|----------------|-------------------|-----------------------------|--|-------------------------------|---------------------------------|----------------------------------|---|---------------------------|-----------------------------|------------------------------|
| | Arabic Term
ST | English Term
TT | A
Completely
comprehensible | B
Fairly
comprehensible | C
Fairly
incomprehensible | D
Totally
incomprehensible | A
Completely
acceptable | B
Fairly
acceptable | C
Fairly
unacceptable | D
Totally
unacceptable |
| 1 | دين | debt | | | | | | | | |
| 2 | يحيط | covers | | | | | | | | |
| 3 | زكاة | <i>Zakāt</i> | | | | | | | | |
| 4 | قال | said | | | | | | | | |
| 5 | تجب | is imposed | | | | | | | | |
| 6 | تحقق | the realisation | | | | | | | | |
| 7 | سبب | cause | | | | | | | | |
| 8 | ملك | ownership | | | | | | | | |
| 9 | نصاب | niṣāb | | | | | | | | |
| 10 | حاجته الاصلية | primary need | | | | | | | | |
| 11 | فاضل | surplus | | | | | | | | |
| 12 | حاجة | essential need | | | | | | | | |
| 13 | نذر | vows (nadhr) | | | | | | | | |
| 14 | كفارة | expiation (kaffārah) | | | | | | | | |
| 15 | نصاب | niṣāb | | | | | | | | |
| 16 | استهلاك | consumed (destroyed) | | | | | | | | |
| 17 | مطالباً | claimant | | | | | | | | |
| 18 | سوائم | pasturing animals (sawā'im) | | | | | | | | |
| 19 | الملاك | owners | | | | | | | | |

C) If you chose one of the last two options in answer to any of the words in Extract 4 ('fairly unacceptable' or 'totally unacceptable') do you think that the use of the following techniques has contributed to the translation being 'fairly unacceptable' / 'totally unacceptable'?

Please circle the number which is related to the term in the list

A) Literal translation.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19

B) The use of terms which sound odd in Arabic.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19

C) Transliteration (use of English words in Arabic script).

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19

D) Excessive use of explanations in brackets or footnotes.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19

E) Paraphrasing.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19

F) Unusual punctuation.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19

D) Provide any further reasons which you have for regarding the translation of Extract 4, as a whole, as ‘completely acceptable’, ‘fairly acceptable’, ‘fairly unacceptable’ or ‘totally unacceptable’.

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E) If you have any further comments on Extract 4, please provide them below.

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Part 5

Please read the following Original Arabic extract followed by its English Translation carefully, noting in particular those Arabic words which are followed by a superscript number (e.g. الغنم¹) and their equivalents in the English Translation (also followed by the same superscript number) (e.g. a goats¹). Then answer the questions relating to each of the words in the Original Arabic and English Translation which are followed by a superscript letter.

Extract 5

ORIGINAL ARABIC

ليس في اقل من أربعين من الغنم¹ السائمة² صدقة³، فإذا كانت أربعين سائمة وحال عليها الحول⁴ ففيها شاة⁵ إلى مائة وعشرين، فإذا زادت واحدة ففيها شاتان إلى مائتين، فإذا زادت واحدة ففيها ثلاث شياه، فإذا بلغت أربعمئة ففيها أربع شياه، ثم في كل مائة شاة شاة) هكذا ورد البيان في كتاب رسول الله عليه الصلاة والسلام وفي كتاب أبي بكر رضي الله عنه وعليه انعقد الإجماع (والضأن والمعز سواء) لأن لفظة الغنم شاملة للكل والنص ورد به، ويؤخذ الثني⁶ في زكاتها، ولا يؤخذ الجذع⁷ من الضأن إلا في رواية الحسن عن أبي حنيفة رحمه الله، والثني منها ما تمت له سنة، والجذع ما أتى عليه أكثرها. وعن أبي حنيفة رحمه الله وهو قولهما: إنه يؤخذ الجذع لقوله عليه الصلاة والسلام «إنما حقنا الجذع والثني» ولأنه يتأدى به الاضحية فكذا الزكاة. وجه الظاهر حديث علي رضي الله عنه موقوفاً⁸ ومرفوعاً⁹ «لا يؤخذ في الزكاة إلا الثني فصاعداً» ولأن الواجب هو الوسط وهذا من الصغار ولهذا لا يجوز فيها الجذع من المعز، وجواز التضحية به عرف نصاً، والمراد بما روي الجذعة¹⁰ من الإبل (ويؤخذ في زكاة الغنم الذكور والإناث) لأن اسم الشاة¹¹ ينتظمهما. قد قال عليه الصلاة والسلام «في أربعين شاة شاة» والله أعلم

ENGLISH TRANSLATION

No *Zakah*³ is due upon fewer than forty goats¹; and upon forty goats, which feed² for the greater part of the year upon pastures, there is due, at the expiration⁴ of the year, a *Zakah* of one goat; and this *Zakah* suffices for any number from forty to one hundred and twenty; and of the number exceed one hundred and twenty, a *Zakah* of two goats is due from one hundred and twenty-one to two hundred and if it exceed two hundred, a *Zakah* of three goats is due from two hundred and one to three hundred and ninety-nine; and if it amount to four hundred, the *Zakah* is four goats; and beyond four hundred the *Zakah* is one goat for hundred; the Messenger of Allah having thus ordained, and all the doctors uniting in this opinion.

It is also to be observed; that the same rules of *Zakah* are applicable to sheep as to goats, the term *Ghanim* in the tradition equality implying both species.

Kids or lambs are not acceptable payment unless they be above a year old.

In the Zakah of Goats or Sheeps, *Sinnees*⁶ are acceptable payment, but not *Juzzes*⁷. This is the Zahir-Riwayah¹². *Sinnees* are kids which have entered on the second year; and *Juzzas* are such have not yet completed their first year.

The two disciples have said that the *Zakah* may be paid with the *Juzzes* of Sheep; and there is one opinion of Imam Abu Hanifah رحمه الله عليه recorded to this effect; and the reasons are twofold:

First: The Messenger of Allah has said, “The Zakah upon then consists of *Juzzas* and *Sinnees*”.

Secondly: Sacrifice is fulfilled by the immolation of a *Juzza*, and therefore *Zakah* may be discharged by it.

The ground upon which the *Zahir Riwayah* proceeds also twofold:

First: A saying of Hazrat Ali ⁸⁻⁹“ In *Zakah* nothing is acceptable short of the *Sinnee*”.

Secondly: In the *Zakah* of goats it is incumbent to give those of a middling size, and the *Juzzas* of Sheep are not of that standard, being small; whence it is that the *Juzzas* of goats also not acceptable in *Zakah*, With respect to the first reason urged by the two disciples, it may be replied, that the term *Juzza*, as mentioned in the tradition, is to be understood the *Juzzas*¹⁰ of camels, that is, yearling colt; and what they say of sacrifice is no rule, as that of a *Juzza* is approved (not by analogy, but) from the express words of the sacred text.

But males and females are equally acceptable: in paying the *Zakah* of goats or Sheep, males and females are equally acceptable; the term *Shat*¹¹, in the traditions applying indiscriminately to both genders.

¹² This is the same Prophet saying which is written in the ST but different narrator.

Now please assess each of the words followed by a superscript in the above Arabic Original and English Translation in terms of the criteria given in the following table.

| Financial term & related financial term | | | A) How do you rate the Arabic translation of the English financial term 1 in terms of comprehensibility? | | | | B) How do you rate the Arabic translation of the English term in terms of general acceptability, taking other factors in addition to comprehensibility, such as stylistic acceptability into account? | | | |
|---|-------------------|--------------------------------|--|-------------------------------|---------------------------------|----------------------------------|---|---------------------------|-----------------------------|------------------------------|
| | Arabic term
ST | English Term
TT | A
Completely
comprehensible | B
Fairly
comprehensible | C
Fairly
incomprehensible | D
Totally
incomprehensible | A
Completely
acceptable | B
Fairly
acceptable | C
Fairly
unacceptable | D
Totally
unacceptable |
| 1 | غنم | goats | | | | | | | | |
| 2 | سائمة | which feed [...] upon pastures | | | | | | | | |
| 3 | صدقة | Zakah | | | | | | | | |
| 4 | حول | year | | | | | | | | |
| 5 | شاة | one goat | | | | | | | | |
| 6 | ثني | <i>Sinnees</i> | | | | | | | | |
| 7 | جذع | <i>Juzzas</i> | | | | | | | | |
| 8 | موقرفا | ∅ | | | | | | | | |
| 9 | ومرفوعا | ∅ | | | | | | | | |
| 10 | جذعة | <i>Juzza</i> | | | | | | | | |
| 11 | شاة | Shat | | | | | | | | |

C) If you chose one of the last two options in answer to any of the words in Extract 5 ('fairly unacceptable' or 'totally unacceptable') do you think that the use of the following techniques has contributed to the translation being 'fairly unacceptable' / 'totally unacceptable'?

Please circle the number which is related to the term in the list

A) Literal translation.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

B) The use of terms which sound odd in Arabic.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

C) Transliteration (use of English words in Arabic script).

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

D) Excessive use of explanations in brackets or footnotes.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

E) Paraphrasing.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

F) Unusual punctuation.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

D) Provide any further reasons which you have for regarding the translation of Extract 5, as a whole, as ‘completely acceptable’, ‘fairly acceptable’, ‘fairly unacceptable’ or ‘totally unacceptable’.

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E) If you have any further comments on Extract 5, please provide them below.

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Part 6

Please read the following Original Arabic extract followed by its English Translation carefully, noting in particular those Arabic words which are followed by a superscript number (e.g. ¹الغنم) and their equivalents in the English Translation (also followed by the same superscript number) (e.g. a *ghanam*¹). Then answer the questions relating to each of the words in the Original Arabic and English Translation which are followed by a superscript letter.

Extract 6

ORIGINAL ARABIC (same as Extract 5)

ليس في اقل من أربعين من الغنم¹ السائمة² صدقة³، فإذا كانت أربعين سائمة وحال عليها الحول⁴ ففيها شاة⁵ إلى مائة وعشرين، فإذا زادت واحدة ففيها شاتان إلى مائتين، فإذا زادت واحدة ففيها ثلاث شياه، فإذا بلغت أربعمائة ففيها أربع شياه، ثم في كل مائة شاة شاة) هكذا ورد البيان في كتاب رسول الله عليه الصلاة والسلام وفي كتاب أبي بكر رضي الله عنه وعليه انعقد الإجماع (والضأن والمعز سواء) لأن لفظة الغنم شاملة للكل والنص ورد به، ويؤخذ الثاني⁶ في زكاتها، ولا يؤخذ الجذع⁷ من الضأن إلا في رواية الحسن عن أبي حنيفة رحمه الله، والثني منها ما تمت له سنة، والجذع ما اتى عليه أكثرها. وعن أبي حنيفة رحمه الله وهو قولهما: إنه يؤخذ الجذع لقوله عليه الصلاة والسلام «إنا حقنا الجذع والثني» ولأنه يتأدى به الاضحية فكذا الزكاة. وجه الظاهر حديث علي رضي الله عنه موقوفاً⁸ ومرفوعاً⁹ «لا يؤخذ في الزكاة إلا الثني فصاعداً» ولأن الواجب هو الوسط وهذا من الصغار ولهذا لا يجوز فيها الجذع من المعز، وجواز التضحية به عرف نصاً، والمراد بما روي الجذعة¹⁰ من الإبل (ويؤخذ في زكاة الغنم الذكور والإناث) لأن اسم الشاة¹¹ ينتظمهما. قد قال عليه الصلاة والسلام «في أربعين شاة شاة» والله أعلم

ENGLISH TRANSLATION

There is no *ṣadaqah*² on less than forty pasturing³ *ghanam*¹. When the number reaches forty pasturing *ghanam* and a year passes over⁴ them, then the charge is one goat⁵ up to one hundred and twenty. If this number increases by one, there are two goats up to two goats up to two hundred. If this number increases by one, there are three goats. When the number reaches four hundred, there are four goats. Therefore, for every one hindered goats there is a goat. This is how the elaboration (*bayān*) has been laid down in the document of the Messenger of God (God bless him and grant him peace) and in the document of Abū Baker (God be pleased with him) and it is this on which consensus (*ijmā'*) was attained.

Dān (sheep) and *ma'z* (goat) are the same for this purpose. The reason is that the word *ghanam* includes all of them and the text has used this word. The *thaniyy*⁶ are accepted as their zakāt, but a *jadh*⁷ of sheep is not accepted, except on the basis of a report of al-Ḥasan from Abū Ḥanīfah (God bless him). The *thaniyy* is one that has completed one year in age,

while the jadh‘ is one over which a greater part of the year has passed. It is reported from Abū Ḥanīfah(God bless him), and this is also the view of the two jurists, that the jadh‘ is accepted (by way of zakāt), due to the words of the Prophet (God bless him and grant him peace), “We have a claim on the jadh‘ and thaniyy”. Further, sacrifice is performed with them, so also zakāt. The interpretation of the stronger view is based upon the tradition of ‘Alī (God be pleased with him) reported both as mawqūf and marfū⁸, “Nothing is to be accepted as zakāt except the thaniyy or older”. The reason is that the obligation is the average, and this (jadh‘) is from the young. Thus it is not permitted to accept the jadh‘ from among the goats. The permissibility of sacrifice with a jadh‘ is known through the text, and the reported text meant jadh‘ah⁹ of camels".

Both males and females are accepted as zakāt for *ghanam*. The reason is that the term shât (goat)includes both. The Prophet (God bless him and grant him peace) said, “For forty ¹⁰goats is a goat”. God knows best.

Now please assess each of the words followed by a superscript in the above Arabic Original and English Translation in terms of the criteria given in the following table.

| Financial term & related financial term | | | A) How do you rate the Arabic translation of the English financial term 1 in terms of comprehensibility? | | | | B) How do you rate the Arabic translation of the English term in terms of general acceptability, taking other factors in addition to comprehensibility, such as stylistic acceptability into account? | | | |
|---|-------------------|--------------------|--|-------------------------------|---------------------------------|----------------------------------|---|---------------------------|-----------------------------|------------------------------|
| | Arabic Term
ST | English term
TT | A
Completely
comprehensible | B
Fairly
comprehensible | C
Fairly
incomprehensible | D
Totally
incomprehensible | A
Completely
acceptable | B
Fairly
acceptable | C
Fairly
unacceptable | D
Totally
unacceptable |
| 1 | صدقة | <i>ṣadaqah</i> | | | | | | | | |
| 2 | غنم | <i>ghanam</i> | | | | | | | | |
| 3 | سائمة | pasturing | | | | | | | | |
| 4 | شاة | goat | | | | | | | | |
| 5 | حول | year | | | | | | | | |
| 6 | ثني | <i>thaniyy</i> | | | | | | | | |
| 7 | الجدع | jadh‘ | | | | | | | | |
| 8 | موقوفاً ومرفوعاً | mawqūf and marfū‘ | | | | | | | | |
| 9 | جدعة | jadh‘ah | | | | | | | | |
| 10 | شاه | goats | | | | | | | | |

C) If you chose one of the last two options in answer to any of the words in Extract 6 ('fairly unacceptable' or 'totally unacceptable') do you think that the use of the following techniques has contributed to the translation being 'fairly unacceptable' / 'totally unacceptable'?

Please circle the number which is related to the term in the list

A) Literal translation.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10

B) The use of terms which sound odd in Arabic.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10

C) Transliteration (use of English words in Arabic script).

1. 2. 3. 4. 5. 6. 7. 8. 9. 10

D) Excessive use of explanations in brackets or footnotes.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10

E) Paraphrasing.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10

F) Unusual punctuation.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10

D) Provide any further reasons which you have for regarding the translation of Extract 6, as a whole, as 'completely acceptable', 'fairly acceptable', 'fairly unacceptable' or 'totally unacceptable'.

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E) If you have any further comments on Extract 6, please provide them below.

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Part 7

Please read the following Original Arabic extract followed by its English Translation carefully, noting in particular those Arabic words which are followed by a superscript number (e.g. ¹بيع) and their equivalents in the English Translation (also followed by the same superscript number) (e.g. are sold¹). Then answer the questions relating to each of the words in the Original Arabic and English Translation which are followed by a superscript letter.

Extract 7

ORIGINAL ARABIC

السؤال (12:5)

في حالة بيع¹ بضائع² بطريقة المراوحة³، هل تضاف على تكلفة⁴ البضاعة جميع المصاريف⁵ التي صرفت⁶ عليها بما فيها مرتبات⁷ الموظفين الذين خدموا استيراد تلك البضاعة من كتبة ومراجعين ومخلصي الجمارك؟

الجواب

تضاف ثمن البضاعة المباعة بالمراوحة المصاريف المنضبطة⁸ التي جرى بها العرف وتزيد في قيمة⁹ البضاعة وتتصل بها مباشرة. أما مرتبات الموظفين والكتبة والمراجعين فلا تضاف لأنها من تمام عملية الشراء¹⁰ التي بها يستحق الربح¹¹ الاصيلي. وأما بالنسبة للمخلصين بالجمارك فإن كانوا من خارج موظفي البنك¹² فيضاف فقط ما يدفع عادة على تخلص السيارة ذاتها، ولا يضاف مرتب الموظف المخلص

ENGLISH TRANSLATION

Question (5: 12): Adding Expenses to the Price

In cases where goods² are sold¹ by means of murabahah³, may the bank add (to the purchase price⁴ of the goods) the expenses⁵ it incurred⁶ in obtaining those goods, including the salaries⁷ of staff members like clerks, account executives, and customs clearance agents who worked to bring about the import of those goods?

Fatwa

Expenses which may lawfully be added to the price of goods sold by the bank by means of murabahah include only those which are regularly⁸ incurred in accordance with customary practice, those which add value⁹ to the goods, and those which are incurred directly. The salaries of bank employees, however, are not to be added as they are a part of the purchasing¹⁰ process and the) services offered by the bank in exchange for its right to make a

profit¹¹. With respect to customs clearance, if those who undertake this work are not bank¹² employees (but agents), then whatever is paid to them may be added to the price of the goods. If they are bank employees, however, their salaries may not be added; though the expenses they incur while clearing the goods may be added. Of course, it may be possible to cover all such expenses through increasing the percentage or amount of profit

Now please assess each of the words followed by a superscript in the above Arabic Original and English Translation in terms of the criteria given in the following table.

| Financial term | | | A) How do you rate the Arabic translation of the English financial term 1 in terms of comprehensibility? | | | | B) How do you rate the Arabic translation of the English term in terms of general acceptability, taking other factors in addition to comprehensibility, such as stylistic acceptability into account? | | | |
|----------------|-----------|--------------------|--|-------------------------------|---------------------------------|----------------------------------|---|---------------------------|-----------------------------|------------------------------|
| | Arabic ST | English Term TT | A
Completely
comprehensible | B
Fairly
comprehensible | C
Fairly
incomprehensible | D
Totally
incomprehensible | A
Completely
acceptable | B
Fairly
acceptable | C
Fairly
unacceptable | D
Totally
unacceptable |
| 1 | بيع | sold | | | | | | | | |
| 2 | بضائع | goods | | | | | | | | |
| 3 | المرابحة | murabahah | | | | | | | | |
| 4 | تكلفة | purchase price | | | | | | | | |
| 5 | المصاريف | expenses | | | | | | | | |
| 6 | صرفت | incurred | | | | | | | | |
| 7 | مرتبات | salaries | | | | | | | | |
| 8 | المنضبطة | regularly incurred | | | | | | | | |
| 9 | قيمة | value | | | | | | | | |
| 10 | الشراء | purchasing | | | | | | | | |
| 11 | الربح | profit | | | | | | | | |

C) If you chose one of the last two options in answer to any of the words in Extract 7 ('fairly unacceptable' or 'totally unacceptable') do you think that the use of the following

techniques has contributed to the translation being ‘fairly unacceptable’ / ‘totally unacceptable’?

Please circle the number which is related to the term in the list

A) Literal translation.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

B) The use of terms which sound odd in Arabic.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

C) Transliteration (use of English words in Arabic script).

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

D) Excessive use of explanations in brackets or footnotes.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

E) Paraphrasing.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

F) Unusual punctuation.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

D) Provide any further reasons which you have for regarding the translation of Extract 7, as a whole, as ‘completely acceptable’, ‘fairly acceptable’, ‘fairly unacceptable’ or ‘totally unacceptable’.

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E) If you have any further comments on Extract 7, please provide them below.

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Part 8

Please read the following Original Arabic extract followed by its English Translation carefully, noting in particular those Arabic words which are followed by a superscript number (e.g. المشتري¹) and their equivalents in the English Translation (also followed by the same superscript number) (e.g. the purchaser¹). Then answer the questions relating to each of the words in the Original Arabic and English Translation which are followed by a superscript letter.

Extract 8

ORIGINAL ARABIC

السؤال (12:6)

بالنسبة لبيع المرابحة تسلم المستندات محولة إلى المشتري¹ ليتمكن من استلام² البضاعة³ وفي بعض الاحيان يستحق على البضاعة (أرضية⁴) وهي غرامة⁵ تدفع للجمارك بسبب التأخير في استلام البضاعة . والسؤال هو: من الذي يتحمل دفع هذه الغرامات؟ المشتري أم بيت التمويل؟

الجواب

إذا كان التقصير من قبل البائع (بيت التمويل) فهو الذي يتحمل الغرامة ، أما إذا كان من قبل المشتري فهو الذي يتحملها.

ENGLISH TRANSLATION

Question (6:12-13) Demurrage Costs

In regard to murabahah sales, documents will be handed over to the purchaser¹ so as to enable him/her to take delivery² of the merchandise³. At times, there will be demurrage charges⁴ on the merchandise, or a fine⁵ that is to be paid to customs owing to a delay in clearing the merchandise. The question is: Who is to pay the fine? The purchaser or the Finance House?

Fatwa

If the fine was brought about owing to a shortcoming on the part of the seller, the Finance House, then it will be responsible for paying the demurrage. If it was brought about by the buyer, however, he/she will be responsible.

Now please assess each of the words followed by a superscript in the above Arabic Original and English Translation in terms of the criteria given in the following table.

| Financial term | | | A) How do you rate the Arabic translation of the English financial term 1 in terms of comprehensibility? | | | | B) How do you rate the Arabic translation of the English term in terms of general acceptability, taking other factors in addition to comprehensibility, such as stylistic acceptability into account? | | | |
|----------------|-------------------|--------------------|--|-------------------------------|---------------------------------|----------------------------------|---|---------------------------|-----------------------------|------------------------------|
| | Arabic Term
ST | English Term
TT | A
Completely
comprehensible | B
Fairly
comprehensible | C
Fairly
incomprehensible | D
Totally
incomprehensible | A
Completely
acceptable | B
Fairly
acceptable | C
Fairly
unacceptable | D
Totally
unacceptable |
| 1 | المشتري | purchaser | | | | | | | | |
| 2 | استلام | take delivery | | | | | | | | |
| 3 | البضاعة | merchandise | | | | | | | | |
| 4 | الارضية | demurrage charges | | | | | | | | |
| 5 | غرامة | fine | | | | | | | | |

C) If you chose one of the last two options in answer to any of the words in Extract 8 ('fairly unacceptable' or 'totally unacceptable') do you think that the use of the following techniques has contributed to the translation being 'fairly unacceptable' / 'totally unacceptable'?

Please circle the number which is related to the term in the list

A) Literal translation.

1. 2. 3. 4. 5. 6

B) The use of terms which sound odd in Arabic.

1. 2. 3. 4. 5. 6

C) Transliteration (use of English words in Arabic script).

1. 2. 3. 4. 5. 6

D) Excessive use of explanations in brackets or footnotes.

1. 2. 3. 4. 5. 6

E) Paraphrasing.

1. 2. 3. 4. 5. 6

F) Unusual punctuation.

1. 2. 3. 4. 5. 6

D) Provide any further reasons which you have for regarding the translation of Extract 8, as a whole, as ‘completely acceptable’, ‘fairly acceptable’, ‘fairly unacceptable’ or ‘totally unacceptable’.

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E) If you have any further comments on Extract 8, please provide them below.

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Part 9

Please read the following Original Arabic extract followed by its English Translation carefully, noting in particular those Arabic words which are followed by a superscript number (e.g. يجوز¹) and their equivalents in the English Translation (also followed by the same superscript number) (e.g. Is it lawful¹). Then answer the questions relating to each of the words in the Original Arabic and English Translation which are followed by a superscript letter.

Extract 9

ORIGINAL ARABIC

السؤال

هل يجوز¹ إعادة جدولة² أقساط³ المرابحة بسبب إفسار⁴ المدين⁴ ، اذا اتفق مع البنك على ذلك؟

نعم يجوز إعادة جدولة أقساط المراجعة في حالة المدين المعسر³ ، شريطة ان لا يزداد أي مبلغ على المبلغ المستحق للدائن⁴.

ENGLISH TRANSLATION

Question 11:18 Rescheduling of Installments

Is it lawful¹, in a murabahah transaction, for the debtor⁴ who is unable to pay instalments when they are due, to agree with the bank to reschedule² the remaining instalments³?

Fatwa

Yes. Rescheduling the remaining instalments is permissible provided that the amount due to the creditor³ (the bank) remains the same, with no further increase.

Now please assess each of the words followed by a superscript in the above Arabic Original and English Translation in terms of the criteria given in the following table.

| Financial term | | | A) How do you rate the Arabic translation of the English financial term 1 in terms of comprehensibility? | | | | B) How do you rate the Arabic translation of the English term in terms of general acceptability, taking other factors in addition to comprehensibility, such as stylistic acceptability into account? | | | |
|----------------|-------------------|---|--|-------------------------------|---------------------------------|----------------------------------|---|---------------------------|-----------------------------|------------------------------|
| | Arabic term
ST | Englsh Term
TT | A
Completely
comprehensible | B
Fairly
comprehensible | C
Fairly
incomprehensible | D
Totally
incomprehensible | A
Completely
acceptable | B
Fairly
acceptable | C
Fairly
unacceptable | D
Totally
unacceptable |
| 1 | يجوز | is it lawful | | | | | | | | |
| 2 | اعادة جدولة | reschedule | | | | | | | | |
| 3 | أقساط | instalments | | | | | | | | |
| 4 | اعسار المدين | debtor who is unable to pay instalments | | | | | | | | |
| 5 | المدين المعسر | ∅ | | | | | | | | |
| 6 | دائن | creditor | | | | | | | | |

C) If you chose one of the last two options in answer to any of the words in Extract 9 ('fairly unacceptable' or 'totally unacceptable') do you think that the use of the following techniques has contributed to the translation being 'fairly unacceptable' / 'totally unacceptable'?

Please circle the number which is related to the term in the list

G) Literal translation.

1. 2. 3. 4. 5. 6

H) The use of terms which sound odd in Arabic.

1. 2. 3. 4. 5. 6

I) Transliteration (use of English words in Arabic script).

1. 2. 3. 4. 5. 6

J) Excessive use of explanations in brackets or footnotes.

1. 2. 3. 4. 5. 6

K) Paraphrasing.

1. 2. 3. 4. 5. 6

L) Unusual punctuation.

1. 2. 3. 4. 5. 6

D) Provide any further reasons which you have for regarding the translation of Extract 9, as a whole, as 'completely acceptable', 'fairly acceptable', 'fairly unacceptable' or 'totally unacceptable'.

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E) If you have any further comments on Extract 9, please provide them below.

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END OF QUESTIONNAIRE

k.o.alsaleem@edu.salford.ac.uk

Appendix B

QUESTIONNAIRE ON THE TRANSLATION OF ARABIC ISLAMIC FINANCIAL TERMS INTO ENGLISH

INTRODUCTION

I would like to thank you in advance for your participation and time. This questionnaire is a part of my PhD thesis on the translation of financial terms. The questionnaire is to assess the translation of Arabic Islamic financial terms into English. It tests professional translators who are native speakers of English. The techniques used by translators will be discussed. The questionnaire also tries to identify the obstacles in translating financial terms and to find out ways of overcoming these obstacles. This questionnaire is very important; Your personal information will be kept confidential. Your help in this respect is highly appreciated.

If you have any comments or inquiries please do not hesitate to contact me, by e-mail or via my mobile.

E-mail k.o.alsaleem@edu.salford.ac.uk

Mobile: *NUMBER REMOVED* (UK)

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PRELIMINARY QUESTIONS

Please answer the following questions.

C) Are you an academic in the field of translation? Please tick any of the following degrees which you hold:

1- BA () 2- MA () 3- PhD ()

D) Are you a translator? Please tick your proficiency as a translator:

- 1- At early stages () 2- Senior translator () 3- Highly experienced professional translator ()

MAIN QUESTIONS

Part 1

Please read the following Original Arabic extract followed by its English Translation carefully, noting in particular those Arabic words which are followed by a superscript number (e.g. ¹أوجب) and their equivalents in the English Translation (also followed by the same superscript number) (e.g. make a declaration¹). Then answer the questions relating to each of the words in the Original Arabic and English Translation which are followed by a superscript letter.

Extract 1

ORIGINAL ARABIC

قال: (وإذا أوجب¹ أحد المتعاقدين² البيع فالآخر بالخيار³ إن شاء قبل في المجلس⁴ وإن شاء رد) وهذا خيار القبول⁵ لأنه لو لم يثبت له الخيار يلزمه حكم البيع من غير رضاه، وإذا لم يفد الحكم بدون قبول الآخر فللموجب أن يرجع⁶ عنه قبل قبوله لخلّوه عن إبطال حق الغير ، وإنما يمتد إلى آخر المجلس لأن المجلس جامع المتفرقات فاعتبرت ساعاته ساعة واحدة دفعاً للعسر وتحقيقاً لليسر، والكتاب كالخطاب وكذا الإرسال حتى اعتبر مجلس بلوغ الكتاب وأداء الرسالة ، وليس له أن يقبل⁸ في بعض المبيع⁷ ولا أن يقبل المشتري ببعض الثمن لعدم رضى الآخر بتفرق⁹ الصفقة¹⁰ إلا إذا بيّن ثمن كل واحد لأنه صفقات معنى .

ENGLISH TRANSLATION

If either of the parties² make a declaration¹ it is in the power³ of the other to withhold his acceptance or refusal until the breaking up of the meeting⁴; and this power is termed the option of acceptance⁵.¹³ The reason of this is that if such a power did not rest in one of the parties, it must necessarily follow that the sale would take effect without his consent. It is to be observed, in this instance, that as the declaration is not of itself efficient to complete the contract, the person making the declaration is at liberty to recede⁶ from it. (Or by letter, or message). [If either the buyer or seller should send a letter or a message to the other, that other has the power of suspending his acceptance or refusal until he leave the place or

¹³ Arab, "Khair'-al-Kabool

meeting where he received such message or letter]. An offer made by the purchaser cannot be restricted by the seller, to any particular part of the goods. If the purchaser make a declaration of his purchase of merchandise⁷ at a particular price, the seller is not in that case entitled to construe⁸ his acceptance as limited to a part of the merchandise only at a rate proportionate to the declaration for the whole; and, in the same manner, if a seller should make a similar declaration, the purchaser is not at liberty to construe his purchase after that manner; because this is a deviation⁹ from the terms proffered¹⁰; and also because the declarer has not expressed his assent thereto.

Now please assess each of the words followed by a superscript in the above Arabic Original and English Translation in terms of the criteria given in the following table.

| Financial term | | | A) How do you rate the English translation of the Arabic financial term in terms of comprehensibility? | | | | B) How do you rate the English translation of the Arabic term in terms of general acceptability, taking other factors in addition to comprehensibility, such as stylistic acceptability into account? | | | |
|----------------|------------------------|----------------------|--|-------------------------------|---------------------------------|----------------------------------|---|---------------------------|-----------------------------|------------------------------|
| | Arabic Term
ST | English Term
TT | A
Completely
comprehensible | B
Fairly
comprehensible | C
Fairly
incomprehensible | D
Totally
incomprehensible | A
Completely
acceptable | B
Fairly
acceptable | C
Fairly
unacceptable | D
Totally
unacceptable |
| 1 | ...[إذا اوجب
البيع] | make a declaration | | | | | | | | |
| 2 | متعاقدين | parties | | | | | | | | |
| 3 | البيع | deleted | | | | | | | | |
| 4 | بالخيار | within the power | | | | | | | | |
| 5 | مجلس | meeting | | | | | | | | |
| 6 | خيار القبول | option of acceptante | | | | | | | | |
| 7 | يرجع | recede | | | | | | | | |
| 8 | يقبل | construe | | | | | | | | |
| 9 | مبيع | merchandise | | | | | | | | |
| 10 | تفرق | deviation | | | | | | | | |
| 11 | صفقة | terms proffered | | | | | | | | |

C) If you chose one of the last two options in answer to any of the words in Extract 1 ('fairly unacceptable' or 'totally unacceptable') do you think that the use of the following

techniques has contributed to the translation being ‘fairly unacceptable’ / ‘totally unacceptable’?

Please circle the number which is related to the term in the list

G) Literal translation.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

H) The use of terms which sound odd in English.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

I) Transliteration (use of English words in Arabic script).

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

J) Excessive use of explanations in brackets or footnotes.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

K) Paraphrasing.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

L) Unusual punctuation.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

1d) Provide any further reasons which you have for regarding the translation of Extract 1, as a whole, as ‘completely acceptable’, ‘fairly acceptable’, ‘fairly unacceptable’ or ‘totally unacceptable’.

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1e) If you have any further comments on Extract 1, please provide them below.

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Part 2

Please read the following Original Arabic extract followed by its English Translation carefully, noting in particular those Arabic words which are followed by a superscript number (e.g. ¹الايجاب) and their equivalents in the English Translation (also followed by the same superscript number) (e.g. the declaration¹). Then answer the questions relating to each of the words in the Original Arabic and English Translation which are followed by a superscript letter.

Extract 2

ORIGINAL ARABIC

وإذا حصل الايجاب¹ والقبول² لزم⁴ البيع ولا خيار⁵ لو احد منهما الا من عيب⁶ او عدم رؤية. وقال الشافعي: يثبت لكل واحد خيار المجلس⁷ لقوله عليه الصلاة والسلام: (المتبايعان⁸ بالخيار ما لم يتفرقا) ولنا أن في الفسخ⁹ إبطال¹⁰ حق الغير فلا يجوز¹¹، والحديث محمول على خيار القبول وفيه اشارة اليه فإنهما متبايعان حالة المباشرة لا بعدها أو يحتمله فيحمل عليه والتفرّق فيه تفرّق الاقوال

ENGLISH TRANSLATION

WHEN the declaration¹ and acceptance² are absolutely expressed, without any stipulations³, the sale becomes binding⁴, and neither party has the power of retracting⁵ unless in a case of a defect⁶ in the goods, or their not having been inspected. According to Shafei, each of the parties possesses the option of the meeting^{7*14} (that is, they are each at liberty to retract until the meeting break up and a separation take place), because of a saying recorded of the Prophet "The buyer⁸ and seller has each an option until they separate." Our doctors argue that the dissolution⁹ of the contract, after being confirmed by declaration and acceptance, is an injury¹⁰ to right of one of the parties; and that the tradition quoted by Shafei alludes to option of acceptance, as already explained.

¹⁴ Arab. Khair-al-Majlii.

Now please assess each of the words followed by a superscript in the above Arabic Original and English Translation in terms of the criteria given in the following table.

| Financial term | | | A) How do you rate the English translation of the Arabic financial term in terms of comprehensibility? | | | | B) How do you rate the English translation of the Arabic term in terms of general acceptability, taking other factors in addition to comprehensibility, such as stylistic acceptability into account? | | | |
|----------------|-------------------|-----------------------------|--|-------------------------------|---------------------------------|----------------------------------|---|---------------------------|-----------------------------|------------------------------|
| | Arabic Term
ST | English Term
TT | A
Completely
comprehensible | B
Fairly
comprehensible | C
Fairly
incomprehensible | D
Totally
incomprehensible | A
Completely
acceptable | B
Fairly
acceptable | C
Fairly
unacceptable | D
Totally
unacceptable |
| 1 | ايجاب | declaration | | | | | | | | |
| 2 | قبول | acceptance | | | | | | | | |
| 3 | ∅ | without any stipulations | | | | | | | | |
| 4 | لزم | becomes binding | | | | | | | | |
| 5 | خيار | power of retracting | | | | | | | | |
| 6 | عيب | defect | | | | | | | | |
| 7 | خيار المجلس | the option of the meeting | | | | | | | | |
| 8 | متبايعان | buyer and seller | | | | | | | | |
| 9 | فسخ | dissolution of the contract | | | | | | | | |
| 10 | إبطال | an injury | | | | | | | | |
| 11 | فلا يجوز | ∅ | | | | | | | | |

C) If you chose one of the last two options in answer to any of the words in extract 2 ('fairly unacceptable' or 'totally unacceptable') do you think that the use of the following techniques has contributed to the translation being 'fairly unacceptable' / 'totally unacceptable'?

Please circle the number which is related to the term in the list D1/1

G) Literal translation.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

H) The use of terms which sound odd in Arabic.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

I) Transliteration (use of English words in Arabic script).

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

J) Excessive use of explanations in brackets or footnotes.

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.
- 11.

K) Paraphrasing.

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.
- 11.

L) Unusual punctuation.

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.
- 11.

D) Provide any further reasons which you have for regarding the translation of Extract 2, as a whole, as ‘completely acceptable’, ‘fairly acceptable’, ‘fairly unacceptable’ or ‘totally unacceptable’.

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E) If you have any further comments on Extract 2, please provide them below.

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Part 3

Please read the following Original Arabic extract followed by its English Translation carefully, noting in particular those Arabic words which are followed by a superscript number (e.g. دين¹) and their equivalents in the English Translation (also followed by the same superscript number) (e.g. debts¹). Then answer the questions relating to each of the words in the Original Arabic and English Translation which are followed by a superscript letter.

Extract 3

ORIGINAL ARABIC

ومن كان عليه دين¹ يحيط بماله² فلا زكاة³ عليه) وقال⁴ الشافعي رحمه الله: تجب⁵ لتحقق⁶ السبب⁷، وهو ملك⁸ نصاب⁹ تام. ولنا أنه مشغول بحاجته الأصلية¹⁰ فاعتبر معدوماً كالماء المستحق بالعطش وثياب البذلة والمهنة (وإن كان ماله أكثر من دينه زكى الفاضل¹¹ إذا بلغ نصاباً) لفراغة¹² عن الحاجة، والمراد به دين له مطالب من جهة العباد حتى لا يمنع دين النذر¹³ والكفارة¹⁴، ودين الزكاة مانع حال بقاء¹⁵ النصاب، لأنه ينقص به النصاب، وكذا بعد الاستهلاك¹⁶، خلافاً لزر فر فيهما ولأبي يوسف رحمه الله في الثاني على ما روى عنه لأن له مطالباً¹⁷ وهو الامام في السوائم¹⁸ ونائبة في أموال التجارة فإن الملاك¹⁹ نوابية

ENGLISH TRANSLATION

Zakah³ is not incumbent upon a man against whom there are debts¹ equal² to or exceeding the amount of his whole property Imam Shafi' رحمه الله عليه⁴ alleges⁵ that it is incumbent⁵ because the cause⁷ of the obligation⁶ to wit, possession⁸ of an increasing *Nisab*⁹ is established⁷. To this our doctors reply that such a *Nisab* is not possessed by him clear of encumbrance¹⁰ and is therefore held to be non-existent the same as water, which when provided from the sole purpose of drink*¹⁵, is held to be non-existent with respect to performance of the Tayammum and cloth provide for the purpose of apparel, which is held non-existent with respect to the obligation of *Zakah*. But if his property exceeds his debts, *Zakah* is due upon the excess¹¹ provided the same amount to what is sufficient to constitute a *Nisab*, and that it be free from encumbrance¹². By the debts here mentioned are understood those due to individuals: such therefore as are due in consequence of vows¹³ or on account of expiations¹⁴, do not forbid the obligation to pay *Zakah*; pay *Zakah* in the continuance of the *Nisab*¹⁵, as that would be thereby rendered defective and in like manner a debt of *Zakah* forbids *Zakah* after the dissolution¹⁶ of *Nisab*.

The reason why a debt of *Zakah* thus forbids any further obligation to pay *Zakah* is, that the claimant¹⁷ of a debt of *Zakah* is, in fact an individual, as the claimant thereof, in pastures¹⁸, is the Imam and in articles of merchandise the deputy of the Imam and the proprietor¹⁹ of the property in all other articles is the Imam's substitute.

Now please assess each of the words followed by a superscript in the above Arabic Original and English Translation in terms of the criteria given in the following table.

¹⁵ As in the caravans, where water is provided and carried upon camels for drink, but not the purpose of purification, which in that or similar situation is permitted to be performed with sand.

| Financial term | | | A) How do you rate the English translation of the Arabic financial term in terms of comprehensibility? | | | | B) How do you rate the English translation of the Arabic term in terms of general acceptability, taking other factors in addition to comprehensibility, such as stylistic acceptability into account? | | | |
|----------------|----------------------|----------------------|--|-------------------------------|---------------------------------|----------------------------------|---|---------------------------|-----------------------------|------------------------------|
| | Arabic Term
ST | English Term
TT | A
Completely
comprehensible | B
Fairly
comprehensible | C
Fairly
incomprehensible | D
Totally
incomprehensible | A
Completely
acceptable | B
Fairly
acceptable | C
Fairly
unacceptable | D
Totally
unacceptable |
| 1 | دين | debts | | | | | | | | |
| 2 | يحيط بماله | Ø | | | | | | | | |
| 3 | زكاة | Zakah | | | | | | | | |
| 4 | قال | alleges | | | | | | | | |
| 5 | تجب | is incumbent | | | | | | | | |
| 6 | تحقق | is established | | | | | | | | |
| 7 | سبب | cause | | | | | | | | |
| 8 | ملك | possession | | | | | | | | |
| 9 | نصاب | <i>Nisab</i> | | | | | | | | |
| 10 | مشغول بحاجته الأصلية | clear of encumbrance | | | | | | | | |
| 11 | فاضل | excess | | | | | | | | |
| 12 | حاجة | encumbrance | | | | | | | | |
| 13 | نذر | vows | | | | | | | | |
| 14 | كفارة | expiations | | | | | | | | |
| 15 | نصاب | <i>Nisab</i> | | | | | | | | |
| 16 | استهلاك | dissolution | | | | | | | | |
| 17 | مطالبيا | claimant | | | | | | | | |
| 18 | سوائم | pastures | | | | | | | | |
| 19 | ملاك | proprietor | | | | | | | | |

C) If you chose one of the last two options in answer to any of the words in Extract 3 ('fairly unacceptable' or 'totally unacceptable') do you think that the use of the following techniques has contributed to the translation being 'fairly unacceptable' / 'totally unacceptable'?

Please circle the number which is related to the term in the list

G) Literal translation.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19

H) The use of terms which sound odd in Arabic.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19

I) Transliteration (use of English words in Arabic script).

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19

J) Excessive use of explanations in brackets or footnotes.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19

K) Paraphrasing.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19

L) Unusual punctuation.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19

D) Provide any further reasons which you have for regarding the translation of Extract 3, as a whole, as ‘completely acceptable’, ‘fairly acceptable’, ‘fairly unacceptable’ or ‘totally unacceptable’.

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E) If you have any further comments on Extract 4, please provide them below.

Part 4

Please read the following Original Arabic extract followed by its English Translation carefully, noting in particular those Arabic words which are followed by a superscript number (e.g. دين¹) and their equivalents in the English Translation (also followed by the same superscript number) (e.g. a debt¹). Then answer the questions relating to each of the words in the Original Arabic and English Translation which are followed by a superscript letter.

Extract 4

ORIGINAL ARABIC (same as Original Arabic for Extract 3)

ومن كان عليه دين¹ يحيط بماله² فلا زكاة³ عليه) وقال⁴ الشافعي رحمه الله : تجب⁵ لتحقق⁶ السبب⁷، وهو ملك⁸ نصاب⁹ تام. ولنا أنه مشغول بحاجته الأصلية¹⁰ فاعتبر معدوماً كالماء المستحق بالعطش وثياب البذلة والمهنة (وإن كان ماله أكثر من دينه زكى الفاضل¹¹ إذا بلغ نصاباً) لفراغة عن الحاجة¹²، والمراد به دين له مطالب من جهة العباد حتى لا يمنع دين النذر¹³ والكفارة¹⁴، ودين الزكاة مانع حال بقاء¹⁵ النصاب، لأنه ينقص به النصاب، وكذا بعد الاستهلاك¹⁶، خلافاً لزفر فيهما ولأبي يوسف رحمه الله في الثاني على ما روى عنه لأن له مطالباً¹⁷ وهو الامام في السوائم¹⁸ ونائبة في أموال التجارة فإن الملاك¹⁹ نوابية

ENGLISH TRANSLATION

If a person has a debt¹ that covers² his entire wealth, there is no obligation of *Zakāt*³ on him. Al-Sāhfiī (God bless him) said⁴ that it is imposed⁵ due to the realisation⁶ of the cause⁷, which is the ownership⁸ of the complete niṣāb⁹. We maintain that the wealth stands engaged through his primary need⁹ (of repayment to the creditor) and is, therefore, deemed to non-existent like water for quenching thirst (for the rule of tayammum) and clothes required to provide service and meet professional commitments.

If his wealth is in excess of his debt, the surplus¹⁰ is to be subjected to *Zakāt* if it reaches the level of the niṣāb due to its being free of his essential need¹¹. The meaning of debt here is one that is claimed by other persons so that a debt created through vows (nadhīr)¹² and expiation (kaffārah)¹³ do not prevent the imposition of *Zahāt*. A debt created by virtue of accruing *Zakāt* payments does prevent the completion of the niṣāb¹⁴, because these are deducted from the niṣāb. Likewise, when the niṣāb stands consumed¹⁵ (destroyed). Zufar (God bless him) disagrees on both issues. Abū Yūsuf (God bless him) disagrees on the second issue, according to the narration from him, maintaining that there is a claimant¹⁶ for such as debt and this is the *imām* as in the case of pasturing animals¹⁷ (sawāʾim) and his deputy in the case of commercial wealth, while the owners¹⁸ themselves are his deputies.

Now please assess each of the words followed by a superscript in the above Arabic Original and English Translation in terms of the criteria given in the following table.

| Financial term | | | A) How do you rate the English translation of the Arabic financial term in terms of comprehensibility? | | | | B) How do you rate the English translation of the Arabic term in terms of general acceptability, taking other factors in addition to comprehensibility, such as stylistic acceptability into account? | | | |
|----------------|-------------------|--------------------------------|--|-------------------------------|---------------------------------|----------------------------------|---|---------------------------|-----------------------------|------------------------------|
| | Arabic term
ST | English Term
TT | A
Completely
comprehensible | B
Fairly
comprehensible | C
Fairly
incomprehensible | D
Totally
incomprehensible | A
Completely
acceptable | B
Fairly
acceptable | C
Fairly
unacceptable | D
Totally
unacceptable |
| 1 | دين | debt | | | | | | | | |
| 2 | يحيط | covers | | | | | | | | |
| 3 | زكاة | <i>Zakāt</i> | | | | | | | | |
| 4 | قال | said | | | | | | | | |
| 5 | تجب | is imposed | | | | | | | | |
| 6 | تحقق | the realisation | | | | | | | | |
| 7 | سبب | cause | | | | | | | | |
| 8 | ملك | ownership | | | | | | | | |
| 9 | نصاب | niṣāb | | | | | | | | |
| 10 | حاجته الاصلية | primary need | | | | | | | | |
| 11 | فاضل | surplus | | | | | | | | |
| 12 | حاجة | essential need | | | | | | | | |
| 13 | نذر | vows (nadhr) | | | | | | | | |
| 14 | كفارة | expiation (kaffārah) | | | | | | | | |
| 15 | نصاب | niṣāb | | | | | | | | |
| 16 | استهلاك | consumed (destroyed) | | | | | | | | |
| 17 | مطالبيا | claimant | | | | | | | | |
| 18 | سوائم | pasturing animals
(sawā'im) | | | | | | | | |
| 19 | الملاك | owners | | | | | | | | |

C) If you chose one of the last two options in answer to any of the words in Extract 4 ('fairly unacceptable' or 'totally unacceptable') do you think that the use of the following techniques has contributed to the translation being 'fairly unacceptable' / 'totally unacceptable'?

Please circle the number which is related to the term in the list

G) Literal translation.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19

H) The use of terms which sound odd in Arabic.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19

I) Transliteration (use of English words in Arabic script).

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19

J) Excessive use of explanations in brackets or footnotes.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19

K) Paraphrasing.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19

L) Unusual punctuation.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19

D) Provide any further reasons which you have for regarding the translation of Extract 4, as a whole, as ‘completely acceptable’, ‘fairly acceptable’, ‘fairly unacceptable’ or ‘totally unacceptable’.

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E) If you have any further comments on Extract 4, please provide them below.

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Part 5

Please read the following Original Arabic extract followed by its English Translation carefully, noting in particular those Arabic words which are followed by a superscript number (e.g. ¹الغنم) and their equivalents in the English Translation (also followed by the same superscript number) (e.g. a goats¹). Then answer the questions relating to each of the words in the Original Arabic and English Translation which are followed by a superscript letter.

Extract 5

ORIGINAL ARABIC

ليس في اقل من أربعين من الغنم¹ السائمة² صدقة³، فإذا كانت أربعين سائمة وحال عليها الحول⁴ ففيها شاة⁵ إلى مائة وعشرين، فإذا زادت واحدة ففيها شاتان إلى مائتين، فإذا زادت واحدة ففيها ثلاث شياه، فإذا بلغت أربعمئة ففيها أربع شياه، ثم في كل مائة شاة شاة) هكذا ورد البيان في كتاب رسول الله عليه الصلاة والسلام وفي كتاب أبي بكر رضي الله عنه وعليه انعقد الإجماع (والضأن والمعز سواء) لأن لفظة الغنم شاملة للكل والنص ورد به، ويؤخذ الثاني⁶ في زكاتها، ولا يؤخذ الجذع⁷ من الضأن إلا في رواية الحسن عن أبي حنيفة رحمه الله، والثني منها ما تمت له سنة، والجذع ما أتى عليه أكثرها. وعن أبي حنيفة رحمه الله وهو قولهما: إنه يؤخذ الجذع لقوله عليه الصلاة والسلام «إنما حقنا الجذع والثني» ولأنه يتأدى به الاضحية فكذا الزكاة. وجه الظاهر حديث علي رضي الله عنه موقوفاً⁸ ومرفوعاً⁹ «لا يؤخذ في الزكاة إلا الثني فصاعداً» ولأن الواجب هو الوسط وهذا من الصغار ولهذا لا يجوز فيها الجذع من المعز، وجواز التضحية به عرف نصاً، والمراد بما روي الجذعة¹⁰ من الإبل (ويؤخذ في زكاة الغنم الذكور والإناث) لأن اسم الشاة¹¹ ينتظمهما. قد قال عليه الصلاة والسلام «في أربعين شاة شاة» والله أعلم

ENGLISH TRANSLATION

No *Zakah*³ is due upon fewer than forty goats¹; and upon forty goats, which feed² for the greater part of the year upon pastures, there is due, at the expiration⁴ of the year, a *Zakah* of one goat; and this *Zakah* suffices for any number from forty to one hundred and twenty; and of the number exceed one hundred and twenty, a *Zakah* of two goats is due from one hundred and twenty-one to two hundred and if it exceed two hundred, a *Zakah* of three goats is due from two hundred and one to three hundred and ninety-nine; and if it amount to four hundred, the *Zakah* is four goats; and beyond four hundred the *Zakah* is one goat for hundred; the Messenger of Allah having thus ordained, and all the doctors uniting in this opinion.

It is also to be observed; that the same rules of *Zakah* are applicable to sheep as to goats, the term *Ghanim* in the tradition equality implying both species.

Kids or lambs are not acceptable payment unless they be above a year old.

In the Zakah of Goats or Sheeps, *Sinnees*⁶ are acceptable payment, but not *Juzzes*⁷. This is the *Zahir-Riwayah*¹⁶. *Sinnees* are kids which have entered on the second year; and *Juzzas* are such have not yet completed their first year.

The two disciples have said that the *Zakah* may be paid with the *Juzzes* of Sheep; and there is one opinion of Imam Abu Hanifah رحمه الله عليه recorded to this effect; and the reasons are twofold:

First: The Messenger of Allah has said, “The Zakah upon then consists of *Juzzas* and *Sinnees*”.

Secondly: Sacrifice is fulfilled by the immolation of a *Juzza*, and therefore *Zakah* may be discharged by it.

The ground upon which the *Zahir Riwayah* proceeds also twofold:

First: A saying of Hazrat Ali ⁸⁻⁹“ In *Zakah* nothing is acceptable short of the *Sinneer*”.

Secondly: In the *Zakah* of goats it is incumbent to give those of a middling size, and the *Juzzas* of Sheep are not of that standard, being small; whence it is that the *Juzzas* of goats also not acceptable in *Zakah*, With respect to the first reason urged by the two disciples, it may be replied, that the term *Juzza*, as mentioned in the tradition, is to be understood the *Juzzas*¹⁰ of camels, that is, yearling colt; and what they say of sacrifice is no rule, as that of a *Juzza* is approved (not by analogy, but) from the express words of the sacred text.

But males and females are equally acceptable: in paying the *Zakah* of goats or Sheep, males and females are equally acceptable; the term *Shat*¹¹, in the traditions applying indiscriminately to both genders.

¹⁶ This is the same Prophet saying which is written in the ST but different narrator.

Now please assess each of the words followed by a superscript in the above Arabic Original and English Translation in terms of the criteria given in the following table.

| Financial term & related financial term | | | A) How do you rate the English translation of the Arabic financial term in terms of comprehensibility? | | | | B) How do you rate the English translation of the Arabic term in terms of general acceptability, taking other factors in addition to comprehensibility, such as stylistic acceptability into account? | | | |
|---|-------------------|--------------------------------|--|-------------------------------|---------------------------------|----------------------------------|---|---------------------------|-----------------------------|------------------------------|
| | Arabic Term
ST | English Term
TT | A
Completely
comprehensible | B
Fairly
comprehensible | C
Fairly
incomprehensible | D
Totally
incomprehensible | A
Completely
acceptable | B
Fairly
acceptable | C
Fairly
unacceptable | D
Totally
unacceptable |
| 1 | غنم | goats | | | | | | | | |
| 2 | سائمة | which feed [...] upon pastures | | | | | | | | |
| 3 | صدقة | Zakah | | | | | | | | |
| 4 | حول | year | | | | | | | | |
| 5 | شاة | one goat | | | | | | | | |
| 6 | ثني | <i>Sinnees</i> | | | | | | | | |
| 7 | جذع | <i>Juzzas</i> | | | | | | | | |
| 8 | موقوفا | ∅ | | | | | | | | |
| 9 | ومرفوعا | ∅ | | | | | | | | |
| 10 | جذعة | <i>Juzza</i> | | | | | | | | |
| 11 | شاة | Shat | | | | | | | | |

C) If you chose one of the last two options in answer to any of the words in Extract 5 ('fairly unacceptable' or 'totally unacceptable') do you think that the use of the following techniques has contributed to the translation being 'fairly unacceptable' / 'totally unacceptable'?

Please circle the number which is related to the term in the list

G) Literal translation.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

H) The use of terms which sound odd in Arabic.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

I) Transliteration (use of English words in Arabic script).

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

J) Excessive use of explanations in brackets or footnotes.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

K) Paraphrasing.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

L) Unusual punctuation.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

D) Provide any further reasons which you have for regarding the translation of Extract 5, as a whole, as ‘completely acceptable’, ‘fairly acceptable’, ‘fairly unacceptable’ or ‘totally unacceptable’.

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E) If you have any further comments on Extract 5, please provide them below.

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Part 6

Please read the following Original Arabic extract followed by its English Translation carefully, noting in particular those Arabic words which are followed by a superscript number (e.g. ¹الغنم) and their equivalents in the English Translation (also followed by the same superscript number) (e.g. a *ghanam*¹). Then answer the questions relating to each of the words in the Original Arabic and English Translation which are followed by a superscript letter.

Extract 6

ORIGINAL ARABIC (same as Extract 5)

ليس في اقل من أربعين من الغنم¹ السائمة² صدقة³، فإذا كانت أربعين سائمة وحال عليها الحول⁴ ففيها شاة⁵ إلى مائة وعشرين، فإذا زادات واحدة ففيها شاتان إلى مائتين، فإذا زادت واحدة ففيها ثلاث شياه، فإذا بلغت أربعمائة ففيها أربع شياه، ثم في كل مائة شاة شاة) هكذا ورد البيان في كتاب رسول الله عليه الصلاة والسلام وفي كتاب أبي بكر رضي الله عنه وعليه انعقد الإجماع (والضأن والمعز سواء) لأن لفظة الغنم شاملة للكل والنص ورد به، ويؤخذ الثاني⁶ في زكاتها، ولا يؤخذ الجذع⁷ من الضأن إلا في رواية الحسن عن أبي حنيفة رحمه الله، والثاني منها ما تمت له سنة، والجذع ما أتى عليه أكثرها. وعن أبي حنيفة رحمه الله وهو قولهما: إنه يؤخذ الجذع لقوله عليه الصلاة والسلام «إنما حقنا الجذع والثني» ولأنه يتأدى به الاضحية فكذا الزكاة. وجه الظاهر حديث علي رضي الله عنه موقوفاً⁸ ومرفوعاً⁹ «لا يؤخذ في الزكاة إلا الثني فصاعداً» ولأن الواجب هو الوسط وهذا من الصغار ولهذا لا يجوز فيها الجذع من المعز، وجواز التضحية به عرف نصاً، والمراد بما روي الجذعة¹⁰ من الإبل (ويؤخذ في زكاة الغنم الذكور والإناث) لأن اسم الشاة¹¹ ينتظمهما. قد قال عليه الصلاة والسلام «في أربعين شاة شاة» والله أعلم

ENGLISH TRANSLATION

There is no *ṣadaqah*² on less than forty pasturing³ *ghanam*¹. When the number reaches forty pasturing *ghanam* and a year passes over⁴ them, then the charge is one goat⁵ up to one hundred and twenty. If this number increases by one, there are two goats up to two goats up to two hundred. If this number increases by one, there are three goats. When the number reaches four hundred, there are four goats. Therefore, for every one hindered goats there is a goat. This is how the elaboration (*bayān*) has been laid down in the document of the Messenger of God (God bless him and grant him peace) and in the document of Abū Baker (God be pleased with him) and it is this on which consensus (*ijmā'*) was attained.

Dān (sheep) and *ma'z* (goat) are the same for this purpose. The reason is that the word *ghanam* includes all of them and the text has used this word. The *thaniyy*⁶ are accepted as their zakāt, but a *jadh*⁷ of sheep is not accepted, except on the basis of a report of al-Ḥasan from Abū Ḥanīfah (God bless him). The *thaniyy* is one that has completed one year in age,

while the *jadh'* is one over which a greater part of the year has passed. It is reported from Abū Ḥanīfah (God bless him), and this is also the view of the two jurists, that the *jadh'* is accepted (by way of *zakāt*), due to the words of the Prophet (God bless him and grant him peace), "We have a claim on the *jadh'* and *thaniyy*". Further, sacrifice is performed with them, so also *zakāt*. The interpretation of the stronger view is based upon the tradition of 'Alī (God be pleased with him) reported both as *mawqūf* and *marfū'*⁸, "Nothing is to be accepted as *zakāt* except the *thaniyy* or older". The reason is that the obligation is the average, and this (*jadh'*) is from the young. Thus it is not permitted to accept the *jadh'* from among the goats. The permissibility of sacrifice with a *jadh'* is known through the text, and the reported text meant *jadh'ah*⁹ of camels".

Both males and females are accepted as *zakāt* for *ghanam*. The reason is that the term *shāt* (goat) includes both. The Prophet (God bless him and grant him peace) said, "For forty¹⁰ goats is a goat". God knows best.

Now please assess each of the words followed by a superscript in the above Arabic Original and English Translation in terms of the criteria given in the following table.

| Financial term & related financial term | | | A) How do you rate the English translation of the Arabic financial term in terms of comprehensibility? | | | | B) How do you rate the English translation of the Arabic term in terms of general acceptability, taking other factors in addition to comprehensibility, such as stylistic acceptability into account? | | | |
|---|-------------------|---------------------------|--|-------------------------------|---------------------------------|----------------------------------|---|---------------------------|-----------------------------|------------------------------|
| | Arabic Term
ST | English Term
TT | A
Completely
comprehensible | B
Fairly
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Fairly
incomprehensible | D
Totally
incomprehensible | A
Completely
acceptable | B
Fairly
acceptable | C
Fairly
unacceptable | D
Totally
unacceptable |
| 1 | صدقة | <i>ṣadaqah</i> | | | | | | | | |
| 2 | غنم | <i>ghanam</i> | | | | | | | | |
| 3 | سائمة | <i>pasturing</i> | | | | | | | | |
| 4 | شاة | <i>goat</i> | | | | | | | | |
| 5 | حول | <i>year</i> | | | | | | | | |
| 6 | ثني | <i>thaniyy</i> | | | | | | | | |
| 7 | الجدع | <i>jadh'</i> | | | | | | | | |
| 8 | موقوفا ومرفوعا | <i>mawqūf' and marfū'</i> | | | | | | | | |
| 9 | جدعة | <i>jadh'ah</i> | | | | | | | | |
| 10 | شاه | <i>goats</i> | | | | | | | | |

C) If you chose one of the last two options in answer to any of the words in Extract 6 ('fairly unacceptable' or 'totally unacceptable') do you think that the use of the following techniques has contributed to the translation being 'fairly unacceptable' / 'totally unacceptable'?

Please circle the number which is related to the term in the list

G) Literal translation.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10

H) The use of terms which sound odd in Arabic.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10

I) Transliteration (use of English words in Arabic script).

1. 2. 3. 4. 5. 6. 7. 8. 9. 10

J) Excessive use of explanations in brackets or footnotes.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10

K) Paraphrasing.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10

L) Unusual punctuation.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10

D) Provide any further reasons which you have for regarding the translation of Extract 6, as a whole, as 'completely acceptable', 'fairly acceptable', 'fairly unacceptable' or 'totally unacceptable'.

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E) If you have any further comments on Extract 6, please provide them below.

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Part 7

Please read the following Original Arabic extract followed by its English Translation carefully, noting in particular those Arabic words which are followed by a superscript number (e.g. ¹بيع) and their equivalents in the English Translation (also followed by the same superscript number) (e.g. are sold¹). Then answer the questions relating to each of the words in the Original Arabic and English Translation which are followed by a superscript letter.

Extract 7

ORIGINAL ARABIC

السؤال (12:5)

في حالة بيع¹ بضائع² بطريقة³ المراجعة³، هل تضاف على تكلفة⁴ البضاعة جميع المصاريف⁵ التي صرفت⁶ عليها بما فيها مرتبات⁷ الموظفين الذين خدموا استيراد تلك البضاعة من كتبة ومراجعين ومخلصي الجمارك؟

الجواب

تضاف ثمن البضاعة المباعة بالمراجعة المصاريف المنضبطة⁸ التي جرى بها العرف وتزيد في قيمة⁹ البضاعة وتتصل بها مباشرة. أما مرتبات الموظفين والكتبة والمراجعين فلا تضاف لانها من تمام عملية الشراء¹⁰ التي بها يستحق الربح¹¹ الاصيلي. وأما بالنسبة للمخلصين بالجمارك فإن كانوا من خارج موظفي البنك¹² فيضاف فقط ما يدفع عادة على تخليص السيارة ذاتها، ولا يضاف مرتب الموظف المخلص

ENGLISH TRANSLATION

Question (5: 12): Adding Expenses to the Price

In cases where goods² are sold¹ by means of murabahah³, may the bank add (to the purchase price⁴ of the goods) the expenses⁵ it incurred⁶ in obtaining those goods, including the salaries⁷ of staff members like clerks, account executives, and customs clearance agents who worked to bring about the import of those goods?

Fatwa

Expenses which may lawfully be added to the price of goods sold by the bank by means of murabahah include only those which are regularly⁸ incurred in accordance with customary practice, those which add value⁹ to the goods, and those which are incurred directly. The salaries of bank employees, however, are not to be added as they are a part of the purchasing¹⁰ process and the) services offered by the bank in exchange for its right to make a

profit¹¹. With respect to customs clearance, if those who undertake this work are not bank¹² employees (but agents), then whatever is paid to them may be added to the price of the goods. If they are bank employees, however, their salaries may not be added; though the expenses they incur while clearing the goods may be added. Of course, it may be possible to cover all such expenses through increasing the percentage or amount of profit

Now please assess each of the words followed by a superscript in the above Arabic Original and English Translation in terms of the criteria given in the following table.

| Financial term | | | A) How do you rate the English translation of the Arabic financial term in terms of comprehensibility? | | | | B) How do you rate the English translation of the Arabic term in terms of general acceptability, taking other factors in addition to comprehensibility, such as stylistic acceptability into account? | | | |
|----------------|-------------------|--------------------|--|-------------------------------|---------------------------------|----------------------------------|---|---------------------------|-----------------------------|------------------------------|
| | Arabic Term
ST | English Term
TT | A
Completely
comprehensible | B
Fairly
comprehensible | C
Fairly
incomprehensible | D
Totally
incomprehensible | A
Completely
acceptable | B
Fairly
acceptable | C
Fairly
unacceptable | D
Totally
unacceptable |
| 1 | بيع | sold | | | | | | | | |
| 2 | بضائع | goods | | | | | | | | |
| 3 | المرابحة | murabahah | | | | | | | | |
| 4 | تكلفة | purchase price | | | | | | | | |
| 5 | المصاريف | expenses | | | | | | | | |
| 6 | صرفت | incurred | | | | | | | | |
| 7 | مرتبات | salaries | | | | | | | | |
| 8 | المنضبطة | regularly incurred | | | | | | | | |
| 9 | قيمة | value | | | | | | | | |
| 10 | الشراء | purchasing | | | | | | | | |
| 11 | الربح | profit | | | | | | | | |

C) If you chose one of the last two options in answer to any of the words in Extract 7 ('fairly unacceptable' or 'totally unacceptable') do you think that the use of the following

techniques has contributed to the translation being ‘fairly unacceptable’ / ‘totally unacceptable’?

Please circle the number which is related to the term in the list

G) Literal translation.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

H) The use of terms which sound odd in Arabic.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

I) Transliteration (use of English words in Arabic script).

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

J) Excessive use of explanations in brackets or footnotes.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

K) Paraphrasing.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

L) Unusual punctuation.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11

D) Provide any further reasons which you have for regarding the translation of Extract 7, as a whole, as ‘completely acceptable’, ‘fairly acceptable’, ‘fairly unacceptable’ or ‘totally unacceptable’.

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E) If you have any further comments on Extract 7, please provide them below.

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Part 8

Please read the following Original Arabic extract followed by its English Translation carefully, noting in particular those Arabic words which are followed by a superscript number (e.g. المشتري¹) and their equivalents in the English Translation (also followed by the same superscript number) (e.g. the purchaser¹). Then answer the questions relating to each of the words in the Original Arabic and English Translation which are followed by a superscript letter.

Extract 8

ORIGINAL ARABIC

السؤال (12:6)

بالنسبة لبيع المرابحة تسلم المستندات محولة إلى المشتري¹ ليتمكن من استلام² البضاعة³ وفي بعض الاحيان يستحق على البضاعة (أرضية⁴) وهي غرامة⁵ تدفع للجمارك بسبب التأخير في استلام البضاعة . والسؤال هو: من الذي يتحمل دفع هذه الغرامات؟ المشتري أم بيت التمويل؟

الجواب

إذا كان التقصير من قبل البائع (بيت التمويل) فهو الذي يتحمل الغرامة ، أما إذا كان من قبل المشتري فهو الذي يتحملها.

ENGLISH TRANSLATION

Question (6:12-13) Demurrage Costs

In regard to murabahah sales, documents will be handed over to the purchaser¹ so as to enable him/her to take delivery² of the merchandise³. At times, there will be demurrage charges⁴ on the merchandise, or a fine⁵ that is to be paid to customs owing to a delay in clearing the merchandise. The question is: Who is to pay the fine? The purchaser or the Finance House?

Fatwa

If the fine was brought about owing to a shortcoming on the part of the seller, the Finance House, then it will be responsible for paying the demurrage. If it was brought about by the buyer, however, he/she will be responsible.

Now please assess each of the words followed by a superscript in the above Arabic Original and English Translation in terms of the criteria given in the following table.

| Financial term | | | A) How do you rate the English translation of the Arabic financial term in terms of comprehensibility? | | | | B) How do you rate the English translation of the Arabic term in terms of general acceptability, taking other factors in addition to comprehensibility, such as stylistic acceptability into account? | | | |
|----------------|-------------------|--------------------|--|-------------------------------|---------------------------------|----------------------------------|---|---------------------------|-----------------------------|------------------------------|
| | Arabic Term
ST | English Term
TT | A
Completely
comprehensible | B
Fairly
comprehensible | C
Fairly
incomprehensible | D
Totally
incomprehensible | A
Completely
acceptable | B
Fairly
acceptable | C
Fairly
unacceptable | D
Totally
unacceptable |
| 1 | المشتري | purchaser | | | | | | | | |
| 2 | استلام | take delivery | | | | | | | | |
| 3 | البضاعة | merchandise | | | | | | | | |
| 4 | الارضية | demurrage charges | | | | | | | | |
| 5 | غرامة | fine | | | | | | | | |

C) If you chose one of the last two options in answer to any of the words in Extract 8 ('fairly unacceptable' or 'totally unacceptable') do you think that the use of the following techniques has contributed to the translation being 'fairly unacceptable' / 'totally unacceptable'?

Please circle the number which is related to the term in the list

G) Literal translation.

1. 2. 3. 4. 5. 6

H) The use of terms which sound odd in Arabic.

1. 2. 3. 4. 5. 6

I) Transliteration (use of English words in Arabic script).

1. 2. 3. 4. 5. 6

J) Excessive use of explanations in brackets or footnotes.

1. 2. 3. 4. 5. 6

K) Paraphrasing.

1. 2. 3. 4. 5. 6

L) Unusual punctuation.

1. 2. 3. 4. 5. 6

D) Provide any further reasons which you have for regarding the translation of Extract 8, as a whole, as ‘completely acceptable’, ‘fairly acceptable’, ‘fairly unacceptable’ or ‘totally unacceptable’.

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E) If you have any further comments on Extract 8, please provide them below.

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Part 9

Please read the following Original Arabic extract followed by its English Translation carefully, noting in particular those Arabic words which are followed by a superscript number (e.g. يجوز¹) and their equivalents in the English Translation (also followed by the same superscript number) (e.g. Is it lawful¹). Then answer the questions relating to each of the words in the Original Arabic and English Translation which are followed by a superscript letter.

Extract 9

ORIGINAL ARABIC

السؤال

هل يجوز¹ إعادة جدولة² أقساط³ المرابحة بسبب إفسار⁴ المدين، إذا اتفق مع البنك على ذلك؟

الجواب

نعم يجوز إعادة جدولة أقساط المرابحة في حالة إفسار³ المدين المعسر³، شريطة أن لا يزداد أي مبلغ على المبلغ المستحق للدائن⁴.

ENGLISH TRANSLATION

Question 11:18 Rescheduling of Instalments

Is it lawful¹, in a murabahah transaction, for the debtor⁴ who is unable to pay instalments when they are due, to agree with the bank to reschedule² the remaining instalments³?

Fatwa

Yes. Rescheduling the remaining instalments is permissible provided that the amount due to the creditor³ (the bank) remains the same, with no further increase.

Now please assess each of the words followed by a superscript in the above Arabic Original and English Translation in terms of the criteria given in the following table.

| Financial term | | | A) How do you rate the English translation of the Arabic financial term in terms of comprehensibility? | | | | B) How do you rate the English translation of the Arabic term in terms of general acceptability, taking other factors in addition to comprehensibility, such as stylistic acceptability into account? | | | |
|----------------|-------------------|---|--|-------------------------------|---------------------------------|----------------------------------|---|---------------------------|-----------------------------|------------------------------|
| | Arabic Term
ST | English Term
TT | A
Completely
comprehensible | B
Fairly
comprehensible | C
Fairly
incomprehensible | D
Totally
incomprehensible | A
Completely
acceptable | B
Fairly
acceptable | C
Fairly
unacceptable | D
Totally
unacceptable |
| 1 | يجوز | is it lawful | | | | | | | | |
| 2 | اعادة جدولة | reschedule | | | | | | | | |
| 3 | أقساط | instalments | | | | | | | | |
| 4 | اعسار المدين | debtor who is unable to pay instalments | | | | | | | | |
| 5 | المدين المعسر | Ø | | | | | | | | |
| 6 | دائن | creditor | | | | | | | | |

C) If you chose one of the last two options in answer to any of the words in Extract 9 ('fairly unacceptable' or 'totally unacceptable') do you think that the use of the following techniques has contributed to the translation being 'fairly unacceptable' / 'totally unacceptable'?

Please circle the number which is related to the term in the list

M) Literal translation.

1. 2. 3. 4. 5. 6

N) The use of terms which sound odd in Arabic.

1. 2. 3. 4. 5. 6

O) Transliteration (use of English words in Arabic script).

1. 2. 3. 4. 5. 6

P) Excessive use of explanations in brackets or footnotes.

1. 2. 3. 4. 5. 6

Q) Paraphrasing.

1. 2. 3. 4. 5. 6

R) Unusual punctuation.

1. 2. 3. 4. 5. 6

D) Provide any further reasons which you have for regarding the translation of Extract 9, as a whole, as ‘completely acceptable’, ‘fairly acceptable’, ‘fairly unacceptable’ or ‘totally unacceptable’.

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E) If you have any further comments on Extract 9, please provide them below.

.....

.....

.....

.....

.....

.....

END OF QUESTIONNAIRE

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Appendix C

QUESTIONNAIRE ON THE EFFECTIVENESS OF ENGLISH-ARABIC FINANCIAL DICTIONARIES

INTRODUCTION

Dear Sir/ Madam,

First of all I would like to thank you in advance for your participation and time. This questionnaire is a part of my PhD thesis on the translation of financial terms. The questionnaire is to assess the effectiveness of English-Arabic financial dictionaries. It tests professional translators who are native speakers of Arabic. The techniques used by translators will be discussed. The questionnaire also tries to identify the obstacles of translating financial terms and to find out ways of overcoming these obstacles. This questionnaire is very important; the results will be vital for the completion of my PhD thesis. Your personal information will be kept confidential. Your help in this respect is highly appreciated.

If you have any comments or inquiries please do not hesitate to contact me, by e-mail or via my mobile.

E-mail k.o.alsaleem@edu.salford.ac.uk

Mobile – *NUMBER REMOVED* (KSA) – *NUMBER REMOVED* (UK)

.....

PRELIMINARY QUESTIONS

Please answer the following questions.

E) Are you an academic in the field of translation? Please tick any of the following

degrees which you hold:

1- BA () 2- MA () 3- PhD ()

F) Are you a translator? Please tick your proficiency:

1- Translator () 2- Senior translator () 3- Highly experienced professional translator ()

MAIN QUESTIONS

I am interested in finding out whether financial term dictionaries are effective for translators, and what techniques are used by the translators of these dictionaries. Please answer the following questions honestly and feel free to write your own comments.

SECTION D1/1

| Financial term | | | A) How do you rate the Arabic translation of the English financial terms in terms of comprehensibility? | | | | B) How do you rate the Arabic translation of the English term in terms of general acceptability, taking other factors in addition to comprehensibility, such as stylistic acceptability into account? | | | |
|----------------|--------------------|---|---|------------------------------|------------------------------|-------------------------------|---|---------------------------|-----------------------------|------------------------------|
| | English term
ST | Arabic Term
TT | A
Completely
comprehensibl | B
Fairly
comprehensibl | C
Fairly
incomprehensi | D
Totally
incomprehensi | A
Completely
acceptable | B
Fairly
acceptable | C
Fairly
unacceptable | D
Totally
unacceptable |
| 1 | khaffirs | اسهم استخراج الذهب بجنوب افريقيا | | | | | | | | |
| 2 | karat | وحدة قياس درجة نقاء الذهب | | | | | | | | |
| 3 | keiretsu | كيرتسو (شبكة من الشركات اليابانية يجمع بينها بنك تشتري من بعضها البعض ويصعب على الدخلاء اختراقها) | | | | | | | | |
| 4 | kerb market | سوق غير رسمية | | | | | | | | |
| 5 | key currency | عملة دولية | | | | | | | | |
| 6 | key industry | قطاع اقتصادي مهم | | | | | | | | |
| 7 | key man insurance | وثيقة تأمين على حياة مدير تنفيذي | | | | | | | | |
| 8 | key reversal | تراجع رئيسي | | | | | | | | |
| 9 | kick it out | امر بتصفية المركز | | | | | | | | |
| 10 | kickback | إتاوة (تعويض تدفعة الشركة المالية للمسمار عن خصم أوراق الشراء بالتقسيم) | | | | | | | | |
| 11 | kicker | ميزة اصافية (في اداة الدين لزيادة جاذبيتها وقابليتها للتسويق بين المستثمرين) | | | | | | | | |

| | | | | | | | | | | |
|----|------------------|---|--|--|--|--|--|--|--|--|
| 12 | killer bee | مستشمار مقاوم (مستشمار تستخدمه الشركة لمقاومة عملية شراء قسري لها) | | | | | | | | |
| 13 | kiss of death | استثمار لا يتوقع نجاحه | | | | | | | | |
| 14 | kiting | سحب سند وهمي | | | | | | | | |
| 15 | kitty | اموال مجمعة في صندوق وهمي | | | | | | | | |
| 16 | knock-on effect | أثر متتابعي | | | | | | | | |
| 17 | knock-out option | خيار لاقيمة له (خيار يصبح لاقيمة له عند انتهائه إذا وصل سعر السلعة أو العملة المرتبطة به إلى مستوى معين | | | | | | | | |
| 18 | krugerrand | قطعة نقدية جنوب أفريقية تزن اونصه واحده | | | | | | | | |
| 19 | kurtosis | كورتوسيز (مقياس لضخامة أذنانب التوزيع الاحتمالي ، وهناك احتمال أكبر من المعتاد بأن يكون للتوزيع ذي الذنب الضخم تأثير سلبي أو ايجابي كبير) | | | | | | | | |
| 20 | KYC policies | سياسات مراقبة الزبائن المطلوب من البنك انتهاجها | | | | | | | | |

1c) If you chose one of the last two options in answer to any of the words in list D1/1 ('fairly unacceptable' or 'totally unacceptable') do you think that the use of the following techniques has contributed to the translation being 'fairly unacceptable' / 'totally unacceptable'?

Please circle the number which is related to the term in the list D1/1

M) Literal translation.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20

N) The use of terms which sound odd on Arabic.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20

G) Transliteration (use of English words in Arabic script).

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20

H) Excessive use of explanations in brackets or footnotes.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20

I) Paraphrasing.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20

F) The translated term does not make sense to the Arab reader (coherence and cohesion)

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20

SECTION D1/2

| Financial term | | | 1a) How do you rate the Arabic translation of the English financial term 1 in terms of comprehensibility? | | | | 1b) How do you rate the Arabic translation of the English term in terms of general acceptability, taking other factors in addition to comprehensibility, such as stylistic acceptability into account? | | | |
|----------------|----------------------|---|---|-------------------------------|---------------------------------|----------------------------------|--|---------------------------|-----------------------------|------------------------------|
| | English term
ST | Arabic Term
TT | A
Completely
comprehensible | B
Fairly
comprehensible | C
Fairly
incomprehensible | D
Totally
incomprehensible | A
Completely
acceptable | B
Fairly
acceptable | C
Fairly
unacceptable | D
Totally
unacceptable |
| 1 | haircut | فرق القيمة (الفرق بين قيمة الورقة المالية في السوق والقيمة التقديرية التي وضعها المقرض) | | | | | | | | |
| 2 | Half-life | نصف لمدة (عدد السنوات اللازمة لتسديد نصف قيمة القرض) | | | | | | | | |
| 3 | Half-way hesitation | تعثر في منتصف الطريق (في التحليل التقني لاداء السهم، نمط بياني قصير الاجل يتشكل خلال اتجاة سريع الحركة في سعر السهم ، لايدوم عادة أكثر من بضعة أسابيع) | | | | | | | | |
| 4 | hammering | طرد احد اعضاء البورصة لعجزة عن الوفاء بالتزاماته | | | | | | | | |
| 5 | hammering the market | إغراق السوق | | | | | | | | |
| 6 | hands-off investor | مستثمر كبير في شركة لا يتدخل في ادارتها | | | | | | | | |
| 7 | hard currency | عملة صعبة (عملة قابلة للتحويل بسهولة لا يتوقع انخفاض قيمتها في المستقبل المنظور) | | | | | | | | |
| 8 | hard landing | تقلص اقتصادي معتمد (مصطلح يستخدمه خبراء الاقتصاد لوصف تقلص اقتصادي ملموس عقب إجراءات حكومية لتقليص الطلب) | | | | | | | | |
| 9 | hard sell | بيع عبر ممارسة الضغوط | | | | | | | | |
| 10 | head and shoulders | رأس وكتفان (في التحليل التقني لاداء الأسهم، نمط بياني عكسي مؤلف من رأس وكتفين، عند اختراق العنق يتوقع هبوط السهم) | | | | | | | | |
| 11 | healthy bank | مصرف ذو وضع سليم | | | | | | | | |

| | | | | | | | | | | |
|----|---------------------|--|--|--|--|--|--|--|--|--|
| 12 | hedge | تحوط (حماية الارباح المستقبلية
بإجراءات مختلفة مثل الخيارات أو
العقود الأجلة) | | | | | | | | |
| 13 | hedged
portfolio | حافضة خالية من المخاطر (نتيجة
استخدام أساليب تحوط) | | | | | | | | |
| 14 | hemline
theory | نظرية طول الثوب (نظرية تقول إن
أسعار الأسهم تتحرك باتجاه طول
ثوب المرأة فمثلاً ترمز التنانير
القصيرة في العشرينيات والسنينيات
إلى الاسواق القوية والتنانير الطويلة
في الثلاثينات والأربعينيات إلى
الاسواق الضعيفة) | | | | | | | | |
| 15 | hidden
inflation | تضخم مستمر | | | | | | | | |
| 16 | high-end | زيون راق | | | | | | | | |
| 17 | hit the bid | بيع عاجل بسعر الشراء المغروض
حالياً | | | | | | | | |
| 18 | hoarding | اكتناز ، اختزان | | | | | | | | |
| 19 | home run | ربح كبير في وقت قصير (للاسهم) | | | | | | | | |
| 20 | hot money | أموال يشعر اصحابها بالذعر | | | | | | | | |

1c) If you chose one of the last two options in answer to any of the words in list D1/2 ('fairly unacceptable' or 'totally unacceptable') do you think that the use of the following techniques has contributed to the translation being 'fairly unacceptable' / 'totally unacceptable'?

Please circle the number which is related to the term in the list D1/2

A) Literal translation.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20

B) The use of terms which sound odd on Arabic.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20

C) Transliteration (use of English words in Arabic script).

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20

D) Excessive use of explanations in brackets or footnotes.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20

E) Paraphrasing.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20

F) The translated term does not make sense to the Arab reader (coherence and cohesion).

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20

SECTION D2/1

| Financial term | | | 1a) How do you rate the Arabic translation of the English financial term 1 in terms of comprehensibility? | | | | 1b) How do you rate the Arabic translation of the English term in terms of general acceptability, taking other factors in addition to comprehensibility, such as stylistic acceptability into account? | | | |
|--------------------|--------------------------|--|---|-------------------------------|---------------------------------|----------------------------------|--|---------------------------|-----------------------------|------------------------------|
| English term
ST | Arabic Term
TT | | A
Completely
comprehensible | B
Fairly
comprehensible | C
Fairly
incomprehensible | D
Totally
incomprehensible | A
Completely
acceptable | B
Fairly
acceptable | C
Fairly
unacceptable | D
Totally
unacceptable |
| 1 | keiretsu | يشير هذا التعبير الياباني إلى مجموعات الشركات المدموجة مع بعضها البعض بطريقة شاقولية(عمودية أو أفقية بحيث تملك إحداها أسهم المجموعات الأخرى والعكس صحيح. وعادة ما يكون هناك أحد البنوك اليابانية أو إحدى الشركات اليابانية تدير أو ترأس عمليات لهذه المجموعات | | | | | | | | |
| 2 | key letters on worksheet | مفتاح الرموز في استمارة العمل: مفتاح الرموز (الحروف الرئيسية) يساعد على تبيين قيود التسوية (دائنة أو مدينة) في حانات وأعمدة استمارة العمل الخاصة بقيود التسوية بغية الرجوع الى تفسيرها المشروح والمبين برموز مماثلة | | | | | | | | |

1c) If you chose one of the last two options in answer to any of the words in list D2/1 ('fairly unacceptable' or 'totally unacceptable') do you think that the use of the following techniques has contributed to the translation being 'fairly unacceptable' / 'totally unacceptable'?

Please circle the number which is related to the term in the list D1/1

A) Literal translation.

1. 2

B) The use of terms which sound odd on Arabic.

1. 2

C) Transliteration (use of English words in Arabic script).

1. 2

D) Excessive use of explanations in brackets or footnotes.

1. 2

E) Paraphrasing.

1. 2

F) The translated term does not make sense to the Arab reader (coherence and cohesion).

1. 2

SECTION D2/2

| Financial term | | | 1a) How do you rate the Arabic translation of the English financial term 1 in terms of comprehensibility? | | | | 1b) How do you rate the Arabic translation of the English term in terms of general acceptability, taking other factors in addition to comprehensibility, such as stylistic acceptability into account? | | | |
|----------------|----------------------------------|---|---|-------------------------------|---------------------------------|----------------------------------|--|---------------------------|-----------------------------|------------------------------|
| | English term
ST | Arabic Term
TT | A
Completely
comprehensible | B
Fairly
comprehensible | C
Fairly
incomprehensible | D
Totally
incomprehensible | A
Completely
acceptable | B
Fairly
acceptable | C
Fairly
unacceptable | D
Totally
unacceptable |
| | | | | | | | | | | |
| 2 | Heading of a financial statement | عنوان بيان مالي: عنوان البيان المالي هو الذي يحدد اسم الوحدة التجارية ونوع البيان والتاريخ والمدة التي يشملها لهذا البيان | | | | | | | | |
| 3 | hedging | وقاء من الخسارة المالية: يشير لهذا التغيير إلى الوقاية ضد تقلبات الأسعار وذلك عن طريق عقد صفقات تعويضية مقابلة في سوقين مختلفين . وعلى سبيل المثال يمكن تحقيق هذه الوقاية عن طريق عقد صفقة مالية في سوق الأموال النقدية الآنية وصفقة أخرى في السوق المالية المستقبلية | | | | | | | | |
| 4 | high and low method | طريقة الحد الأعلى والحد الأدنى : تستعمل هذه الطريقة لفصل عناصر التكاليف الثابتة عن عناصر التكاليف المتغيرة في تكاليف يختلط فيها هذان النوعان من التكاليف تسمى التكاليف النصف متغيرة أو النصف ثابتة ويتم هذا الفصل عن طريق إيجاد مستويين للنشاطات أو الفعاليات الأعلى والأدنى وحساب الزيادة في الفعاليات والزيادة المقابلة في التكاليف | | | | | | | | |
| 5 | historical rate | سعر العملة التاريخي: هو عبارة عن سعر تبادل العملة بالتاريخ الذي تم فيه شراء الموجودات أو حدوث المطالب بالعملة الأجنبية | | | | | | | | |

| | | | | | | | | | | |
|----|-------------------------|--|--|--|--|--|--|--|--|--|
| 6 | hold mission | مهمة الصمود: يشير هذا التغيير إلى مهمة الغرض منها حماية حصة الشركة في السوق (رقم مبيعاتها) ويقاؤها في مركز المنافسة | | | | | | | | |
| 7 | holder in due course | صاحب سند متداول: صاحب سند متداول هو الشخص الذي يعطي شيئاً ذا قيمة في مقابل سند قابل للتداول قبل ميعاد استحقاقه دون علم بالمطالب والعيوب في حق ملكية حاملي السند السابقين | | | | | | | | |
| 8 | horizontal price fixing | تحديد الأسعار الأفقي: يحدث تحديد الأسعار الأفقي عندما يتآمر المنتجون المتنافسون أو يوافقون معاً على تحديد أسعار سلعهم أو خدماتهم المقدمة للسوق | | | | | | | | |
| 9 | Hurdle rate | نسبة العائد المسبقة: هي عبارة عن نسبة عائد رأس المال المسبق تحديدها والمستخدم للمقارنة مع نسب عوائد رؤوس الأموال الأخرى وهي عبارة عن تكلفة رأس المال عندما تستعمل في تقييم المشاريع الرأسمالية | | | | | | | | |
| 10 | Hyperinflation | التضخم الحاد: ينتج التضخم الحاد عن الزيادة الحادة في الأسعار والتي تزيد عن 25 بالمائة سنوياً | | | | | | | | |

1c) If you chose one of the last two options in answer to any of the words in list D2/2 ('fairly unacceptable' or 'totally unacceptable') do you think that the use of the following techniques has contributed to the translation being 'fairly unacceptable' / 'totally unacceptable'?

Please circle the number which is related to the term in the list D2/2

A) Literal translation.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10

B) The use of terms which sound odd on Arabic.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10

C) Transliteration (use of English words in Arabic script).

1. 2. 3. 4. 5. 6. 7. 8. 9. 10

D) Excessive use of explanations in brackets or footnotes.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10

E) Paraphrasing.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10

SECTION D3/1

| Financial term | | | 1a) How do you rate the Arabic translation of the English financial term in terms of comprehensibility? | | | | 1b) How do you rate the Arabic translation of the English term in terms of general acceptability, taking other factors in addition to comprehensibility, such as stylistic acceptability into account? | | | |
|--------------------|-------------------|---|---|-------------------------------|---------------------------------|----------------------------------|--|---------------------------|-----------------------------|------------------------------|
| English term
ST | Arabic Term
TT | | A
Completely
comprehensible | B
Fairly
comprehensible | C
Fairly
incomprehensible | D
Totally
incomprehensible | A
Completely
acceptable | B
Fairly
acceptable | C
Fairly
unacceptable | D
Totally
unacceptable |
| 1 | keelage | رسم ارساء في الاصطلاحات البحرية، تعني الكلمة الرسم الذي يستوفي مقابل الأذن الممنوح لإرساء مركب أو سفينة في ميناء | | | | | | | | |
| 2 | kickback | إتاوة، خوة :
جزء من أجرة أو عمولة يدفعها (أو يعيدها) شخص إلى وكيل أو موظف كرشوة مقابل منحة إنفاذ أو السماح له بتحقيق أو كسب هذه الأجرة أو العمولة | | | | | | | | |
| 3 | knocked down | مفكك ، إرساء البيع، مخفض
4- غير مجمع، كالأثاث أو الآلات أو المعدات عند شحنها إلى الجهة المقصودة وهي مفككة قطعة قطعة ، ثم يعاد تركيبها وتجميعها لجعلها جاهزة للبيع أو الاستعمال ، إن شحن المعدات وهي مفككة على هذا النحو يؤدي ، بالإضافة إلى توفير في أجور العمل، إلى توفير نسبة كبيرة من تكاليف الشحن، لأن هذه المعدات، عند شحنها على السفن أو عربات القطار أو سيارات النقل، تشغل مساحة أقل من المساحة التي كانت ستشغلها فيما لو شحنت وهي مجموعة ومركبة تركيباً تاماً ، وفي كثير من الأحيان، تكون أجور نقل القطع الصغيرة محسوبة بالوزن أو الحجم أقل من أجور نقل المعدات الكبيرة
5- عبارة تستخدم في البيع بالميزاد العلني، وتعني العملية التي يقوم بها الدلال عند بلوغ المزايده أعلى سعر للبضاعة المعروضة للبيع، ويعبر عن ذلك بأن يضرب الطاولة التي أمامه بمطرقة يحملها في يده معلناً توصله إلى أعلى سعر للبضاعة، ومحدد ضريبة بالمطرقة على هذا النحو يعني أن البضاعة قد بيعت إلى أعلى مزايده
6- في البيع المفرق ، تعني العبارة تخفيض التاجر أسعار بضائعه بهدف ترغيب الجمهور في شرائها | | | | | | | | |

1c) If you chose one of the last two options in answer to any of the words in list D3/1 ('fairly unacceptable' or 'totally unacceptable') do you think that the use of the following techniques has contributed to the translation being 'fairly unacceptable' / 'totally unacceptable'?

Please circle the number which is related to the term in the list D3/1

A) Literal translation.

1. 2. 3

B) The use of terms which sound odd on Arabic.

1. 2. 3

C) Transliteration (use of English words in Arabic script).

1. 2. 3

D) Excessive use of explanations in brackets or footnotes.

1. 2. 3

E) Paraphrasing.

1. 2. 3

F) The translated term does not make sense to the Arab reader (coherence and cohesion).

1. 2. 3

1d) Provide any further reasons which you have for regarding the translation of terms in list D3/1 as 'completely acceptable', 'fairly acceptable', 'fairly unacceptable' or 'totally unacceptable'.

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SECTION D3/2

| Financial term | | | 1a) How do you rate the Arabic translation of the English financial term in terms of comprehensibility? | | | | 1b) How do you rate the Arabic translation of the English term in terms of general acceptability, taking other factors in addition to comprehensibility, such as stylistic acceptability into account? | | | |
|--------------------|-----------------------|---|---|-------------------------------|---------------------------------|----------------------------------|--|---------------------------|-----------------------------|------------------------------|
| English term
ST | Arabic Term
TT | | A
Completely
comprehensible | B
Fairly
comprehensible | C
Fairly
incomprehensible | D
Totally
incomprehensible | A
Completely
acceptable | B
Fairly
acceptable | C
Fairly
unacceptable | D
Totally
unacceptable |
| 1 | handle | يتعامل ، يتاجر بسلعة ما او يصنف البضائع، أو يشتري أو يبيع أو ينقل أو يوزع سلعة معينة أو يشتري أو يبيع أو ينقل او يوزع سلعة معينة، وتعني الكلمة ايضاً: يراقب الاعمال أو يديرها أو يوجهها | | | | | | | | |
| 2 | hand-to-mouth | كفاي اصطلاح يعني عادة : الشئ القليل جداً فمثلاً نقول : إن شركة معينة تشتري لوزاومها شراء كفاية - اي إنها تشتري ما يكفي لسد احتياجاتها الجارية أو الحالية فقط لالاحتياجاتها المستقبلية | | | | | | | | |
| 3 | harbor dues | رسوم الميناء
رسوم المرفأ، كالتي يدفعها المستوردون والمصدرون مقابل استعمال مرافق الميناء، واماكن الرسو | | | | | | | | |
| 4 | hard cash | نقد صعب
في الاصطلاح الدارج، تعني العبارة: المال، سواء أكان على شكل عملة ورقية أو نقدية، تمييزاً له عن الدين أو الاملاك التي ليست على شكل نقداً . | | | | | | | | |
| 5 | hard (or tight) money | عملة كاملة، التغطية "مال مقترض بفائدة عالية تعني العبارة: العملة المغطاة بالذهب او الفضة تغطية تامة، تمييزاً لها عن العملة التي تعتمد في قوانينها فقط على ثقة الناس في الحكومة كالتي أصدرتها، كذلك تعني العبارة مالاً يقترض أو يعرض على المقترضين بفائدة عالية. | | | | | | | | |
| 6 | heavy market | اسواق أسعارها منخفضة في بورصة الأسهم والسلع الأساسية، تستعمل العبارة لوصف الحالة التي يزيد فيها العرض على الطلب بحيث يؤدي ذلك إلى انخفاض في الاسعار | | | | | | | | |

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|---|------------------|--|--|--|--|--|--|--|--|--|
| 7 | heir apparent | وارث شرعي
وريث حقة في الارث مضمون
بشروط أن يظل على قيد الحياة بعد
وفاة مورثة، مثال على ذلك الابن
الاكبر | | | | | | | | |
| 8 | heir at law | وارث بقوة القانون
وارث يعطية القانون الحق في
إرث توفي صاحبة بدون وصية
فقوانين كثير من البلدان تنص
على أن للارامل والايتم الحق
الاول في إرث التراكات التي
يتوفى أصحابها دون وصية،
ولهذا فهم يسمون ورثة بقوة
القانون | | | | | | | | |
| 9 | heir presumptive | وارث افتراضي
وارث يحق له أن يرث التركة في
حالة وفاة السلف في الظروف
القائمة حالبا. غير أن حقة في ذلك
غير مضمون ، شأن على ذلك:
الاخ أو ابن الاخ الذي يفقد حقه
في الإرث إذا رزق المورث الذي
لا عقب له ولداً قبل وفاته | | | | | | | | |

1c) If you chose one of the last two options in answer to any of the words in list D3/2 ('fairly unacceptable' or 'totally unacceptable') do you think that the use of the following techniques has contributed to the translation being 'fairly unacceptable' / 'totally unacceptable'?

Please circle the number which is related to the term in the list D3/2

A) Literal translation.

1. 2. 3. 4. 5. 6. 7. 8. 9

B) The use of terms which sound odd on Arabic.

1. 2. 3. 4. 5. 6. 7. 8. 9

C) Transliteration (use of English words in Arabic script).

1. 2. 3. 4. 5. 6. 7. 8. 9

D) Excessive use of explanations in brackets or footnotes.

1. 2. 3. 4. 5. 6. 7. 8. 9

E) Paraphrasing.

1. 2. 3. 4. 5. 6. 7. 8. 9

F) The translated term does not make sense to the Arab reader (coherence and cohesion).

1. 2. 3. 4. 5. 6. 7. 8. 9

SECTION D4/1

| Financial term | | | 1a) How do you rate the Arabic translation of the English financial term in terms of comprehensibility? | | | | 1b) How do you rate the Arabic translation of the English term in terms of general acceptability, taking other factors in addition to comprehensibility, such as stylistic acceptability into account? | | | |
|----------------|----------------------|-------------------------------------|---|-------------------------------|---------------------------------|----------------------------------|--|---------------------------|-----------------------------|------------------------------|
| | English term
ST | Arabic Term
TT | A
Completely
comprehensible | B
Fairly
comprehensible | C
Fairly
incomprehensible | D
Totally
incomprehensible | A
Completely
acceptable | B
Fairly
acceptable | C
Fairly
unacceptable | D
Totally
unacceptable |
| 1 | kaffirs | اسهم شركات المناجم في جنوب افريقيا | | | | | | | | |
| 2 | karat | قيراط | | | | | | | | |
| 3 | keelage | اجرة رسو السفينة | | | | | | | | |
| 4 | kerb-broker | سمسار خارج البورصة | | | | | | | | |
| 5 | kerb-market | سوق مالية خارج البورصة | | | | | | | | |
| 6 | key-currency | عملة رئيسية | | | | | | | | |
| 7 | kickback | مردودات عمولة خفية | | | | | | | | |
| 8 | kite cheque | شيك بدون رصيد | | | | | | | | |
| 9 | Kite-flying | إصدار كمبيالات مجاملة | | | | | | | | |
| 10 | kiting | طرح شيكات بالسوق بدون رصيد | | | | | | | | |
| 11 | knockout | تواطؤ بين المزايدين على خفض الاسعار | | | | | | | | |
| 12 | knockout competition | منافسة حادة | | | | | | | | |

1c) If you chose one of the last two options in answer to any of the words in list D4/1 ('fairly unacceptable' or 'totally unacceptable') do you think that the use of the following techniques has contributed to the translation being 'fairly unacceptable' / 'totally unacceptable'?

Please circle the number which is related to the term in the list D4/1

A) Literal translation.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. .12

B) The use of terms which sound odd on Arabic.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. .12

C) Transliteration (use of English words in Arabic script).

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. .12

D) Excessive use of explanations in brackets or footnotes.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. .12

E) Paraphrasing.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. .12

F) The translated term does not make sense to the Arab reader (coherence and cohesion).

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. .12

1d) Provide any further reasons which you have for regarding the translation of terms in the list D4/1 as ‘completely acceptable’, ‘fairly acceptable’, ‘fairly unacceptable’ or ‘totally unacceptable’.

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1e) If you have any further comments on financial term 1, please provide them below.

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SECTION D4/2

| Financial term | | | 1a) How do you rate the Arabic translation of the English financial term in terms of comprehensibility? | | | | 1b) How do you rate the Arabic translation of the English term in terms of general acceptability, taking other factors in addition to comprehensibility, such as stylistic acceptability into account? | | | |
|----------------|------------------------------------|--|---|-------------------------------|---------------------------------|----------------------------------|--|---------------------------|-----------------------------|------------------------------|
| | English term
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Fairly
incomprehensible | D
Totally
incomprehensible | A
Completely
acceptable | B
Fairly
acceptable | C
Fairly
unacceptable | D
Totally
unacceptable |
| 1 | haggle | ساوم ، فاصل | | | | | | | | |
| 2 | hague convention | اتفاقية لاهاي | | | | | | | | |
| 3 | hague tribunal | محكمة لاهاي | | | | | | | | |
| 4 | haircut finance | قرض بضمان اوراق مالية | | | | | | | | |
| 5 | hammer prices | خفض الاسعار تخفيضا ، انزل الاسعار ، كسر الاسعار | | | | | | | | |
| 6 | hand notes | اوراق نقديه نصفت وارسل نصف كل حدة بالبريد | | | | | | | | |
| 7 | handling charges | مصاريف تداول ، مصاريف ميادة ، مصاريف مشال | | | | | | | | |
| 8 | handsome price | سعر جيد | | | | | | | | |
| 9 | hard cash:- money | نقود معدنية | | | | | | | | |
| 10 | head teller | رئيس قسم الخزينة | | | | | | | | |
| 11 | hedge, to | تحوط ، توقي ، عطى مركزه اجري مراجعة او موازنة | | | | | | | | |
| 12 | heir-apparent | وارث ظاهر | | | | | | | | |
| 13 | heir-at-law | وارث شرعي- ظني | | | | | | | | |
| 14 | heir-presumptive | وارث ظني- افتراضي | | | | | | | | |
| 15 | hidden inflation | تضخم مستتر | | | | | | | | |
| 16 | high money | مال مقترض بسعر فائدة عالية | | | | | | | | |
| 17 | hot money

hot money/us | رؤوس اموال جائلة او غير مستقرة بسبب الظروف الاقتصادية او لسوء الادارة
نقود مكتسبة بطرق غير مشروعة | | | | | | | | |
| 18 | hush-money | رشوة- ثمن السكوت | | | | | | | | |
| 19 | hyperinflation | تضخم جامح | | | | | | | | |
| 20 | hypothecary creditor | دائن مرتهن | | | | | | | | |

1c) If you chose one of the last two options in answer to any of the words in list D4/2 ('fairly unacceptable' or 'totally unacceptable') do you think that the use of the following techniques

