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

Khalid Omar AL-SALEEM

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

Khalid Omar AL-SALEEM

School of Humanities, Languages and Social Sciences
University of Salford, Salford, UK

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DeLorenzo TT ‘reschedule’

5.5.18.3 Arab student translators: Comprehensibility and acceptability of terms in ST 10

أقساط
DeLorenzo TT ‘installments’

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DeLorenzo TT ‘debtor who is unable to pay instalments’

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DeLorenzo TT Ø

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دائن ر
DeLorenzo TT ‘creditor’

5.5.18.7 Arab student translators: Translation techniques which contributed to misunderstanding in ST 10

هل يجوز إعادة جدولة أقساط المرابحة
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Hamilton TT

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أوجب [ابتيع ] أوجب
Hamilton TT ‘make a declaration’

5.5.19.2 British student translators: Comprehensibility and acceptability of terms in ST 1

البيع
Hamilton TT ‘parts’

5.5.19.3 British student translators: Comprehensibility and acceptability of terms in ST 1

أوجب أحد المتعاقدين
Hamilton TT ‘Ø’

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بال الخيار
Hamilton TT ‘within the power’

5.5.19.5 British student translators: Comprehensibility and acceptability of terms in ST 1

مجلس
Hamilton TT ‘meeting’

5.5.19.6 British student translators: Comprehensibility and acceptability of terms in ST 1

خيار القبول
Hamilton TT ‘option of acceptance’

5.5.19.7 British student translators: Comprehensibility and acceptability of terms in ST 1

يرجع
Hamilton TT ‘recede’

5.5.19.8 British student translators: Comprehensibility and acceptability of terms in ST 1

يقبل
Hamilton TT ‘construe’

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Hamilton TT ‘merchandise’
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قال: وإذا أوجب أحد المتعاقدين: ST: تفرق Hamilton TT ‘deviation’
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قال: وإذا حصل الإجاب: ST: Ø، Hamilton TT ‘the option of meeting’
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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.
ACKNOWLEDGEMENTS

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I am similarly indebted to the Ministry of Finance. I would like to express my gratitude to all senior officials and employees. I would like to thank all my colleagues in the Ministry of Finance for all their help and support.
Transliteration

The following system of transliteration is adopted in this thesis.

<table>
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<th>Arabic letter</th>
<th>ت</th>
<th>ب</th>
<th>ج</th>
<th>س</th>
<th>ز</th>
<th>د</th>
<th>ذ</th>
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<td>ḍ</td>
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<td>z</td>
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<td>ṣ</td>
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</tbody>
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The ḥarakāt, fatḥa, 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 ‘alif marking [a:] is transliterated as ā, tā’ marbūta (א) as word-final -ah or -at. ‘alif maqṣūra (א) appears as ā, rendering it indistinguishable from ‘alif. 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 (4.1×10¹⁰ m³) 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 m³) 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 10¹⁰m³) 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 form 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, Arrajhi, 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. ḥadīṯ, pl. ahādiṯ), 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 Mirakhorr (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 Mirakhorr (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 khalīfah, 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 (swt) 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

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1 Abbreviation of سبحان 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:

\begin{equation}
\text{اللهُ الهذِي خَلَقَ السهمَاوَاتِ وَالأأَرأﺽَ وَأَنأزَلَ مِنَ السهمَاءِ مَاءً فَأَخأرَﺝَ بِهِ مِنَ الثهمَرَاتِ}
\end{equation}

\begin{equation}
\text{رِزأقًا لَكُمأ ۖ وَسَخهرَ لَكُمُ الأأَنأهَارَ (32) [ إبراهيم: 32]}
\end{equation}

[Allāh 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:

\begin{equation}
\text{مِنأ أَجألِ ذََٰلِكَ كَتَبأنَا عَلَىَٰ بَنِي إِسأرَائِيلَ أَنههُ مَنأ قَتَلَ نَفأسًا بِغَيأرِ نَفأسٍ أَوأ فَسَادٍ فِي الأأَرأﺽِ}
\end{equation}

\begin{equation}
\text{فَكَأَنهمَا قَتَلَ النهاسَ جَمِيعًا وَ \ldots (32) [ المائدة: 32]}
\end{equation}

[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 Allāh 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’).
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 a 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 خَلَقَنَا الْأَيْنَسَانَ وَنَعَلَمُ مَا تُوَسْوَسُ بِهِ نَفَاسُهُ وَنَحْنُ أَقَرَبُ إِلَيْهِ مِنْ هُدًى ١٦ 

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 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 *ijtihād* and *qiyyās* – *ijtihād* being independent judicial reasoning, and *qiyyās* 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 ḥalāl) 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 فقه 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,
ijmā’, 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. Ijmā’ 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 theHoly 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.

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.”

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 *muṣārakah* مشاركة: "The term refers to a financing technique adopted by Islamic banks. It is an agreement under

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. Muslims are also encouraged to make benevolent loans *qurd hasan* "القرض الحسن". *Qurd hasan* 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". They also practice a kind of sale *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‘*, 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 السلام: 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:

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4 [http://www.islamic-banking.com/shariah/glossary.php#q](http://www.islamic-banking.com/shariah/glossary.php#q)

5 [http://www.islamic-banking.com/shariah/glossary.php#q](http://www.islamic-banking.com/shariah/glossary.php#q)
Those who eatRibâ (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)

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 Ribâ in trade of goods.

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

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 Ribā.

Ribā basically means ‘increase’ in Arabic. It is derived form the word ٍٓ restarted ‘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 that was due, or to practice usury". They point out that Ribā was interpreted by classical scholars, such as Ţabarī, Ibn Ārabī and Mujāhid as increase which has no wealth corresponding to it (Ibn Ārabī) or as reward for waiting (Mujahid), or that increase which accrues to the lender on account of deferred payment due to an extension in the actual period of loan (Ţabarī). 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 Ribā 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-nasī’ah and ribā al-faḍl. They define ribā al-nasī’ah as of ribā in money-to-money exchange, allowing the exchange to be delayed or deferred with an additional charge deferment. The term nasī’ah comes from the root nasa’a 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 (qard 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 ġarar sales (بيع الغرر), which are risky or ambiguous sales, (cf. El-Gamal, 2000: 7) The root ġ-r-r denotes deception. Bayf al-ḡarar is an exchange in which there is an element of deception either through ignorance of
Bayʿ 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 ḥarām (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.  

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

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7 For more information see: 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-nafs (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 is 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' my 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 (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 عام عم ‘amm (‘paternal uncle’) and فال خال xāl (‘maternal uncle’) in Arabic. Here the English term 'uncle' might be a typical translation equivalent of Arabic عم عم ‘amm (‘paternal uncle’) or فال 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 many contexts in translating عام عم ‘amm (‘paternal uncle’) or فال 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 عام عم ‘amm (‘paternal uncle’) or فال 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 عام عم ‘amm (‘paternal uncle’) and فال خال xāl (‘maternal uncle’) in Arabic as in Figure 3.3.

Figure 3.3

The relationship between 'uncle' and عام عم ‘amm (paternal uncle'), and between 'uncle' and فال خال xāl (‘maternal uncle’) is known as hyperonymy-hyponymy. An expression with a wider, less specific, range of denotative meaning is a hyperonym (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 "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 ustādhah ('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**

![Diagram of semantic overlap](image)

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 form the TT; whereas ST ustādhah ('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 ustādhah ('female university or college 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 (hyperonymy-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](image)

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 'bachelor' and 'woman' as an example, semantic disjunction can be represented as in Figure 3.6

![Figure 3.6](image)

(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**
Form 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 that '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, statement.

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 from 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 is 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 manners; 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 drives 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;
Nida (1964: 91) divides cultural features into political, social, religious, material and ecological. Islamic banking, the subject of the following section, can be regarded as belonging to social and religious culture.

3.5.1 Islamic Banking from a cultural perspective

Haq and Smithson (2003) stress the influence of culture and religion on Islamic Banking, quoting Robertson (1996):

*Culture* is an important ingredient of the global field. Every community or institution has a culture. Culture has been defined as everything that people have, think and do as members of the community. It can be described as the order of life in which humans construct meaning through practices of symbolic representation or it can be seen as a concept individuals, groups and societies produce and acquire in order to function effectively. Thus culture in the democratic anthropological sense describes a ‘whole way of life’; it is not an exclusive property of the privileged but inclusive of all manner of everyday practices. It is ordinary in every society and in every mind. Culture’s significance varies considerably in a society’s history, as well as across societies and civilizations (Robertson 1996).

They go on to explain, quoting Haynes (1999), that:

‘religion as, a key element of culture, can be described as a cluster of beliefs, which are used in day-today activities. It is more than ecology of themes for social communication rather it is a specific way of communicating. It is not just cultural arbitrariness, but it is also systemic. Religion does not just lie in its capacity for
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 (nisāb) represents a good chance for poor people to have their needs provided for by wealthy people. Beside Zakah there is charity صدقة sadaqah 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 mušārakah 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 fullfil 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;
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 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
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 commentary.

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 ijmā’” (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, xliv). 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, xliv-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 Raukatul 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 the 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 though 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%, Siraiki (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) 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. Nayzee (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. Nayzee points out that a number of previous translations into various languages of Al-Hidāyah did not always distinguish between the main (main text) and šarḥ (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

قال: وإذا أوجب أحد المتعاقدين Hamilton TT

قال: وإذا أوجب أحد المتعاقدين1 

قال: وإذا أوجب أحد المتعاقدين2 البائع فالأخر بالخيار3 إن شاء قبل في المجلس4 وإن شاء رد5 وهذا خيار القبول6 لأنه لم يثبت له الخيار يلزم الحكمة البائع لمضي رضاه، وإذا لم يفد الحكم بدون قبول الآخر فللموجب أن يرجع9 عليه قبل قبوله لخلوه عن إبطال حق الخيار ، وإنما يرتب إلى آخر المجلس لأن المجلس جامع المتفقين فاعتبرت ساعاته ساعة واحدة دفعاً للعصر وتحقيقاً لليسر، والكتاب كالخطاب وكذا الإرسال حتى اعتبر مجلس بلغ الكتاب وآداء الرسالة، وليس له أن يقبل9 في بعض البائع7 ولا أن يقبل المشتري8 بعض التمن لعدم رضي الآخر بفرقة9 الصفقة10.11 إلا إذا بين ين كل واحد لأنه صفقات معنى. 


ST 1

قال: وإذا أوجب أحد المتعاقدين 1: Hamilton TT

60
If either of the parties\(^2\) make a declaration\(^1\) it is in the power\(^3\) of the other to withhold his acceptance or refusal until the breaking up of the meeting\(^4\); and this power is termed the option of acceptance\(^5\).* 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 recede\(^6\) 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 merchandise\(^7\) at a particular price, the seller is not in that case entitled to construe\(^8\) 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 deviation\(^9\) from the terms proffered\(^10\); and also because the declarer has not expressed his assent thereto (Hamilton 1791/1957: 241-242).

<table>
<thead>
<tr>
<th>Table 4.1</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ST 1 وقال: وإذا أوجب أحد المتعاقدين Hamilton TT</strong></td>
</tr>
<tr>
<td><strong>Financial term</strong></td>
</tr>
<tr>
<td>Arabic</td>
</tr>
<tr>
<td><strong>1</strong></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>2</strong></td>
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<tr>
<td></td>
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<tr>
<td><strong>3</strong></td>
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<tr>
<td></td>
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<td><strong>4</strong></td>
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<td>5</td>
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<td>6</td>
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<td>7</td>
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<tr>
<td>8</td>
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<tr>
<td>9</td>
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<tr>
<td>10</td>
</tr>
<tr>
<td>11</td>
</tr>
</tbody>
</table>

ST 1: Hamilton TT: Discussion of translation technique(s) adopted for selected technical terms:

1. The ST اوجب البيع 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 hypernymy 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 متاعقدين ‘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 متاعقدين 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 (muhtada’) (‘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 a 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) رجع (عن): all cases of رجع (عن) 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 وادا حصل الايجاب: Hamilton TT

وادا حصل الايجاب 1 والقبول 2 لزم 4 البيع ولا خيار 5 لواحد منهما الا من عيب 6 و عدم روية. وقال الشافعي: يثبت لكل واحد خيار المجلس 7 لقوله عليه الصلاة والسلام: (المتبايعان 8 بالخيار ما لم يفرقا) ولنا أن في الفسخ 9 إبطال 10 حق الغير فلا يجوز 11، والحديث محمول على خيار القبول وفيه إشارة إليه فإليهما متبايعان حالة المباشرة لا بعدها أو يحتمل عليه والتفرّق فيه تفرّق الأقوال 2 (al-Mirginani, (vol. 2, 1321 AH: 24-25)

ST 2 وادا حصل الايجاب: Hamilton TT

WHEN the declaration 1 and acceptance 2 are absolutely expressed, without any stipulations 3, the sale becomes binding 4, and neither party has the power of retracting 5 unless in a case of a defect 6 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 buyer 8 and seller has each an option until they separate." Our doctors argue that the dissolution 9 of the contract, after being confirmed by declaration and acceptance, is an injury 10 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

<table>
<thead>
<tr>
<th>Arabic</th>
<th>English</th>
<th>Context of occurrence (Arabic and English)</th>
<th>Translation technique adopted</th>
<th>Rating and comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>ايجاب</td>
<td>declaration</td>
<td>ايجاب</td>
<td>semantic overlap</td>
<td>Fairly unacceptable</td>
</tr>
</tbody>
</table>

The TT is potentially confusing, although the subsequent use of ‘acceptance’ as a translation of قول makes plainer what the
<table>
<thead>
<tr>
<th></th>
<th>Arabic</th>
<th>English</th>
<th>Analysis</th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>قول والقبول</td>
<td>acceptance and acceptance</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>3</td>
<td>Ø</td>
<td>without any stipulations</td>
<td>Ø</td>
<td>addition</td>
</tr>
<tr>
<td>4</td>
<td>لزم</td>
<td>becomes binding</td>
<td>لزم البيع</td>
<td>partial grammatical transposition and synonymy</td>
</tr>
<tr>
<td>5</td>
<td>خير</td>
<td>power of retracting</td>
<td>ولا خيار لواحد</td>
<td>hyponym</td>
</tr>
<tr>
<td>6</td>
<td>عيب</td>
<td>defect</td>
<td>الا من عيب في السلعة</td>
<td>hyponmy</td>
</tr>
<tr>
<td>7</td>
<td>خيار المجلس</td>
<td>the option of the meeting</td>
<td>لكل واحد خيار المجلس</td>
<td>calque (giving non-lexicalised synonymy) and non-lexicalised synonymy</td>
</tr>
<tr>
<td>8</td>
<td>متبايعان</td>
<td>buyer and seller</td>
<td>المتباعان بالخيار</td>
<td>paraphrasing and semantic overlap</td>
</tr>
<tr>
<td>9</td>
<td>فسخ</td>
<td>dissolution of the contract</td>
<td>ولا ن أن في الفسخ</td>
<td>synonymy</td>
</tr>
<tr>
<td>10</td>
<td>إبطال</td>
<td>an injury</td>
<td>ابطال حق الغير</td>
<td>hyperonymy</td>
</tr>
</tbody>
</table>
Fairly unacceptable
Although the TT 'there is an injury to one of the parties' implies that this is not permissiable (لايجوز) legal language is characterised by precision, and legal translation by translation of all legally essential elements. The omission here is therefore relatively unacceptable.

Hamilton TT: Discussion of translation technique(s) adopted for selected technical terms

1. القبول 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. القبول and ‘acceptance’ are synonyms: all cases of القبول are cases of ‘acceptance’ and vice versa.
3. The translator has added ‘without any stipulations’. The use of this technique in 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 المجلس، خيار الشرط (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,
8. There is semantic overlap between ST ‘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 an ‘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

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
defrauded\(^3\) in several of his bargains\(^4\), the Prophet addressed him thus, "HOOBAN, when you make a purchase bar deceit\(^5\), 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 extended\(^6\) with respect to the merchandise, in the same manner as with respect to the price (Hamilton 1791/1957: 248-249).

Table 4.3

<table>
<thead>
<tr>
<th>Context of occurrence (Arabic and English)</th>
<th>Context of occurrence (Arabic and English)</th>
<th>Translation technique adopted</th>
<th>Rating and comments</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1</strong> خيار الشرط جائز في البياع</td>
<td>Hamilton TT</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| ST 3 | خيار الشرط | condition of option | semantic disjunction | Fairly unacceptable
This is not a standard technical term in English, and is difficult to interpret |
| 1 | [it may be] stipulated | If either of the parties make a declaration | | |
| 2 | خيار | [it may be] stipulated | grammatical transposition and semantic overlap | Fairly acceptable
The ST meaning is not significantly distorted in this context. |
| 3 | يغبن | defrauded | hyponomy | Fairly acceptable
No significant information is lost in this context. |
| 4 | بيعات | merchandise | construe his acceptance as limited to a part of the merchandise only | Fairly acceptable |
| 5 | خلابة | deceit | hyperonym | Fairly acceptable |
| 6 | تأجيل | is extended | grammatical transposition and semantic overlap | Fairly acceptable
No significant information is lost in this context. |
1. خيار الشرط literally means ‘choice of [the] 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 خيار الشرط, 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 فيغبن ‘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). فيغبن is to ‘cheat’ in a more general sense – though it is often associated with financial cheating.

4. The word بيعات bayâʻat is derived from the word بيع bai‘, which, according to Ayub (2002), stands for ‘sale’ or ‘contract of sale’. It is often used as the annexion-head (المضافة) in annexion structures referring to different sales-based modes of Islamic finance, such as Murabaha, Istisna’a, and Salam. According to Lisân al-‘arab: بيع (البيع ضد الشراء والبيع الشراء) أيضا وهو من الأضداد وبيع الشيء شريته أبيعه بيعا ومنيعا وهو شاد وقيمه مباعة والابتعاد الاتجاه .This is a possible translation of this extract: “Sale (bay‘) is an antonym of ‘purchase’ (širā‘). Sale (bay‘) also means ‘purchase’. Sale (bay‘) is auto-antonymous. ‘I sold (bi‘tu) something’ means ‘I bought (širā‘) it’. The imperfect is abi‘ (‘I sell’) and the verbal nouns are b bay‘ and mabi‘ (‘selling’). It is irregular and is analogous to mabā‘. Ibiyya‘ is ‘purchase’ (ištirā‘) (buying). Another extract which gives the meaning of البيعات الأشياء التي يتبايع بها في التجارة ورجل بيع جيد. This might be translated as: “al-bayâ‘at are things which traders sell in commerce operations. A clever salesman is the one who sells his goods at a good profit.


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: Baintner and Nyazee TTs

The following text is translated by Baintner and Nyazee.

ST 4: Baintner TT

Zakah\(^3\) is not incumbent upon a man against whom there are debts\(^1\) equal \(^2\) to or exceeding the amount of his whole property Imam Shafi’\(^4\) alleges\(^4\) that it is incumbent\(^5\) because the cause\(^7\) of the obligation\(^6\) to wit, possession\(^8\) of an increasing Nisab\(^9\) is established\(^7\).

To this our doctors reply that such a Nisab is not possessed by him clear of encumbrance\(^10\) 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 excess\(^11\) provided the same amount to what is sufficient to constitute a Nisab, and that it be free from encumbrance\(^12\). By the debts here mentioned are understood those due to individuals: such therefore as are due in consequence of vows\(^13\) or on account of expiations\(^14\), 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 dissolution\(^16\) 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 عليه controverts the rule in both these case; and it is also said that Imam Abu Yusuf رحمه الله عليه controverts it with respect to the second case. The reason why a debt of Zakah thus forbids any further obligation to pay Zakah is, that the claimant of a debt of Zakah is, in fact an individual, as the claimant thereof, in pastures, is the Imam and in articles of merchandise the deputy of the Imam and the proprietor of the property in all other articles is the Imam’s substitute (Baintner 2005: 7, vol. 1).

Table 4.4

<table>
<thead>
<tr>
<th>Context of occurrence (Arabic and English)</th>
<th>Context of occurrence (Arabic and English)</th>
<th>Translation technique adopted</th>
<th>Rating and comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>ومن كان عليه دين:</td>
<td>ومن كان عليه دين</td>
<td>synonymy and plural</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td></td>
<td>against whom there are debts</td>
<td></td>
<td>There difference between ‘debt’ and ‘debts’</td>
</tr>
<tr>
<td></td>
<td>Ø</td>
<td>omission</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>Ø</td>
<td>Ø</td>
<td></td>
<td>The information given by Ø بماله is essentially covered in the TT by the phrase against whom there are debts.</td>
</tr>
<tr>
<td>ظل</td>
<td>zakah</td>
<td>transliteration (giving non-lexicalised synonymy)</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>zakah is not incumbent</td>
<td>zakah is not incumbent</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>&amp;ال</td>
<td>hyponym</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td></td>
<td>allegations that is incumbent because the cause of the obligation to wit</td>
<td></td>
<td>The TT here more strongly suggests that Al-Shafei’s view is incorrect than does the ST.</td>
</tr>
<tr>
<td></td>
<td>Arabic</td>
<td>English</td>
<td>Type</td>
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</tr>
<tr>
<td>5</td>
<td>تجب</td>
<td>is incumbent</td>
<td>synonym</td>
</tr>
<tr>
<td>6</td>
<td>تحقق</td>
<td>is established</td>
<td>grammatical transposition and hyponymy</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>The context here means that the use of a hyponym does not result in any significant distortion of meaning.</td>
</tr>
<tr>
<td>7</td>
<td>سبب</td>
<td>cause</td>
<td>synonym</td>
</tr>
<tr>
<td>8</td>
<td>ملك</td>
<td>possession</td>
<td>hyperonym</td>
</tr>
<tr>
<td>9</td>
<td>نصاب</td>
<td>Nisab</td>
<td>transliteration (giving non-lexicalised synonymy)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>possession of an increasing Nisab</td>
</tr>
<tr>
<td>10</td>
<td>مشغول بحاجته الأصلية</td>
<td>clear of encumbrance</td>
<td>paraphrase</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>our doctors reply that such a Nisab is not possessed by him clear of encumbrance</td>
</tr>
<tr>
<td>11</td>
<td>فاضل</td>
<td>excess</td>
<td>synonymy</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>upon the excess provided</td>
</tr>
<tr>
<td>12</td>
<td>حاجة</td>
<td>encumbrance</td>
<td>paraphrase</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>That it be free from encumbrance</td>
</tr>
<tr>
<td>13</td>
<td>دين النذر</td>
<td>vows</td>
<td>synonymy and plural</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>the consequence of vows</td>
</tr>
<tr>
<td>14</td>
<td>والكفارة</td>
<td>expiations</td>
<td>synonymy and plural</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>or on account of expiations</td>
</tr>
<tr>
<td>15</td>
<td>نصاب Nisab</td>
<td>the continuance of the Nisab</td>
<td>transliteration (giving non-lexicalised synonymy). The translator also provides an explanation of the entire phrase بقاء النصاب in the following</td>
</tr>
</tbody>
</table>
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 تحقيق tâyع ‘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 dinārs, 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.
If a person has a debt\(^1\) that covers\(^2\) his entire wealth, there is no obligation of Zakāt\(^3\) on him. Al-Shāfi‘ī (God bless him) said\(^4\) that it is imposed\(^5\) due to the realisation\(^6\) of the cause\(^7\), which is the ownership\(^8\) of the complete niṣāb\(^9\). We maintain that the wealth stands engaged through his primary need\(^9\) (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 surplus\(^10\) is to be subjected to Zakāt if it reaches the level of the niṣāb due to its being free of his essential need\(^11\). 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 niṣāb\(^14\), because these are deducted from the niṣāb. Likewise, when the niṣāb stands consumed\(^15\) (destroyed), Zufar (God bless him) disagrees on both issues. Abū Yūsuf_ (God bless him) disagrees on the second issue, according to the narration form him, maintaining that there is a claimant\(^16\) for such as debt and this is the imām as in the case of pasturing animals\(^17\) (sawā‘īm) and his deputy in the case of commercial wealth, while the owners\(^18\) themselves are his deputies (Nyazee 2006: 249-250).

<table>
<thead>
<tr>
<th>ST 4: Nyazee TT</th>
<th>Context of occurrence (Arabic and English)</th>
<th>Context of occurrence (Arabic and English)</th>
<th>Translation technique adopted</th>
<th>Rating and comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arabic</td>
<td>English</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>دين debt</td>
<td>ومن كان عليه دين</td>
<td>synonym</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td></td>
<td></td>
<td>has a debt</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>بحيط covers</td>
<td>يحيط بماله</td>
<td>semantic disjunction</td>
<td>Fairly unacceptable</td>
</tr>
<tr>
<td></td>
<td></td>
<td>covers his wealth</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>زكاة Zakāt</td>
<td>فلا زكاة عليه</td>
<td>transliteration (giving non-</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td></td>
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<td></td>
<td>Arabic</td>
<td>English</td>
<td>Type</td>
<td>Acceptability</td>
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<tr>
<td>4</td>
<td>قال</td>
<td>said</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>5</td>
<td>تجب</td>
<td>is imposed</td>
<td>semantic overlap</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>6</td>
<td>تحقق</td>
<td>the realisation</td>
<td>synonymy</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>7</td>
<td>سبب</td>
<td>cause</td>
<td>synonymy</td>
<td>Fairly unacceptable</td>
</tr>
<tr>
<td>8</td>
<td>ملك</td>
<td>ownership</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>9</td>
<td>نصاب</td>
<td>niṣāb</td>
<td>transliteration (giving non-lexicalised synonymy) and explanation (in the form of a footnote)</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>10</td>
<td>حاجته الأصلية</td>
<td>primary need</td>
<td>synonymy</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>11</td>
<td>فاضل</td>
<td>surplus</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>12</td>
<td>حاجة</td>
<td>essential need</td>
<td>hyponymy</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>13</td>
<td>نذر</td>
<td>vows (nadhr)</td>
<td>synonymy and plural, and</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>ST 4: Discussion of translation technique(s) adopted for selected technical terms</td>
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<td></td>
</tr>
<tr>
<td>1. دين (<code>debt</code>) and <code>debt</code> are synonyms.</td>
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<tr>
<td>2. يحيط (<code>encloses, surrounds</code>) and <code>covers</code> in their respective literal senses would be a case of semantic overlap. Some but not all cases of <code>enclosing/surrounding</code> are also cases of <code>covering</code>, and some but not all cases of <code>covering</code> are cases of <code>enclosing/surrounding</code>. In the abstract metaphorical senses in which يحيط and <code>cover</code>s are used here, however, the relationship between يحيط and <code>covers</code> is better thought of a semantic disjunction. It falls outside standard usage to talk about a debt <code>covering</code> someone’s wealth: <code>cover</code> is standardly used of money covering debt rather than the other way round. The phrase <code>a debt that covers his entire wealth</code> does not, therefore, make sense in terms of standard English usage.</td>
<td></td>
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</tr>
</tbody>
</table>
3. **Zakāt** 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. **قال** and ‘said’ are synonyms.

8. **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**.

9. **تحقق** and ‘realisation’ are synonyms.

10. **TT ‘cause’** is a synonym of ** причина** (cause). All cases of ** причина** are also cases of ‘cause’ and vice versa.

11. **TT ‘ownership’** is a synonym of **ملك** (ownership). All cases of **ملك** are also cases of ‘ownership’ and vice versa.

12. **TT ‘essential need’** is a hyponym of **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. **کفارة** and ‘expiation’ are synonyms. **کفارة** 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 ‘Nisab’. 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)’. ** причина** and the noun ‘consumption’ corresponding to TT ‘[stands] consumed’ are synonyms, while ** причина** and the noun ‘destruction’ corresponding to TT ‘stands […] destroyed’ are an example of semantic overlap: some but not all cases of ** причина** (consumption) are also cases of ** причина** (consumption).

17. **طالب** 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.
yields a non-lexicalised synonym. The technical English synonym of سواهم is ‘landrange livestock’.

19. ملاك and ‘owner’ are synonyms. The plural ‘owners’ implies more one owner, whereas the ST ملاك suggests a single owner.

4.3.2.5 ST 5: Baintner and Nyazee TTs

No Zakah\(^3\) is due upon fewer than forty goats\(^1\); and upon forty goats, which feed\(^2\) for the greater part of the year upon pastures, there is due, at the expiration\(^4\) 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 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 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

<table>
<thead>
<tr>
<th>ST 5 ليس في أقل من أربعين من الغنم السائمة</th>
<th>Baintner TT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arabic Context of occurrence (Arabic and English)</td>
<td>English Context of occurrence (Arabic and English)</td>
</tr>
<tr>
<td>Arabic</td>
<td>English</td>
</tr>
<tr>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>1</td>
<td>غنم</td>
</tr>
</tbody>
</table>

\(^8\) This is the same Prophetic saying as given in the ST but from a different narrator.
<table>
<thead>
<tr>
<th>ST 5: Baintner TT: Discussion of translation technique(s) adopted for selected technical terms</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>which feed […] upon pastures</td>
</tr>
<tr>
<td>3</td>
<td>Zakah</td>
</tr>
<tr>
<td>4</td>
<td>year</td>
</tr>
<tr>
<td>5</td>
<td>one goat</td>
</tr>
<tr>
<td>6</td>
<td>Sinnees</td>
</tr>
<tr>
<td>7</td>
<td>Juzzas</td>
</tr>
</tbody>
</table>

*ST 5: Baintner TT: Discussion of translation technique(s) adopted for selected technical terms*
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 سائمة 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 صدقة. Although زكاة and صدقة belong to the same fairly narrow semantic field, that of ‘almsgiving’ (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 this these terms sadaqah and Zakāh do not exist in the TL. In Arabic, the term sadaqah is derived from the root š-d-q which means ‘being true, or telling the truth’. In its religious sense, the term sadaqah 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, sadaqah 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 ﻣﻴ(7,651),(82,694)، based on the Urdu (or other Indian/Pakistani language pronunciation of ﺭ 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 ﻣﻴ(7,651),(82,694)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 ﺩ 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 which affects the meaning.

9. مرفعا، literally (i.e. in its basic sense) meaning ‘elevated’ is omitted in the TT. According to Hasan (1995: 11) مرفع 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 ﺩ as ‘z’). جذعة 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

ليس في أقل من أربعين من الغنم السائمة

Nyazee TT

There is no ṣadaqah on less than forty pasturing ghanam. When the number reaches forty pasturing ghanam and a year passes over them, then the charge is one goat 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 *maʽz* (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 jadhʻ⁷ 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 jadhʻ 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 jadhʻ 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 jadhʻ 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 marfūʿ⁸, “Nothing is to be accepted as zakāt except the thaniyy or older”. The reason is that the obligation is the average, and this (jadhʻ) is from the young. Thus it is not permitted to accept the jadhʻ from among the goats. The permissibility of sacrifice with a jadhʻ is known through the text, and the reported text meant jadhʻah⁹ 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 ⁰ goats is a goat”. God knows best (Nyazee 2006: 258-259).

### Table 4.7

<table>
<thead>
<tr>
<th>ST 5 ليس في أقل من أربعين من الغنم السائمة: Nyazee TT</th>
<th>Context of occurrence (Arabic and English)</th>
<th>Context of occurrence (Arabic and English)</th>
<th>Translation technique adopted</th>
<th>Rating and comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arabic</td>
<td>English</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>من الغنم السائمة صدقة</td>
<td>ُṣadaqah</td>
<td>transliteration (giving non-lexicalised synonymy)</td>
<td>Fairly acceptable</td>
<td></td>
</tr>
<tr>
<td>there is no ُṣadaqah</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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 *sadaqah* 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 شيء. Since ‘haniyy’ 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 ‘marfūʿ’ are transliterations of ST موقف 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 قال: ومن أوصى لأصهاره Baintner TT

قال: ومن أوصى لأصهاره فالوصية لكل ذي رحم محرم من امرأته (وأبي عبيدة رحمهما الله) وإنما يتمحرون في ذلك ذوي رحم من زوجة أبيه وزوجة ابنه، ولما ضاقت الموصى والمرأة في نكاحها أو في طلاق رجعي، فالصهر يستحق الوصية، وإن كانت في طلاق بائن لا يستحقها لأن بقاء الصهرية ببقاء النكاح وهو شرط عند الموت (2:1601) Al-Marghinani, 1321 AH.

ST 6 قال: ومن أوصى لأصهاره Baintner TT

Rules in bequests to "the As’har" of the testator
If a person make a bequest in favour of "the As’har" 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 wife\(^3\) (his step mother) and of his son's wife\(^4\) (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 kindred\(^5\) 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 addah\(^6\) from a reversible divorce\(^7\). 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

<table>
<thead>
<tr>
<th>Arabic Term</th>
<th>English Term</th>
<th>Context of Occurrence (Arabic + English)</th>
<th>Translation Technique Adopted</th>
<th>Rating and Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>اوصى</td>
<td>make bequest</td>
<td>ومن اوصى</td>
<td>synonym</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td></td>
<td></td>
<td>if a person make a bequest</td>
<td></td>
<td></td>
</tr>
<tr>
<td>لاصهاره</td>
<td>the As'har</td>
<td>ومن اوصى لاصهاره</td>
<td>transliteration (giving non-lexicalised synonymy)</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td></td>
<td></td>
<td>the As'har</td>
<td></td>
<td></td>
</tr>
<tr>
<td>زوجة الاب</td>
<td>his father's wife (his step mother)</td>
<td>زوجة الاب</td>
<td>synonym</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td></td>
<td></td>
<td>father's wife</td>
<td></td>
<td></td>
</tr>
<tr>
<td>زوجة ابنه</td>
<td>son's wife</td>
<td>زوجه ابنه</td>
<td>synonym</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>son's wife</td>
<td></td>
<td></td>
</tr>
<tr>
<td>رحم</td>
<td>kindred</td>
<td>من كل ذي رحم</td>
<td>hyperonymy</td>
<td>Fairly acceptable</td>
</tr>
</tbody>
</table>


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**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:

> "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)."
قال: ويحرم من الرضاع ما يحرم من النسب 7

قال: ويحرم من الرضاع ما يحرم من النسب 7

قال: ( ويحرم من الرضاع1 ما يحرم من النسب2 ) للحديث الذي روينا (إلا أم أخته من الرضاع3 فإنه يجوز أن يتزوجها ، ولا يجوز أن يتزوج أم أخته من النسب) لأنها تكون أمه4، أو موطأة أبيه5 بخلاف الرضاع.

( ويجوز أن يتزوج أم أخته من الرضاع6 ولا يجوز ذلك من النسب ) لأنه لما وطئ أمها حرمته 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 الإصلاح8 في النص لإسقاط اعتبار التبني9 على ما بيناء وليب reflecting the prohibition, and this is not found in the tradition of al-Mirginani, vol.1 1321 AH (441).

الزوج الذي نزل لها منه اللبن أبا للمرضعة11.

ST 7

He said: \textit{Radā'} (suckling)\textsuperscript{1} prohibits what is prohibited by lineage\textsuperscript{2}, on the basis of the tradition that we related, except the mother of his foster sister\textsuperscript{3}, because it is permitted to him to marry her. It is not permitted to him to marry the mother of his sister\textsuperscript{4} on the basis of lineage, because she is his mother or is one who has cohabited with his father\textsuperscript{5}.

It is permitted to him to marry the sister of his foster son\textsuperscript{6}, 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 \textit{radā’}.

It is not permitted to him to marry his foster father's wife\textsuperscript{7} 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 \textit{ašlāb}\textsuperscript{8} have been mentioned in the text to exclude the consideration of the \textit{mutabannā}\textsuperscript{9} as we have elaborated.

The prohibition is related to the \textit{laban al-fahl}\textsuperscript{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 father\textsuperscript{11} of the infant girl suckled.
<table>
<thead>
<tr>
<th>Arabic</th>
<th>English</th>
<th>context of occurrence (Arabic+English)</th>
<th>Translation technique adopted</th>
<th>Rating and comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>الرضاع</td>
<td>Radā’ (suckling)</td>
<td>ويحرم من الرضاع (He said: Radā’ (suckling) prohibits)</td>
<td>transliteration (giving non-lexicalised synonymy) and synonymy</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>النسب</td>
<td>lineage</td>
<td>ما يحرم من النسب (what is prohibited by lineage)</td>
<td>synonymy</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>اخته من الرضاع</td>
<td>foster sister</td>
<td>إلا أم أخته من الرضاع (mother of his foster sister)</td>
<td>semantic overlap</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>أم اخته من النسب</td>
<td>mother of his sister on the basis of lineage</td>
<td>أم اخته من النسب (the mother of his sister on the basis of lineage)</td>
<td>paraphrasing</td>
<td>Fairly unacceptable</td>
</tr>
<tr>
<td>موطأة أبيه</td>
<td>cohabited with his father</td>
<td>أو موطأة أبيه (or the one who has cohabited with his father)</td>
<td>synonymy, plus grammatical transposition</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>أمرأة ابنه من الرضاع</td>
<td>foster father's wife</td>
<td>أمرأة ابنه أو أمرأة ابنه من الرضاع (his foster father's wife)</td>
<td>semantic disjunction</td>
<td>Totally unacceptable</td>
</tr>
<tr>
<td>أمرأة ابنه من الرضاع</td>
<td>foster son's wife</td>
<td>أو أمرأة ابنه من الرضاع (or his foster son's wife)</td>
<td>semantic overlap</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>اصلاب</td>
<td>aslāb</td>
<td>وذكر الأصلاب (The aslāb have been mentioned)</td>
<td>transliteration (giving non-lexicalised synonymy)</td>
<td>Fairly unacceptable</td>
</tr>
<tr>
<td>الثني</td>
<td>the mutabannā</td>
<td>لإفساط اعتبار الثني (consideration of the mutabannā)</td>
<td>transliteration (giving non-lexicalised synonymy) of related word</td>
<td>Totally unacceptable</td>
</tr>
<tr>
<td>لبن الفحل</td>
<td>laban al-fahl</td>
<td>وليس الفحل يتعلق به التحريم (is related to the laban al-fahl)</td>
<td>transliteration (giving non-lexicalised synonymy)</td>
<td>Fairly unacceptable</td>
</tr>
<tr>
<td>أبا</td>
<td>foster father</td>
<td>الذي نزل منه اللبن ابا للمرضعة (foster father of the infant girl suckled)</td>
<td>hyponymy</td>
<td>Fairly unacceptable</td>
</tr>
</tbody>
</table>
Nyazee TT: Discussion of translation technique(s) adopted for selected technical terms

1. ‘رضاع’ and ‘suckling’ are synonyms. But in Islamic culture, a baby becomes the son of this woman who gives him when 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 القرآن ( عشر رضاعات معلومات يحرم) ثم نسخن بخمس معلومات، فتوفي رسول الله صلى الله عليه وسلم وهي فيما يقرأ من القرآن [ 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 Siddiquí, Book 8, Hadith 3421).

2. ‘نسب’ has been translated using a synonym ‘lineage’.

3. اخته من الرضاع has been translated as ‘foster sister’. There is semantic overlap between اخته من 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 ام اخته من النسب.

5. موطأة أبيه and ‘cohabited with his father’ can be regarded as synonyms, with grammatical transposition (from ST noun موطأة to TT participle ‘cohabited’).

6. امرأة ابنه من الرضاع 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. أصلاب means the relatives ascending form 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. الثنتي the word has equivalent in TT but the translator has opted to use the transliteration which does not give the correct translation.

10. لبن الفحول means in Arabic the husband of the woman whom she gives her milk to a baby (هو زوج المرضعة التي نزل لها منه اللبن) so the transliteration technique does not help the translator.

11. أبيا 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.shtml.) DeLorenzo's native language is English and he has good competence in Arabic.

DeLorenzo (1997) translated the following fatwas:

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

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 regularly incurred in accordance with customary practice, those which add value 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 purchasing process and the services offered by the bank in exchange for its right to make a profit. With respect to customs clearance, if those who undertake this work are not bank 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

<table>
<thead>
<tr>
<th>Arabic Term</th>
<th>English Term</th>
<th>Context of Occurrence (Arabic and English)</th>
<th>Translation Technique Adopted</th>
<th>Rating and Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>بيع</td>
<td>sold</td>
<td>في حالة بيع بضائع</td>
<td>synonymy and grammatical transposition</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>بضائع</td>
<td>goods</td>
<td>بيع بضائع</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>المرابحة</td>
<td>murabahah</td>
<td>طريقه المرابحة</td>
<td>transliteration (giving non-lexicalised synonymy)</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>تكلفة</td>
<td>purchase price</td>
<td>هل تضاف على تكلفة البضاعة</td>
<td>hyponymy</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>المصروفات</td>
<td>expenses</td>
<td>جميع المصروفات</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>مصروفات</td>
<td>incurred</td>
<td>جميع المصروفات التي صرفت</td>
<td>hyponymy</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>مرتبات</td>
<td>salaries</td>
<td>بما فيها مرتبات</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
</tbody>
</table>
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 الممارحة 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 المسئول 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. مركبات 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 بالنسبة لبيوع المرابحة DeLorenzo TT

السؤال (6:12) بالنسبة لبيوع المرابحة ST 9

بالنسبة لبيوع المرابحة تسلم المستندات محولة إلى المشتري، ويتمكن من استلام البضاعة. وفي بعض الأحيان يستحق على البضاعة (أرضية)، وهي غرامة 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.

Question (6:12-13) Demurrage Costs

In regard to murabahah sales, documents will be handed over to the purchaser so as to enable him/her to take delivery of the merchandise. At times, there will be demurrage charges on the merchandise, or a fine 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

<table>
<thead>
<tr>
<th>Arabic</th>
<th>English</th>
<th>Context of occurrence (Arabic and English)</th>
<th>Translation technique adopted</th>
<th>Rating and comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>المشتري</td>
<td>purchaser</td>
<td>محولة إلى المشتري ليتمكن to the purchaser</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>استلام</td>
<td>take delivery</td>
<td>ليمكن من استلام take delivery</td>
<td>hyponymy</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>البضاعة</td>
<td>merchandise</td>
<td>من استلام البضاعة of the merchandise</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>الأرضية</td>
<td>demurrage charges</td>
<td>يستحق على البضاعة (أرضية) demurrage charges</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>غرامة</td>
<td>fine</td>
<td>وهي غرامة it is a fine</td>
<td>synonymy</td>
<td>Fairly acceptable</td>
</tr>
</tbody>
</table>
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. الأرضية 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 جدولة أقساط المرابحة: DeLorenzo TT

 هل يجوز إعادة جدولة أقساط المرابحة 1 هل يجوز إعادة جدولة أقساط المرابحة بسبب إعسار المدين 2، اذا اتفق مع البنك على ذلك؟ 3 نعم يجوز إعادة جدولة أقساط المرابحة في حالة المدين المعسر، شريطة ان لا يزاد أي مبلغ على المبلغ المستحق للدائن 4.

Question 11:18 Rescheduling of Installments

Is it lawful 1, in a murabahah transaction, for the debtor 2 who is unable to pay instalments when they are due, to agree with the bank to reschedule 3 the remaining instalments 4?

Fatwa

Yes. Rescheduling the remaining instalments is permissible provided that the amount due to the creditor 3 (the bank) remains the same, with no further increase.
### Table 4.12

<table>
<thead>
<tr>
<th>Arabic</th>
<th>English</th>
<th>Context of occurrence (Arabic and English)</th>
<th>Translation technique adopted</th>
<th>Rating and comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>يجوز</td>
<td>هل يجوز إعادة جدولة أقساط المرابحة</td>
<td>semantic overlap</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>2</td>
<td>اعادة جدولة</td>
<td>اعادة جدولة</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>3</td>
<td>أقساط</td>
<td>اعادة جدولة أقساط المرابحة</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>4</td>
<td>اعسار المدين</td>
<td>the debtor who is unable to pay instalments</td>
<td>paraphrasing</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>5</td>
<td>الدين المعسر</td>
<td>الدين المعسر</td>
<td>omission</td>
<td>Fairly unacceptable</td>
</tr>
<tr>
<td>6</td>
<td>دائن</td>
<td>المبلغ المستحق للدائن</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
</tbody>
</table>

**ST 10: هل يجوز إعادة جدولة أقساط المرابحة: DeLorenzo TT: Discussion of translation technique(s) adopted for selected technical terms:**

1. يجوز in Arabic means ما كان فيه المرء مخيراً بين الفعل والتزكيم according to *mu‘jam luqat al-fuqahā‘*, i.e. (roughly) ‘permissible’. The translator has opted to use ‘lawful’, which is hyponym of ‘permissable’.

2. اعادة 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 اعادة جدولة and ‘to reschedule’ are synonyms.

3. اقساط 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. الدين 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: DeLorenzo TT

هل يجوز أن يؤخذ كفيل

DeLorenzo TT

 هل يجوز أن يؤخذ كفيل 1 على المشتري في بيع المرابحة بالائجل 2

نعم ، يجوز أخذ الكفيل في بيع المرابحة، شأن أي بيع بالائجل.

ST 11: DeLorenzo TT

Question 12 18-19 Surety

May a buyer lawfully demand surety 1 in a murahahah sale on credit 2?

Fatwa

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

Table 4.13

<table>
<thead>
<tr>
<th>Financial term</th>
<th>Context of occurrence (Arabic and English)</th>
<th>Translation technique adopted</th>
<th>Rating and comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arabic</td>
<td>English</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>كفيل surety</td>
<td>semantic disjunction</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>2</td>
<td>بالائجل on credit</td>
<td>synonyms</td>
<td>Totally acceptable</td>
</tr>
</tbody>
</table>

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

1. كفيل 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. بالائجل and ‘on credit’ are synonyms
4.4.5 ST 12: هل يجوز أن يؤخذ كفيل

DeLorenzo TT

ما حكم بيع المراحلة مع رهن السلعة التي تم بيعها ضماناً للثمن؟ جاء في مذهب الإمام مالك أنه يجوز الرهن في دين أو في بيع ما لم يكن الرهن في البيع وسيلة للتأجيل فيصبح الرهن في هذه الحالة وسيلة إلى الربا فحرم (انظر إلى البهجة شرح التحف، كتاب الرهن). وقد رأت الهيئة على ضوء ما جاء بالمذكرة وما ورد من آراء للفقهاء عدم الموافقة على رهن السلعة ضماناً للثمن.

DeLorenzo TT

Question 13:19 Pledging Collateral

What is the Shariah ruling in regard to pledging, as collateral, a commodity obtained by means of murabahah, in order to guarantee the remaining payments on its purchase price?

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 ribā. 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

<table>
<thead>
<tr>
<th>ST 12: هل يجوز أن يؤخذ كفيل</th>
<th>Financial term</th>
<th>Context of occurrence (Arabic and English)</th>
<th>Translation technique adopted</th>
<th>Rating and comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arabic</td>
<td>English</td>
<td>Context of occurrence (Arabic and English)</td>
<td>Translation technique adopted</td>
<td>Rating and comments</td>
</tr>
<tr>
<td>1</td>
<td>رهن</td>
<td>pledging, as collateral</td>
<td>synonymy, plus grammatical transposition</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>2</td>
<td>ضمان</td>
<td>guarantee</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>3</td>
<td>بقي</td>
<td>remaining</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>4</td>
<td>ثمن</td>
<td>payments on its purchase price</td>
<td>Semantic disjunction with subsidiary synonymy</td>
<td>Fairly acceptable</td>
</tr>
</tbody>
</table>
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. باقي 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 هل يجوز استثمار العربون المودع: DeLorenzo TT

هل يجوز استثمار العربون المودع

هل يجوز استثمار العربون المودع؟ لايجوز للمراهق أن يستثمر في عقد بيع المرابحة مبالغ العربون المودعة لديه من قبل المشتري سواء حجزت لديه في حساب مالي أو في حساب استثماري لأن مبلغ العربون ضمان للسداد، وإذا استثمر فسيكون لحساب صاحب المال.

ST 12 هل يجوز استثمار العربون المودع

Question 14:19 Investing a Deposit

Is it lawful for the bank to invest in one of its own accounts, the amount it requests its client, the purchase pledger, to deposit 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 the client.

**Table 4.15**

<table>
<thead>
<tr>
<th>Financial term</th>
<th>Context of occurrence (Arabic and English)</th>
<th>Translation technique adopted</th>
<th>Rating and comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arabic</td>
<td>English</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>استثمار to invest</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>2</td>
<td>المرابحة the amount it requests its client, the purchase pledger to deposit</td>
<td>paraphrase</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>3</td>
<td>المودع to deposit</td>
<td>grammatical transposition and synonymy</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>4</td>
<td>Ø عدد المرابحة</td>
<td>omission</td>
<td>Fairly unacceptable</td>
</tr>
</tbody>
</table>

**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. العربية 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: Knowledge as a Condition in a Contract

Ma madri 'ashrata 'ilmu 'alayn al-a'yanim?

From the measure, 1/3 of the sales contract 2 occurs by the sale, and it is agreed by the sale, and it is for this reason that fiqh scholars define murahbahah as the sale of a commodity 5 , as is, plus an agreed upon margin of profit 6 .

ST 13: DeLorenzo TT

Question 20:28 Knowledge as a Condition in a Contract

Is it a condition 1 in a murahbahah sales contract that all elements of the sale be known to both parties 2 ?

Fatwa

It is a well-established fiqh principle that in a murahbahah sale the original purchase price 3 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 murahbahah as the sale of a commodity 5 , as is, plus an agreed upon margin of profit 6 .

Table 4.16

<table>
<thead>
<tr>
<th>Financial term</th>
<th>Context of occurrence (Arabic and English)</th>
<th>Translation technique adopted</th>
<th>Rating and comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arabic</td>
<td>English</td>
<td></td>
<td></td>
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<tr>
<td>1</td>
<td>اشترط</td>
<td>ما مدى اشتراط</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>condition</td>
<td></td>
<td>synonymy, and semantic</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>transposition</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>العلم بالاعيان</td>
<td>اشترط العلم بالاعيان</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>all elements</td>
<td></td>
<td>a condition [...] that all</td>
<td></td>
</tr>
<tr>
<td>of the sale</td>
<td></td>
<td>elements of the sale be</td>
<td></td>
</tr>
<tr>
<td>be known to</td>
<td></td>
<td>be known to both parties</td>
<td></td>
</tr>
<tr>
<td>both parties</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>التمن الأصلي</td>
<td>ان يكون التمن الأصلي</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>original</td>
<td></td>
<td>the original purchase price</td>
<td></td>
</tr>
<tr>
<td>purchase price</td>
<td></td>
<td>[...] must be</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>التكاليف</td>
<td>وأن تكون جميع التكاليف</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>expenses</td>
<td></td>
<td>and all the expenses</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
5 commodity as the sale of a commodity synonymy Totally acceptable

6 margin of profit agreed upon margin of profit synonymy Totally acceptable

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 الاعيان, which gives the meaning of the ST.

3. TT ‘original purchase price’ is technically a hyponym of الثمن الإصلي (‘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 تكلفة 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: تختلف شروط التسليم DeLorenzo TT

ST 14 تختلف شروط التسليم في الاتفاقيات الخارجية بين المصدر والمستورد وذلك حتى تحدد بين الطرفين المسئولية بالنسبة للمصاريف التي تدخل في ثمن البضاعة المتوقعة بالإضافة إلى تحد المسئولية بالنسبة لتوفر الوسيلة النقل، ومن شروط التسليم الآتي:

- تسليم ظهر السفينة بميناء الشحن (FOB). أي الثمن لا يدخل فيه التأمين ومصاريف الشحن.
- تسليم البضاعة بميناء الوصول بدون تأمين (C&F). أي يكون التأمين البحري على حساب المستورد ومصاريفه.

و sistem ميناء الوصول مصاريف الشحن والتأمين. ويهمنا في هذا الشأن أن تعرف بالنسبة للبضائع المستوردة والأسلحة المربحة، أي بالنسبة للأنواع الأولى والثانية، هل من الضروري أن يقوم بيت التمويل بدفع الشحن التي تدفع بعد ورود البضاعة. عند إبرام عقد البيع ً؟
 بالنسبة لبيع المرابحة إما أن يكون الاتفاق على سعر الشراء فلا يجوز إضافة مصاريف مطلقة، وإما أن يكون على الثمن مضافاً إليه التكلفة المبينة في العقد، فحينئذ يضاف إليها نسبة الربح المتفق عليه، وأما بعد الاتفاق إذا جذبت مصاريف فتؤخذ هذه المصاريف فقط دون إضافة ربح، وذلك بعد الإشارة في العقد إلى تحميله المصاريف المستجدة.

ST 14 تختلف شروط التسليم: DeLorenzo TT

Question 22:30 Costs Incurred After an Agreement

Conditions for delivery differ in foreign agreements between exporters and importers, to the extent that the two parties have to agree on who will be responsible for costs that are added to the agreed price for the merchandise, 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 goods when it completes the sale (contact)?

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 costs.
Table 4.17: تختلف شروط التسليم: DeLorenzo TT

<table>
<thead>
<tr>
<th>Financial term</th>
<th>Context of occurrence (Arabic and English)</th>
<th>Translation technique adopted</th>
<th>Rating and comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arabic</td>
<td>English</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>شروط</td>
<td>同义</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>2</td>
<td>تسليم</td>
<td>同义</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>3</td>
<td>مصاريف</td>
<td>同义</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>4</td>
<td>بضاعة</td>
<td>同义</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>5</td>
<td>بضاعة</td>
<td>同义</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>6</td>
<td>إبرام عقد البيع</td>
<td>释义</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>7</td>
<td>مصاريف مستحقة</td>
<td>释义</td>
<td>Fairly acceptable</td>
</tr>
</tbody>
</table>

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.
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.

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 ‘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

هل يجوز دفع أرباح شهرية؟

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

Fatwa

There is no legal impediment to an agent-manager’s distribution of profits from long-term mudarabah operations to investors, by periodically paying investors in the form of interest-free loans 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.

ST 15

هل يجوز دفع أرباح شهرية؟

 هل يجوز دفع أرباح شهرية أو دورية إلى المستثمر في المضاربات ذات الأجل الطويل التي لا تتحقق عادة إلا بعد مرور سنوات؟ 

لا مانع من أن يقوم المضارب في المضاربات ذات الاجل الطويل بأن يدفع مبالغ دورية للمشتركين في هذه المضاربات (أي أرباب المال) في شكل قرض حسن مضمون برأس مالهم، وذلك في فترات يحددها المضارب على أن تسوى هذه القروض عند احتساب الأرباح.

ST 15

هل يجوز دفع أرباح شهرية؟

Question 157: 217 Periodical profits for long term Mudarabah Operations

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

Fatwa

There is no legal impediment to an agent-manager’s distribution of profits from long-term mudarabah operations to investors, by periodically paying investors in the form of interest-free loans 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

<table>
<thead>
<tr>
<th>Financial term</th>
<th>Context of occurrence (Arabic and English)</th>
<th>Translation technique adopted</th>
<th>Rating and comments</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Arabic</strong></td>
<td><strong>English</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. دفع</td>
<td>distribute</td>
<td>semantic overlap</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>2. ارباح</td>
<td>profits</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>3. دورية</td>
<td>periodical (bi-monthly, or quarterly, etc.)</td>
<td>synonym, and paraphrasing</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>4. المضاربات</td>
<td>mudarabah</td>
<td>transliteration</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>5. عائدها</td>
<td>returns</td>
<td>synonym</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>6. المضارب</td>
<td>an agent manager’s</td>
<td>semantic overlap</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>7. فرض حسن</td>
<td>interest-free loans</td>
<td>hyponym</td>
<td>Fairly acceptable</td>
</tr>
</tbody>
</table>

**ST 15: 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 manager’ 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. The word قرض حسن in Arabic is derived from قرض which means ‘to cut’. It is called قرض حسن, as it ‘cuts’ a certain part of the lender's property by giving a loan to the borrower. حسن derives from the root نسح, which has the sense of kindness to others. A حسن 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

عند إدخال شريك على مشاركة

عند إدخال شريك على مشاركة قائمة يتم تحليل الميزانية لتحديد رأس المال، فهل يمكن إدخال الديون ضمن رأس المال؟ لايجوز إدخال شريك على شركة قائمة واحساب الديون التي له على الغير ضمن رأس المال .
Question 160 Using Accounts Payable for a Capital Investment

When a partner joins an established musharakah the budget must be analysed in order to determine the amount of the (new partner’s share in the) capital investment. Is it possible for the new partner to use debts 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 payable as a part of his/her share in the working capital.

Table 4.19

<table>
<thead>
<tr>
<th>Financial term</th>
<th>Context of occurrence (Arabic and English)</th>
<th>Translation technique adopted</th>
<th>Rating and comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>المشاركة</td>
<td>transliteration (giving non-lexicalised synonymy)</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>2</td>
<td>الميزانية</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>3</td>
<td>رأس المال</td>
<td>synonymy and addition</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>4</td>
<td>ملكة</td>
<td>synonymy and addition</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>5</td>
<td>عضو</td>
<td>hyponymy</td>
<td>Fairly acceptable</td>
</tr>
</tbody>
</table>

**ST 16: 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.
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. والميزانية and ‘budget’ are synonyms.
3. رأس 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: Saudi website TT

السؤال الثاني من الفتوى رقم (8420) ST 17

ست: إنني أعرف أن الأخذ من البنك 1 حرام؛ لأنه ربا، ولكن السؤال ليس هنا، وإنما السؤال: هل الذي يتكفل 3 من يأخذ من البنك حرام؟ وهذا الإنسان لم يأخذ عمله من البنك، ويعرف الله وصلوته وصومه، يعرف الحلال والحرام، فأريد أن أستوضح من هذا الشيء.

ج: الاقتراض 4 من البنك بفائدة 1 محرم؛ لأنه ربا، وكفالة المرابي لا تجوز 1؛ لأن فيها إعانة على إرتكاب المحرم، ومساعدة على الإثم، وقد نهى الله عن التعاون على الإثم فقال: سورة المائدة الآية 2 (ولا تعاونوا 1 على الإثم والغذوان).

(الجزء رقم: 13، الصفحة رقم: 298)

وابين الله التوفيق وصلى الله على نبينا محمد وآلله وصحبه وسلم.

اللجنة الدائمة للبحوث العلمية والإفتاء
The second question of Fatwa no. 8420

Q 2: I know that getting a loan from a bank is Haram (prohibited) as it is regarded as Riba (usury/interest). My question does not deal with this point; rather I ask whether the warrantor 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 loans from the bank with an interest is regarded as Riba, which is Haram in Islam. It is impermissible 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

<table>
<thead>
<tr>
<th>Financial term</th>
<th>Context of occurrence (Arabic and English)</th>
<th>Translation technique adopted</th>
<th>Rating and comments</th>
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<tbody>
<tr>
<td>1</td>
<td>اخذ</td>
<td>getting a loan</td>
<td>hyponym</td>
</tr>
<tr>
<td>2</td>
<td>ربا</td>
<td>riba</td>
<td>transliteration (giving non-lexicalised synonymy)</td>
</tr>
<tr>
<td>3</td>
<td>الذي يتكفل</td>
<td>the warrantor</td>
<td>synonymy, with grammatical transposition</td>
</tr>
<tr>
<td>4</td>
<td>اقتراض</td>
<td>taking loans from bank</td>
<td>synonymy</td>
</tr>
<tr>
<td>5</td>
<td>فائدة</td>
<td>interest</td>
<td>synonymy</td>
</tr>
<tr>
<td>6</td>
<td>لايجوز</td>
<td>impermissible</td>
<td>synonymy</td>
</tr>
</tbody>
</table>
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 ﷺ is totally acceptable, given the centrality of the term ﷺ in Islamic finance. While ’Ribā’ can in general be regarded as non-lexicalised in English, for an Islamic audience it has become lexicalised.

3. ﷺ 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 ﷺ. Because of the unusualness of the word ‘warrantor’, this has been categorised as only ‘fairly acceptable’.

4. ﷺ and ‘taking out loans’ are can be regarded as synonyms, though, unlike the plural ‘loans’ does not specify whether one or more more loans are being taken out.

5. ﷺ and ‘interest’ are synonyms.

6. TT ‘impermissable’ can be regarded as a synonym of ST ﷺ.

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4.5.2 ST 18: Saudi website TT

4.5.2 ST 18:

س: يوجد لدينا بعض الباعة يبيعون فشفاش، الكرتون بمائة ريال، وفي المحال الأخرى حوالى عشرين ريالاً، ويضعون جوائز سيارة وجوائز أخرى، ويتدافع الناس عليهم بالشراء؛ لارغبتهم في الحصول على الجوائز. هل ذلك جائز؟ أفتونا أثابكم اللَّ.

ﺝ: هذا العمل الذي سألت عنه لا يجوز، بل هو منكر ومن الميسر 3 الذي حرمه الله ﷺ لما فيه من المخاطرة والغرر، وأكل ﷺ من الناس بالباطل، وقد قال الله ﷺ: "سورة المائدة الآية 98 {يَا أَيُّهَا الهاذِينَ آمَنُاوا إِنهمَا الأخَمأرُ وَالأمَيأسِرُ وَالأأَنصَاابُ وَالأأَزألاَمُ رِجأاسٌ مِانأ عَمَالِ الشهايأطَانِ فَااجأتَنِبُوهُ لَعَلهكُامأ تُفألِحُاونَ}" سورة المائدة الآية 95 {إِنهمَا يُرِيدُ الشهيأطَانُ أَنأ يُوقِعَ بَيأنَكُمُ الأعَدَاوَةَ وَالأبَغأضَاءَ فِي الأخَمأرِ وَالأمَيأسِرِ وَيَصُدهكُمأ عَ نأ ذِكأارِ اللَّهِ وَعَانِ الصهلاَةِ فَهَلأ أَنأتُمأ مُنأتَهُونَ} وقال ﷺ: "سورة النساء الآية 9 {يَا أَيُّهَا الهذِينَ آمَنُوا لاَ تَاأأكُلُوا أَمأاوَالَكُمأ بَيآانَكُمأ بِالأبَاطِلِ}".

وقد صح عن النبي ﷺ أنبه ﷺ ما تقدم من سنن أبي داود البياوع (1101) ، سنن النسائي البياوع (2150) ، سنن أبو داود البياوع (5151)، سنن الترمذي البياوع (5:18)، سنن أبان ماجاه التجاارات (592) ، مسند أحمد بن حنبل (2324)، مسند أحمد بن هليل (439)، سنن النسائي البياوع (3762) ، سنن ابن ماجه التجارة (2563). نهى عن بيع الغرر وفق الله ﷺ لكل خير، وأعانك ويسر أمرك.

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

اللجنة الدائمة للبحوث العلمية والإفتاء
Fatwa no. 18324

Q: There are some sellers 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 rewards 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 gambling that was prohibited by Allah. Moreover, it contains risk, Gharar sale (uncertain sale) and devouring 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

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<tbody>
<tr>
<td>Arabic</td>
<td>English</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>الباعة</td>
<td>sellers</td>
<td>يوجد لدينا بعض الباعة</td>
</tr>
<tr>
<td>2</td>
<td>جوائز</td>
<td>rewards</td>
<td>ويضعون جوائز</td>
</tr>
<tr>
<td>3</td>
<td>ميسر</td>
<td>a type of gambling</td>
<td>ومن الميسر الذي حرمه الله</td>
</tr>
<tr>
<td>4</td>
<td>الغرار</td>
<td>Garar</td>
<td>لذا فيه من المخاطرة والغرر</td>
</tr>
<tr>
<td>5</td>
<td>اكل</td>
<td>devouring</td>
<td>واكل أموال الناس بالباطل</td>
</tr>
</tbody>
</table>

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

1. The 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. الغرار 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.
5. اكل في المعنى الذي يعنيه هنا والترجمة الحالية لـ "أكل" تعني اتخال المال بشكل غير شرعي ولكني قررت استخدام ترجمة حرفية (즉: اتخاذ المفهوم الأساسي لـ "أكل" وترجمته). هذه الترجمة لا تعطي المعنى المقصود.

4.5.3 ST 19 (الفتوى رقم (3) 10573)

الفتوى رقم (3) 10573

ST 19 (الفتوى رقم (3) 10573)

السيرة: أنا تاجر، وتجارتي جميعها استيراد من الخارج، من أوروبا واليابان، والصين، وحسب النظام التجاري فإنه لا بد من التعامل مع البنك، وال الانترنتتعامل مع أحد البنوك السعودية بتحديد المبارة، وطريقة تعامل كما يلي: أذهب إلى اليابان مثلا، وأتفق مع الشركة المصنعة على نوع البضاعة، وتقيمتها وردة تسليمها، وبعد ذلك استلم من الشركة خطاب (أي فاتورة بالقيمة والصنف) ثم أعود إلى المملكة، وأعطي الفاتورة للبنك، والبنك يعطي الشركة المصنعة خطاب ما يعرف باسم (الاعتماد) بأن البنك سوف يدفع القيمة كلها عند تسليم هذه البضاعة لشركة الباخر، تسليم ميناء جدة مثلا، وتصنع الشركة البضاعة حسب الطلب، وتصدرها من الجهات المختصة، ثم تسلمها إلى شركة الباخر، وعندما يصل البنك خطاب من شركة الباخر بأنها استلمت البضاعة خلال مدة محددة، وتسليمها إلى ميناء جدة، يدفع ميناء جدة، هنا نقطة الاستثمار، وبعد ذلك أذهب إلى البنك وإن كان دفع القيمة كاملة أخذ مني البنك ربع ريال من كل مائة ريال، وإن كان لم أدفع القيمة كاملة أخذ مني البنك من كل مائة 3 قروش عن كل شهر، ثم يعطيه خطاب إلى شركة الباخر، وخطاب إلى ميناء جدة بأنني سلمت القيمة البضاعة بعد دفع الرسوم، وعند دفع الطلب البنك لا يملك لي استلام البضاعة، حيث إنها موصولة باسم البنك، وليس باسمي، ولا يحق لي استلام البضاعة إلا بعد إحصار خطاب البنك، وأخذ شركة الباخر، وواحد إلى المصارف السعودية، وبعد ذلك استلم البضاعة بعد أن أدفع الرسوم المقررة عليها، ثم يتم البيع والتصريف في البضاعة، وإذا كان بقي من قيمة البضاعة شيء للبنك فإنه يأخذ من كل شهر ثمانية قروش عن كل مائة، وهذه الظروف هي التي تتعامل 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 وصحيفة 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 شيء من صحة في هذه الطريقا، وهل ما أخذ مني البنك من عمولة هي خلال أم حرام، وهي ربع ريال عن كل مائة ريال عن كل الشهر؟ علما بأن جميع أوراق البضاعة موصولة لأوروبا باسم البنك. هذا والله يحفظكم. ((الجزء رقم: 13، الصفحة رقم: (314)

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

5. 'Akl 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 'aql and translating that). This does not give the intended meaning.
Q: I am a merchant who imports goods from abroad, from places such as Europe, Japan and China. According to the commercial system, I have to deal 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 contract agreements with the manufacturing company on the commodity type, price and delivery date. I then receive a price and type bill 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 credit, 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 piasters 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), Riba Al-Nasi’ah (usury of delay, conditional excess
for delay of payment) and guaranteeing it for a recompense).

(Part No: 13, Page No: 315)

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

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</tr>
</thead>
<tbody>
<tr>
<td>1 تاجر</td>
<td>merchant</td>
<td>أنا تاجر، وتجارتي جميعها استيراد</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>2 تعامل</td>
<td>deal</td>
<td>فإنه لا بد من التعامل مع البنك</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>3 اتفق</td>
<td>to contract agreements</td>
<td>وانفق مع الشركة المصنعة</td>
<td>hyponymy, and grammatical transposition</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>4 يضاعة</td>
<td>commodity</td>
<td>على نوع البضاعة</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>5 قيمة</td>
<td>price</td>
<td>وقيمتها ومدة تسليمها</td>
<td>semantic overlap</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>6 ودة تسليمها</td>
<td>delivery date</td>
<td>وقيمتها ومدة تسليمها</td>
<td>hyperonymy</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>7 خطاب (أي فاتورة بالقيمة والصنف)</td>
<td>price and type bill</td>
<td>استلم من الشركة خطاب (أي فاتورة بالقيمة والصنف)</td>
<td>omission, semantic overlap, and synonymy</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>8 الاعتماد</td>
<td>letter to the company of credit</td>
<td>خطاب ما يعرف باسم (الاعتماد)</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>9 قروش</td>
<td>piasters</td>
<td>من كل مائة 8 قروش</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>10 ربا الفضل (عسيار من الفضل والنساء)</td>
<td>Riba Al-Fadl (usury of excess, selling an item for another of the same type, on the spot, but in excess)</td>
<td>لما فيه من ربا الفضل والنساء. it falls under Riba Al-Fadl (usury of excess, selling an item for another of the same type, on the spot, but in excess)</td>
<td>transliteration (giving non-lexicalised synonymy), calque (giving non-lexicalised synonymy), and paraphrase</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>11 والنساء (عسيار من الفضل والنساء)</td>
<td>Riba Al-Nasi'ah (usury of delay, conditional excess for delay of payment)</td>
<td>لما فيه من ربا الفضل والنساء. it falls under [...]Riba Al-Nasi'ah (usury of delay, conditional excess for delay of payment)</td>
<td>transliteration (giving non-lexicalised synonymy), calque (giving non-lexicalised synonymy), and paraphrase</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>12 تعويض</td>
<td>recompense</td>
<td>and guaranteeing it for a recompense</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
</tbody>
</table>
1. تاجر 'merchant' and 'merchant' are synonyms.
2. ST تعامل and TT 'deal' are synonyms.
3. المتفق انتقد 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. وضاعة 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 التسليم and TT 'date' 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. خطاب (أي فاتورة بالقيمة والصنف), 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 صنف. The overall English phrase 'price and type bill', however, is slightly obscure in meaning.
8. الخطاب 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.
السؤال السادس من الفتوى رقم (16013) 20

السؤال السادس من الفتوى رقم (16013)

س: هناك بعض البنوك لها فروع إسلامية، ولكن البنك الرئيسي يتعامل بالربا. فما الحكم في التعامل مع هذا الفرع؟

الجزاء رقم : 13، الصفحة رقم : 375.

ج: لا بأس بالتعامل مع البنك أو فرعه إذا كان التعامل ليس فيه ربا؛ لأن الله سبحانه أحل البيع وحرم الربا، ولأن الأصل في المعاملات الحل، مع البنك أو غيره؛ ما لم تشتمل المعاملة على حرام.

وأيضاً التوفيق وصلى الله على نبينا محمد وآله وصحبه وسلم.

اللجنة الدائمة للبحوث العلمية والفتاء

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4.5.4 ST 20: Saudi website TT

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

A: There is no wrong 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 trade lawful and forbids Riba. The basic principle of transactions 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!

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<td>What is the ruling</td>
<td>فمًا الحكم في التعامل مع هذا الفرع</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>2</td>
<td>لا ﺑﺄس</td>
<td>no wrong</td>
<td>لا ﺑﺄس بالتعامل مع البنك</td>
<td>hyperonymy</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>3</td>
<td>الـ ﺑﯿ</td>
<td>trade</td>
<td>ﺛﻼﺛ الـ ﺑﯿ وحرم ﺧﯿا</td>
<td>hyperonomy</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>4</td>
<td>الأـ ﺑﻠط</td>
<td>basic principle</td>
<td>ﻣﺎ ﺑﻠط ﺑـ ﺑـ ﺣ ﺧ ﺘ</td>
<td>hyponymy</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>5</td>
<td>المعـالـﻤات</td>
<td>transactions</td>
<td>ﻣـﺎ ﺑـ ﺣ ﺧ ﺘ ﺑـ ﺗـ ﺑـ ﺣ</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
</tbody>
</table>

**ST 20 (السؤال السادس 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. الأصل 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.
Q: A man wants to deposit his money in a bank to invest 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 Mudarabah (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.

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 legitimate\(^5\) and lawful\(^6\). 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

<table>
<thead>
<tr>
<th>ST 21((15361))</th>
<th>Saudi website TT</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Financial term</strong></td>
<td><strong>Context of occurrence (Arabic and English)</strong></td>
</tr>
<tr>
<td>Arabic</td>
<td>English</td>
</tr>
<tr>
<td>1</td>
<td>يضع</td>
</tr>
<tr>
<td>2</td>
<td>يثمره</td>
</tr>
<tr>
<td>3</td>
<td>المضاربة</td>
</tr>
<tr>
<td>4</td>
<td>مشاعة</td>
</tr>
<tr>
<td>5</td>
<td>شرعية</td>
</tr>
<tr>
<td>6</td>
<td>مباحة</td>
</tr>
</tbody>
</table>

ST 21\((15361)\) : 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 totally acceptable.
2. يثمره and invest are synonym.
3. The use of the transliteration *Mudarabah* here to translate the mistranslation *مضاربة* 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 ‘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. In an Islamic context has the specific sense ‘in accordance with the Islamic Shariah’. TT ‘legitimate’ has a wider sense than this.

6. *Mubah* means ‘allowed’. TT ‘lawful’ is a sub-type (hyponym) of ‘allowed’ – i.e. ‘allowed by law’.

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4.5.6 ST 22 (الفتوى رقم 1324) 

الفتوى رقم (1324) 

ST 22 (الفتوى رقم 1324) 

الفتوى رقم (1324) 

الجواب: إذا اشتكى رجل في شركة مقاولات وقدم رشوة للتحليص حقها، ولترسيخ المناقشات عليها، وبعد العجز عن إكمال المناقشة تحترض من البنوك أموال 7 فائدة ُ للبنك بنسب معينة في هذه الشركة شريك لها في الإيتم، وهل يجوز له أخذ المربت على عمله فيها، وهل يجوز له أيضًا أن يأخذ نسبة معينة على تولي التعقيب وتسليم مصالح المبالغ، وهل ينصحون له ترك هذا العمل؟ أفيدونا.

ج: الاشتغال بشركة المقاولات التي تتعامل بالرشوة، فترشي المسئولين عند المناقشات مثلًا لتم لها إرساء المناقشة عليها، والتي تتعامل أيضًا مع البنوك معاملات روبية من أجل معاملات الشركة. الاشتغال بهذه الشركة وأمثالها فيه تعاون على الإيمان والعدوان، يتعيد المعاملات المريبة، أو تقلعها، أو التعقيب عليها، وقبض ما فيها أو إيضاحه إلى غير ذلك مما يتعلق بالربا والرشوة، والتعاون في ذلك حرام، ولقوله تعالى: سورة المائدة الآية 2 (وعاؤوا على أَبُورٍ وَالْتَلْبِّيْنَ وَلاَ تَعاوَنوا عَلَى الْإِثَامِ وَالأَعْدَاءِ وَاتَّهَمُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعَقَابِ) لما صح عن الرسول صل الله عليه وسلم أنه (صحيح مسلم السقاية (1598)، مسنده أحمد بن حنبل (3/304)). لعن أكل الربا وموكله وكاتبه وشاهديه، وقال: هم في الإثم سواء. رواه مسلم، وعلى ذلك لا يجوز أخذ هذه المربت ولا النسبة المعينة على تولي التعقيب على معاملات روبية، وختصوم مباليتها، ويدعى له أن يبحث عن عمل آخر ليس فيه مباشرة لمحرم ولا إعانة عليه، وإنما حرم الله، وحرصا على الكسب الطيب.

ويا الله التوفيق، وصلب الله على نبينا موسى وآله وصحبه وسلم.

(الجزء رقم: 23، الصفحة رقم: 574)
Q: A man works at a contracting company that deals with bribes to manage its work and win bids, and on failing to complete a contraction, it gets an interest-based loan from banks; is this employee to blame? Is it permissible for him to take a salary for his work at this company? Is it permissible for him to get a percentage for collecting the sums due? 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>
<thead>
<tr>
<th>Arabic</th>
<th>English</th>
<th>Context of occurrence (Arabic and English)</th>
<th>Translation technique adopted</th>
<th>Rating and comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>شركات مقاولات contracting company</td>
<td>في شركة مقاولات تقدم رشوة</td>
<td>synonymy</td>
<td>Totally acceptable</td>
<td></td>
</tr>
<tr>
<td>تقدم deals</td>
<td>في شركة مقاولات تقدم رشوة</td>
<td>semantic overlap</td>
<td>Fairly acceptable</td>
<td></td>
</tr>
<tr>
<td>رشوة bribes</td>
<td>في شركة مقاولات تقدم رشوة</td>
<td>synonymy, with TT plural for ST singular</td>
<td>Totally acceptable</td>
<td></td>
</tr>
<tr>
<td>لتخليص حقها، ولترسي المناقصات win</td>
<td>to manage its work and win bids</td>
<td>semantic overlap</td>
<td>Totally acceptable</td>
<td></td>
</tr>
<tr>
<td>المناقصات bids</td>
<td>to manage its work and win bids</td>
<td>hyponymy</td>
<td>Fairly acceptable</td>
<td></td>
</tr>
<tr>
<td>تقترض يائس] [. . .] get a[n] [. . .] loan</td>
<td>Synonymy, with grammatical transposition</td>
<td>Totally acceptable</td>
<td></td>
<td></td>
</tr>
<tr>
<td>تمثل본كو أموالا بفائدة</td>
<td>gets an interest-based loan</td>
<td>omission</td>
<td>Totally acceptable</td>
<td></td>
</tr>
<tr>
<td>شريك لها</td>
<td>شريك لها في الإيمان</td>
<td>omission</td>
<td>Fairly unacceptable</td>
<td></td>
</tr>
<tr>
<td>التعقيب</td>
<td>توليه التعقيب</td>
<td>omission</td>
<td>Totally unacceptable</td>
<td></td>
</tr>
<tr>
<td>مستخلصات المبالغ</td>
<td>وتسليم مستخلصات المبالغ</td>
<td>synonymy</td>
<td>Totally acceptable</td>
<td></td>
</tr>
</tbody>
</table>
ST 22: Saudi website TT: Discussion of translation technique(s) adopted for selected technical terms

1. شركة مقاولات and ‘contracting company’ are synonyms.
2. ST ‘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 مداولات, a 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. لا موا is arguably omitted in the TT. However, the sense of اموالاً 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: Saudi website TT

السؤال الأول من الفتوى رقم (7495) (السند)

السؤال الأول من الفتوى رقم (7495) (السند)

س1: لدي بعض المبالغ النقدية1، وقد وضعتها في أحد البنوك الاستثمارية المنتشرة هنا دون غيرها، ومنها الإسلامية، وذلك لعدم خضوعه لقوانين المصادرة والتأمّل، علماً 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 روبية لللاستثمار، 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 أمّاء موثوقين4.

(الجزء رقم: 13، الصفحة رقم: 362)
Q 1: I have deposited a sum of money 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 savings 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 trustworthy speculation 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

<table>
<thead>
<tr>
<th>Financial term</th>
<th>Context of occurrence (Arabic and English)</th>
<th>Translation technique adopted</th>
<th>Rating and comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 مبالغ نقديه</td>
<td>a sum of money</td>
<td>I have deposited a sum of money</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>2 مبالغ نقديه</td>
<td>monetary savings</td>
<td>your monetary savings</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>3 المضاربة</td>
<td>speculation</td>
<td>trustworthy speculation</td>
<td>Totally unacceptable</td>
</tr>
<tr>
<td>4 أمراء موثوقين</td>
<td>trustworthy</td>
<td>trustworthy speculation</td>
<td>Fairly unacceptable</td>
</tr>
</tbody>
</table>

ST 23: Saudi website TT

The first question of Fatwa no. 7495

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'
Discussion of translation technique(s) adopted for selected technical terms

1. مبالغ نقديه and sum of money are synonyms. This is because, while نقديه and ‘monetary’ are synonyms, ‘savings’ is a hypernym of 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 نقديه, 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.

2. TT ‘monetary savings’ is a hyponym of مبالغ نقديه. This is because, while نقدية and ‘monetary’ are synonyms, TT ‘savings’ is a hyponym of ST ‘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 نقديه, 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), here refers to the Islamic financial arrangement of المضاربة (see the above example Fatwa no. 15361).

4. While ST is the equivalent of TT ‘trustworthy’, مؤتة موثوقين means ‘officially certified’ (or similar). TT ‘trustworthy’ thus has a wider meaning than (is a hyperonym) of ST، امناء مؤتة موثوقين, potentially significant information being lost in the TT.

4.5.8 ST 24: Saudi website TT
Q 1: Many people participate with their monies with one another, where one of them works and the other does not. Is it permissible to fix a monthly salary for the partner who works in return for his work? 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>
<thead>
<tr>
<th>Financial term</th>
<th>Context of occurrence (Arabic and English)</th>
<th>Translation technique adopted</th>
<th>Rating and comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>اشتراك</td>
<td>Participate</td>
<td>hyperonymy, with grammatical transposition</td>
</tr>
<tr>
<td>2</td>
<td>مشارية</td>
<td>Ø</td>
<td>omission</td>
</tr>
<tr>
<td>3</td>
<td>تعين</td>
<td>Fix</td>
<td>synonymy</td>
</tr>
<tr>
<td>4</td>
<td>الشريك</td>
<td>Partner</td>
<td>synonymy</td>
</tr>
<tr>
<td>5</td>
<td>نظير</td>
<td>In return</td>
<td>synonymy</td>
</tr>
</tbody>
</table>
ST 24: Saudi website TT: Discussion of translation technique(s) adopted for selected technical terms

1. ST اشتراك 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 اشتراك 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. شريك and ‘partner’ are synonyms.

5. في نظير and ‘in return for’ are synonyms.

4.5.9 ST 25: Saudi website TT

ST 25: Saudi website TT

The fourth question of Fatwa no. 19912

Q 4: 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), or is it only the party who trades with the other’s money who bears the loss on their own?

A: any loss in Mudarabah is on the capital; 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

<table>
<thead>
<tr>
<th>Financial term</th>
<th>Arabic</th>
<th>English</th>
<th>Context of occurrence (Arabic and English)</th>
<th>Translation technique adopted</th>
<th>Rating and comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>مضاربة</td>
<td>Mudarabah, (a speculative partnership, giving an amount of money to trade with in return for a share in the profit)</td>
<td>هل في المضاربة يتحمل</td>
<td>transliteration (giving non-lexicalised synonymy), plus paraphrase</td>
<td>Fairly unacceptable</td>
</tr>
<tr>
<td>2</td>
<td>يتحمل</td>
<td>bear</td>
<td>هل في المضاربة يتحمل</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>3</td>
<td>طرفان</td>
<td>both parties</td>
<td>يتحمل الطرفان الربح والخسارة</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>4</td>
<td>ربح</td>
<td>profit</td>
<td>الطرفان الربح والخسارة يتحمل</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>5</td>
<td>خسارة</td>
<td>loss</td>
<td>الطرفان الربح والخسارة يتحمل</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>6</td>
<td>يتجير</td>
<td>trade</td>
<td>الذي يتجير بمال الآخر who trades with the other’s money</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>7</td>
<td>مال</td>
<td>capital</td>
<td>الخسارة في المضاربة على المال any loss in Mudarabah is on the capital</td>
<td>hyponomy</td>
<td>Fairly acceptable</td>
</tr>
</tbody>
</table>
**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

الفتوى رقم (19345): Saudi website TT

ال الفتوى رقم (19345): 

س: تاجر يبيع منتجات غذائية، ولكنه يبيع القطع الواحدة بسعر أقل، ثم يبيع مجموعة من القطع بسعر أقل، 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 الحالي؛ 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 بالأجل المعروضة - تدخل في باب الحلال أم غيره؟ أفتونا مأجورين.

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

وإلى التوفيق وصلى الله على نبينا محمد وآله وسلم.

اللجنة الدائمة للبحوث العلمية والفتا

**ST 26**

الفتوى رقم (19345): Saudi website TT

Fatwa no. 19345

Q: There is a merchant who sells food products, and when he sells one piece at a certain price, he sells the collection at a lesser price. 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 price 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 credit 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

<table>
<thead>
<tr>
<th>Arabic</th>
<th>English</th>
<th>Context of occurrence (Arabic and English)</th>
<th>Translation technique adopted</th>
<th>Rating and comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 تاجر</td>
<td>merchant</td>
<td>تاجر بيع منتجات غذائية</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>2 بيع</td>
<td>sells</td>
<td>there is a merchant who sells food products</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>3 مجموعة</td>
<td>collection</td>
<td>ثم يبيع مجموعة قطع بسعر أقل</td>
<td>semantic disjunction</td>
<td>Fairly unacceptable</td>
</tr>
<tr>
<td>4 بسعر أقل</td>
<td>lesser price</td>
<td>there is a merchant who sells food products</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>5 سعر الوقت الحالي</td>
<td>current price</td>
<td>بيع مبلغ بسعر أقل من سعر الوقت الحالي</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
<tr>
<td>6 بيع بالأجل</td>
<td>selling on credit</td>
<td>Is his way of selling on credit</td>
<td>synonymy</td>
<td>Totally acceptable</td>
</tr>
</tbody>
</table>

1. تاجر and ‘merchant’ are synonyms.
2. بيع 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. بسعر 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>
<thead>
<tr>
<th>Translation Technique</th>
<th>As principal feature:</th>
<th>As secondary feature:</th>
<th>As tertiary feature:</th>
<th>Total</th>
<th>As percentage (of 297 examples)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Addition</td>
<td>1 example</td>
<td>3 examples</td>
<td>Ø</td>
<td>4 examples</td>
<td>1.35%</td>
</tr>
<tr>
<td>Calque</td>
<td>3 examples</td>
<td>2 examples</td>
<td>Ø</td>
<td>5 examples</td>
<td>1.68%</td>
</tr>
<tr>
<td>Grammatical transposition</td>
<td>13 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>13 examples</td>
<td>4.38%</td>
</tr>
<tr>
<td>Hyperonymy</td>
<td>15 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>15 examples</td>
<td>5.05%</td>
</tr>
<tr>
<td>Hyponymy</td>
<td>23 examples</td>
<td>1 example</td>
<td>Ø</td>
<td>24 examples</td>
<td>8.08%</td>
</tr>
<tr>
<td>Omission</td>
<td>12 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>12 examples</td>
<td>4.04%</td>
</tr>
<tr>
<td>Paraphrase</td>
<td>8 examples</td>
<td>2 examples</td>
<td>2 examples</td>
<td>12 examples</td>
<td>4.04%</td>
</tr>
<tr>
<td>Semantic disjunction</td>
<td>10 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>10 examples</td>
<td>3.37%</td>
</tr>
<tr>
<td>Semantic overlap</td>
<td>21 examples</td>
<td>5 examples</td>
<td>Ø</td>
<td>26 examples</td>
<td>8.75%</td>
</tr>
<tr>
<td>Synonymy</td>
<td>92 examples</td>
<td>48 examples</td>
<td>Ø</td>
<td>140 examples</td>
<td>47.14%</td>
</tr>
<tr>
<td>Transliteration</td>
<td>33 examples</td>
<td>2 examples</td>
<td>1 example</td>
<td>36 examples</td>
<td>12.12%</td>
</tr>
</tbody>
</table>

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

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

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

<table>
<thead>
<tr>
<th>Degree of acceptability</th>
<th>No of examples</th>
<th>1st numerical rating</th>
<th>2nd numerical rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Totally acceptable</td>
<td>95 examples</td>
<td>41.13%</td>
<td>380</td>
</tr>
<tr>
<td>Fairly acceptable</td>
<td>93 examples</td>
<td>40.26%</td>
<td>279</td>
</tr>
<tr>
<td>Fairly unacceptable</td>
<td>36 examples</td>
<td>15.58%</td>
<td>72</td>
</tr>
<tr>
<td>Totally unacceptable</td>
<td>7 examples</td>
<td>3.03%</td>
<td>7</td>
</tr>
</tbody>
</table>

Totals:
- ACTUAL TOTAL: 738 (231 total examples)
- POSSIBLE TOTAL: 924 (= 231 x 4)
- 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

<table>
<thead>
<tr>
<th>No of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 example</td>
<td>Fairly unacceptable</td>
<td>1st numerical rating: 2 2nd numerical rating: 1</td>
</tr>
</tbody>
</table>

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

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

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

<table>
<thead>
<tr>
<th>No of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>Fairly acceptable</td>
<td>1st numerical rating: 3 2nd numerical rating: 2</td>
</tr>
</tbody>
</table>

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

1st numerical rating: 3
2nd 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>4</td>
<td>Fairly acceptable</td>
<td>3 (12 out of possible 16)</td>
</tr>
<tr>
<td>1</td>
<td>Fairly unacceptable</td>
<td>2 (2 out of possible 4)</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>3</td>
<td>Totally acceptable</td>
<td>4 (total 12)</td>
</tr>
<tr>
<td>7</td>
<td>Fairly acceptable</td>
<td>3 (total 21)</td>
</tr>
<tr>
<td>3</td>
<td>Fairly unacceptable</td>
<td>2 (total 6)</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>2</td>
<td>Totally acceptable</td>
<td>4 (total 8)</td>
</tr>
<tr>
<td>9</td>
<td>Fairly acceptable</td>
<td>3 (total 27)</td>
</tr>
<tr>
<td>1</td>
<td>Fairly unacceptable</td>
<td>2 (total 2)</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>2</td>
<td>Fairly unacceptable</td>
<td>2 (total 4)</td>
</tr>
</tbody>
</table>

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

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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>5</td>
<td>Totally acceptable</td>
<td>4 (total 20)</td>
</tr>
<tr>
<td>14</td>
<td>Fairly acceptable</td>
<td>3 (total 42)</td>
</tr>
<tr>
<td>3</td>
<td>Fairly unacceptable</td>
<td>2 (total 6)</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>2</td>
<td>Fairly acceptable</td>
<td>3 (total 6 )</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Totally acceptable</td>
<td>4 (total 4)</td>
</tr>
<tr>
<td>2</td>
<td>Fairly acceptable</td>
<td>3 (total 6)</td>
</tr>
<tr>
<td>5</td>
<td>Fairly unacceptable</td>
<td>2 (total 10)</td>
</tr>
<tr>
<td>3</td>
<td>Totally unacceptable</td>
<td>1 (total 3 )</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Fairly acceptable</td>
<td>3 (total 3)</td>
</tr>
</tbody>
</table>

1st numerical rating: 3.00 (23 out of possible total of 44)
2nd 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>4</td>
<td>Fairly acceptable</td>
<td>3 (total 12)</td>
</tr>
<tr>
<td>2</td>
<td>Fairly unacceptable</td>
<td>2 (total 4)</td>
</tr>
<tr>
<td>1</td>
<td>Totally unacceptable</td>
<td>1 (total 1)</td>
</tr>
</tbody>
</table>

1st numerical rating: 2.43 (17 out of possible total of 28)
2nd 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>4</td>
<td>Fairly acceptable</td>
<td>3 (total 12)</td>
</tr>
<tr>
<td>1</td>
<td>Fairly unacceptable</td>
<td>2 (total 2)</td>
</tr>
</tbody>
</table>

1st numerical rating: 2.8 (14 out of possible total of 20)
2nd 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Fairly acceptable</td>
<td>3 (total 3)</td>
</tr>
<tr>
<td>5</td>
<td>Fairly unacceptable</td>
<td>2 (total 10)</td>
</tr>
<tr>
<td>3</td>
<td>Totally unacceptable</td>
<td>1 (total 3)</td>
</tr>
</tbody>
</table>

1st numerical rating: 1.78 (16 out of possible total of 36)
2nd 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td></td>
<td></td>
<td>rating</td>
</tr>
<tr>
<td>1</td>
<td>Fairly acceptable</td>
<td>3 (total 3)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3.00</td>
</tr>
<tr>
<td>1st numerical rating:</td>
<td>3.00</td>
<td>(3 out of possible total of 4)</td>
</tr>
<tr>
<td>2nd numerical rating:</td>
<td>2.00</td>
<td>(2 out of possible total of 3)</td>
</tr>
</tbody>
</table>

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

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

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

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

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

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

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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>1st numerical rating</th>
<th>2nd numerical rating</th>
<th>1st numerical rating</th>
<th>2nd numerical rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>Totally acceptable</td>
<td>4 (total 12)</td>
<td>3 (total 9)</td>
<td>2.68</td>
<td>1.68</td>
</tr>
<tr>
<td>10</td>
<td>Fairly acceptable</td>
<td>3 (total 30)</td>
<td>2 (total 20)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Fairly unacceptable</td>
<td>2 (total 16)</td>
<td>1 (total 8)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Totally unacceptable</td>
<td>1 (total 1)</td>
<td>0 (total 0)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>1st numerical rating</th>
<th>2nd numerical rating</th>
<th>1st numerical rating</th>
<th>2nd numerical rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Totally acceptable</td>
<td>4 (total 8)</td>
<td>3 (total 6)</td>
<td>2.80</td>
<td>(28 out of possible total of 40)</td>
</tr>
<tr>
<td>5</td>
<td>Fairly acceptable</td>
<td>3 (total 15)</td>
<td>2 (total 10)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Fairly unacceptable</td>
<td>2 (total 4)</td>
<td>1 (total 2)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Totally unacceptable</td>
<td>1 (total 1)</td>
<td>0 (total 0)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### 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

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

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

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

<table>
<thead>
<tr>
<th>Translation Technique</th>
<th>As principal feature</th>
<th>As secondary feature</th>
<th>As tertiary feature</th>
<th>Total</th>
<th>As percentage (of 34 examples)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Addition</td>
<td>1 example</td>
<td>Ø</td>
<td>Ø</td>
<td>1 example</td>
<td>2.94%</td>
</tr>
<tr>
<td>Calque</td>
<td>2 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>2 examples</td>
<td>5.88%</td>
</tr>
<tr>
<td>Grammatical transposition</td>
<td>4 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>4 examples</td>
<td>11.76%</td>
</tr>
<tr>
<td>Hyperonymy</td>
<td>3 examples</td>
<td>1 example</td>
<td>Ø</td>
<td>4 examples</td>
<td>11.76%</td>
</tr>
<tr>
<td>Hyponymy</td>
<td>4 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>4 examples</td>
<td>11.76%</td>
</tr>
<tr>
<td>Omission</td>
<td>2 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>2 examples</td>
<td>5.88%</td>
</tr>
<tr>
<td>Paraphrase</td>
<td>1 example</td>
<td>Ø</td>
<td>Ø</td>
<td>1 example</td>
<td>2.94%</td>
</tr>
<tr>
<td>Semantic disjunction</td>
<td>1 example</td>
<td>Ø</td>
<td>Ø</td>
<td>1 example</td>
<td>2.94%</td>
</tr>
<tr>
<td>Semantic overlap</td>
<td>5 examples</td>
<td>4 examples</td>
<td>Ø</td>
<td>9 examples</td>
<td>26.47%</td>
</tr>
<tr>
<td>Synonymy</td>
<td>2 examples</td>
<td>4 examples</td>
<td>Ø</td>
<td>6 examples</td>
<td>17.64%</td>
</tr>
<tr>
<td>Transliteration</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Translation Technique</th>
<th>As principal feature</th>
<th>As secondary feature</th>
<th>As tertiary feature</th>
<th>Total</th>
<th>As percentage (of 34 examples)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Semantic overlap</td>
<td>5 examples</td>
<td>4 examples</td>
<td>Ø</td>
<td>9 examples</td>
<td>26.47%</td>
</tr>
<tr>
<td>Synonymy</td>
<td>2 examples</td>
<td>4 examples</td>
<td>Ø</td>
<td>6 examples</td>
<td>17.64%</td>
</tr>
<tr>
<td>Grammatical transposition</td>
<td>4 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>4 examples</td>
<td>11.76%</td>
</tr>
<tr>
<td>Hyperonymy</td>
<td>4 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>4 examples</td>
<td>11.76%</td>
</tr>
<tr>
<td>Hyponymy</td>
<td>2 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>2 examples</td>
<td>5.88%</td>
</tr>
<tr>
<td>Omission</td>
<td>2 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>2 examples</td>
<td>5.88%</td>
</tr>
<tr>
<td>Addition</td>
<td>1 example</td>
<td>Ø</td>
<td>Ø</td>
<td>1 example</td>
<td>2.94%</td>
</tr>
<tr>
<td>Paraphrase</td>
<td>1 example</td>
<td>Ø</td>
<td>Ø</td>
<td>1 example</td>
<td>2.94%</td>
</tr>
<tr>
<td>Semantic disjunction</td>
<td>1 example</td>
<td>Ø</td>
<td>Ø</td>
<td>1 example</td>
<td>2.94%</td>
</tr>
<tr>
<td>Transliteration</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
</tr>
</tbody>
</table>

TOTAL | 25 examples | 9 examples | Ø | 34 examples

146
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

<table>
<thead>
<tr>
<th>Degree of acceptability</th>
<th>No. of examples</th>
<th>Percentage of examples</th>
<th>1st numerical rating</th>
<th>2nd numerical rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Totally acceptable</td>
<td>7 examples</td>
<td>25 %</td>
<td>28</td>
<td>21</td>
</tr>
<tr>
<td>Fairly acceptable</td>
<td>15 examples</td>
<td>53.71 %</td>
<td>45</td>
<td>30</td>
</tr>
<tr>
<td>Fairly unacceptable</td>
<td>6 examples</td>
<td>21.43 %</td>
<td>12</td>
<td>6</td>
</tr>
<tr>
<td>Totally unacceptable</td>
<td>0 examples</td>
<td>0.00 %</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

**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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Fairly unacceptable</td>
<td></td>
</tr>
<tr>
<td>1st numerical rating:</td>
<td>2</td>
<td>(2 out of possible total of 4)</td>
</tr>
<tr>
<td>2nd numerical rating:</td>
<td>1</td>
<td>(1 out of possible total of 2)</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Fairly acceptable</td>
<td></td>
</tr>
<tr>
<td>1st numerical rating:</td>
<td>3</td>
<td>(6 out of possible total of 8)</td>
</tr>
<tr>
<td>2nd numerical rating:</td>
<td>2</td>
<td>(4 out of possible total of 6)</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
<th>1st numerical rating</th>
<th>2nd numerical rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Totally acceptable</td>
<td></td>
<td>4 (total 4)</td>
<td>3 (total 3)</td>
</tr>
<tr>
<td>2</td>
<td>Fairly acceptable</td>
<td></td>
<td>3 (total 6)</td>
<td>2 (total 4)</td>
</tr>
<tr>
<td>1</td>
<td>Fairly unacceptable</td>
<td></td>
<td>2 (total 2)</td>
<td>1 (total 1)</td>
</tr>
</tbody>
</table>

1st numerical rating: 3 (12 out of possible total of 16)
2nd numerical rating: 2 (8 out of possible total of 12)

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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
<th>1st numerical rating</th>
<th>2nd numerical rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>Fairly acceptable</td>
<td></td>
<td>3 (total 9)</td>
<td>2 (total 6)</td>
</tr>
</tbody>
</table>

1st numerical rating: 3 (9 out of possible total of 12)
2nd 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
<th>1st numerical rating</th>
<th>2nd numerical rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Fairly unacceptable</td>
<td></td>
<td>2 (total 1)</td>
<td>1 (total 1)</td>
</tr>
</tbody>
</table>

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

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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
<th>1st numerical rating</th>
<th>2nd numerical rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Totally acceptable</td>
<td></td>
<td>4 (total 4)</td>
<td>3 (total 3)</td>
</tr>
<tr>
<td>3</td>
<td>Fairly acceptable</td>
<td></td>
<td>3 (total 9)</td>
<td>2 (total 6)</td>
</tr>
</tbody>
</table>

1st numerical rating: 3.25 (13 out of possible total of 16)
2nd 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Fairly acceptable</td>
<td>3 (total 3)</td>
</tr>
<tr>
<td>1</td>
<td>Fairly unacceptable</td>
<td>2 (total 2)</td>
</tr>
</tbody>
</table>

1st numerical rating: 2.5 (5 out of possible total of 8)
2nd numerical rating: 1.5 (3 out of possible total of 6)

4.8.3.12 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Fairly acceptable</td>
<td>3 (total 3)</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Fairly unacceptable</td>
<td>2 (total 2)</td>
</tr>
</tbody>
</table>

1st numerical rating: 2 (2 out of possible total of 4)
2nd 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
<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>$1^{st}$ numerical rating $2^{nd}$ numerical rating</td>
</tr>
<tr>
<td>3</td>
<td>Fairly acceptable</td>
<td>3 (total 9) 2 (total 6)</td>
</tr>
<tr>
<td>1</td>
<td>Fairly unacceptable</td>
<td>2 (total 2) 1 (total 1)</td>
</tr>
</tbody>
</table>

$1^{st}$ 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**

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>$1^{st}$ numerical rating $2^{nd}$ numerical rating</td>
</tr>
<tr>
<td>3</td>
<td>Fairly acceptable</td>
<td>3 (total 9) 2 (total 6)</td>
</tr>
<tr>
<td>2</td>
<td>Fairly unacceptable</td>
<td>2 (total 4) 1 (total 2)</td>
</tr>
</tbody>
</table>

$1^{st}$ 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**

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Totally acceptable</td>
<td>4 (total 8) 3 (total 6)</td>
</tr>
</tbody>
</table>

$1^{st}$ 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**

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Totally acceptable</td>
<td>4 (total 8) 3 (total 6)</td>
</tr>
<tr>
<td>2</td>
<td>Fairly acceptable</td>
<td>3 (total 6) 2 (total 4)</td>
</tr>
</tbody>
</table>

$1^{st}$ 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

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

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

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

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

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

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 | Ø examples | 17 examples | 42.50% |
| Transliteration       | 8 examples | Ø          | Ø          | 8           | 18.00% |
| Hyponymy              | 2 examples | 1 example  | Ø          | 3 examples  | 7.75%  |
| Omission              | 3 examples | Ø          | Ø          | 3 examples  | 7.75%  |
| Paraphrase            | 2 examples | Ø          | Ø          | 2           | 4.50%  |
| Semantic disjunction  | 2 examples | Ø          | Ø          | 2           | 4.50%  |
| Semantic overlap      | 2 examples | Ø          | Ø          | 2           | 4.50%  |
| Addition              | Ø          | 1 example  | Ø          | 1 example   | 2.25%  |
| Grammatical transposition | 1 example  | Ø          | Ø          | 1 example   | 2.25%  |
| Hyperonymy            | 1 example  | Ø          | Ø          | 1 example   | 2.25%  |
| Calque                | Ø          | Ø          | Ø          | Ø           | 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

<table>
<thead>
<tr>
<th>Percentage of examples</th>
<th>1st numerical rating</th>
<th>2nd numerical rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Totally acceptable</td>
<td>7 examples</td>
<td>23.33 %</td>
</tr>
<tr>
<td>Fairly acceptable</td>
<td>14 examples</td>
<td>46.67 %</td>
</tr>
<tr>
<td>Fairly unacceptable</td>
<td>5 examples</td>
<td>16.67 %</td>
</tr>
<tr>
<td>Totally unacceptable</td>
<td>4 examples</td>
<td>13.33 %</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Fairly acceptable</td>
<td>3 (total 3)</td>
</tr>
</tbody>
</table>

1<sup>st</sup> numerical rating: 3 (3 out of possible total of 4)
2<sup>nd</sup> 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Fairly acceptable</td>
<td>3 (total 3)</td>
</tr>
</tbody>
</table>

1<sup>st</sup> numerical rating: 3 (3 out of possible total of 4)
2<sup>nd</sup> numerical rating: 2 (2 out of possible total of 3)

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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Totally acceptable</td>
<td>4 (total 4)</td>
</tr>
</tbody>
</table>

1<sup>st</sup> numerical rating: 4 (4 out of possible total of 4)
2<sup>nd</sup> 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Fairly acceptable</td>
<td>3 (total 3)</td>
</tr>
<tr>
<td>1</td>
<td>Fairly unacceptable</td>
<td>2 (total 2)</td>
</tr>
</tbody>
</table>

1st numerical rating: 2.5  
(5 out of possible total of 8)

2nd numerical rating: 1.5  
(3 out of possible total of 6)

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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Fairly acceptable</td>
<td>3 (total 3)</td>
</tr>
</tbody>
</table>

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

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

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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Fairly acceptable</td>
<td>3 (total 3)</td>
</tr>
<tr>
<td>2</td>
<td>Totally unacceptable</td>
<td>1 (total 2)</td>
</tr>
</tbody>
</table>

1st numerical rating: 1.67  
(5 out of possible total of 12)

2nd 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Fairly unacceptable</td>
<td>2 (total 2)</td>
</tr>
<tr>
<td>1</td>
<td>Totally unacceptable</td>
<td>1 (total 1)</td>
</tr>
</tbody>
</table>

156
1\textsuperscript{st} numerical rating: 1.5 (3 out of possible total of 8)
2\textsuperscript{nd} 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1\textsuperscript{st} numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Fairly unacceptable</td>
<td>2 (total 2)</td>
</tr>
<tr>
<td>1</td>
<td>Totally unacceptable</td>
<td>1 (total 1)</td>
</tr>
</tbody>
</table>

1\textsuperscript{st} numerical rating: 1.5 (3 out of possible total of 8)
2\textsuperscript{nd} 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1\textsuperscript{st} numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Fairly acceptable</td>
<td>3 (total 3)</td>
</tr>
</tbody>
</table>

1\textsuperscript{st} numerical rating: 3 (3 out of possible total of 4)
2\textsuperscript{nd} 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1\textsuperscript{st} numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Fairly acceptable</td>
<td>3 (total 3)</td>
</tr>
</tbody>
</table>

1\textsuperscript{st} numerical rating: 3 (3 out of possible total of 4)
2\textsuperscript{nd} numerical rating: 4 (2 out of possible total of 3)

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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1\textsuperscript{st} numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Fairly acceptable</td>
<td>3 (total 3)</td>
</tr>
</tbody>
</table>

1\textsuperscript{st} numerical rating: 3 (3 out of possible total of 4)
2\textsuperscript{nd} numerical rating: 4 (2 out of possible total of 3)
4.9.3.20 Degree of acceptability of ‘synonymy’ translation technique with other technique(s): Baintner TTs

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1&lt;sup&gt;st&lt;/sup&gt; numerical rating</td>
</tr>
<tr>
<td>9</td>
<td>Fairly acceptable</td>
<td>3 (total 27)</td>
</tr>
<tr>
<td>2</td>
<td>Fairly unacceptable</td>
<td>2 (total 4)</td>
</tr>
<tr>
<td>1</td>
<td>Totally unacceptable</td>
<td>1 (total 1)</td>
</tr>
</tbody>
</table>

1<sup>st</sup> numerical rating: 2.67 (32 out of possible total of 48)
2<sup>nd</sup> 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1&lt;sup&gt;st&lt;/sup&gt; numerical rating</td>
</tr>
<tr>
<td>6</td>
<td>Fairly acceptable</td>
<td>3 (total 18)</td>
</tr>
<tr>
<td>1</td>
<td>Fairly unacceptable</td>
<td>2 (total 2)</td>
</tr>
<tr>
<td>1</td>
<td>Totally unacceptable</td>
<td>1 (total 1)</td>
</tr>
</tbody>
</table>

1<sup>st</sup> numerical rating: 2.63 (21 out of possible total of 32)
2<sup>nd</sup> 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

<table>
<thead>
<tr>
<th>Translation technique(s) used: Baintner</th>
<th>Number of times each technique used</th>
<th>Average degree of acceptability: 1&lt;sup&gt;st&lt;/sup&gt; numerical rating</th>
<th>Average degree of acceptability: 2&lt;sup&gt;nd&lt;/sup&gt; numerical rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Section 4.9.3.1. ‘Adddition’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.9.3.2. ‘Adddition’ with other technique(s)</td>
<td>1</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.9.3.3. ‘Calque’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.9.3.4. ‘Calque’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.9.3.5. ‘Grammatical transposition’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.9.3.6. ‘Grammatical transposition’ with other technique(s)</td>
<td>3</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.9.3.7. ‘Hyperonymy’ only</td>
<td>1</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Section 4.9.3.8. ‘Hyperonymy’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.9.3.9. ‘Hyponymy’ only</td>
<td>2</td>
<td>2.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Section 4.9.3.10. ‘Hyponymy’ with other technique(s)</td>
<td>1</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.9.3.11. ‘Omission’ only</td>
<td>3</td>
<td>1.67</td>
<td>0.67</td>
</tr>
<tr>
<td>Section 4.9.3.12. ‘Omission’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.9.3.13. ‘Paraphrase’ only</td>
<td>2</td>
<td>1.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Section 4.9.3.14. ‘Paraphrase’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.9.3.15. ‘Semantic disjunction’ only</td>
<td>2</td>
<td>1.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Section 4.9.3.16. ‘Semantic disjunction’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.9.3.17. ‘Semantic overlap’ only</td>
<td>1</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Section 4.9.3.18. ‘Semantic overlap’ with other technique(s)</td>
<td>1</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Section 4.9.3.19. ‘Synonymy’ only</td>
<td>6</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Section 4.9.3.20. ‘Synonymy’ with other technique(s)</td>
<td>12</td>
<td>2.67</td>
<td>1.67</td>
</tr>
<tr>
<td>Section 4.9.3.21. ‘Transliteration’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.9.3.22. ‘Transliteration’ with other technique(s)</td>
<td>8</td>
<td>2.63</td>
<td>1.63</td>
</tr>
</tbody>
</table>
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

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

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.
4.10.1 Frequency of translation techniques used: Nyazee TTs

Table 4.45
Frequency of translation techniques used: Nyazee TTs

<table>
<thead>
<tr>
<th>Translation Technique</th>
<th>As principal feature:</th>
<th>As secondary feature:</th>
<th>As tertiary feature:</th>
<th>Total</th>
<th>As percentage (of 68 examples)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Addition</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>0.00%</td>
</tr>
<tr>
<td>Calque</td>
<td>1 example</td>
<td>Ø</td>
<td>Ø</td>
<td>1 example</td>
<td>1.47%</td>
</tr>
<tr>
<td>Grammatical transposition</td>
<td>2 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>2 examples</td>
<td>2.94%</td>
</tr>
<tr>
<td>Hyperonymy</td>
<td>1 example</td>
<td>Ø</td>
<td>Ø</td>
<td>1 example</td>
<td>1.47%</td>
</tr>
<tr>
<td>Hyponymy</td>
<td>3 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>3 examples</td>
<td>4.41%</td>
</tr>
<tr>
<td>Omission</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>0.00%</td>
</tr>
<tr>
<td>Paraphrase</td>
<td>1 example</td>
<td>Ø</td>
<td>Ø</td>
<td>1 example</td>
<td>1.47%</td>
</tr>
<tr>
<td>Semantic disjunction</td>
<td>3 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>3 examples</td>
<td>4.41%</td>
</tr>
<tr>
<td>Semantic overlap</td>
<td>5 examples</td>
<td>1 example</td>
<td>Ø</td>
<td>6 examples</td>
<td>8.82%</td>
</tr>
<tr>
<td>Synonymy</td>
<td>14 examples</td>
<td>19 examples</td>
<td>Ø</td>
<td>33 examples</td>
<td>48.53%</td>
</tr>
<tr>
<td>Transliteration</td>
<td>15 examples</td>
<td>3 examples</td>
<td>Ø</td>
<td>18 examples</td>
<td>26.47%</td>
</tr>
</tbody>
</table>

TOTAL 45 examples 23 examples Ø 68 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 4.46
Frequency of translation techniques used in frequency order: Nyazee TTs

| Synonymy | 14 examples | 19 examples | Ø | 33 examples | 48.53% |
| Transliteration | 15 examples | 3 examples | Ø | 18 examples | 26.47% |
| Semantic overlap | 5 examples | 1 example | Ø | 6 examples | 8.82%  |
| Hyponymy | 3 examples | Ø | Ø | 3 examples | 4.41%  |
| Semantic disjunction | 3 examples | Ø | Ø | 3 examples | 4.41%  |
| Grammatical transposition | 2 examples | Ø | Ø | 2 examples | 2.94%  |
| Calque | 1 example | Ø | Ø | 1 example | 1.47%  |
| Hyperonymy | 1 example | Ø | Ø | 1 example | 1.47%  |
| Paraphrase | 1 example | Ø | Ø | 1 example | 1.47%  |
| Addition | Ø | Ø | Ø | Ø | 0.00%  |
| Omission | Ø | Ø | Ø | Ø | 0.00%  |

TOTAL 45 examples 23 examples Ø 68 examples

4.10.2 Degree of acceptability of all translation techniques used: Nyazee TTs

Table 4.47
Degree of acceptability of all translation techniques used: Nyazee

<table>
<thead>
<tr>
<th>Percentage of examples</th>
<th>1st numerical rating</th>
<th>2nd numerical rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Totally acceptable</td>
<td>10 examples</td>
<td>21.28 %</td>
</tr>
<tr>
<td>Fairly acceptable</td>
<td>20 examples</td>
<td>42.56 %</td>
</tr>
</tbody>
</table>

161
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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1&lt;sup&gt;st&lt;/sup&gt; numerical rating</td>
</tr>
<tr>
<td>2</td>
<td>Fairly unacceptable</td>
<td>2 (total 2)</td>
</tr>
</tbody>
</table>

1<sup>st</sup> numerical rating: 2 (2 out of possible total of 4)
2<sup>nd</sup> 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1&lt;sup&gt;st&lt;/sup&gt; numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Fairly acceptable</td>
<td>3 (total 3)</td>
</tr>
<tr>
<td>1</td>
<td>Fairly unacceptable</td>
<td>2 (total 2)</td>
</tr>
</tbody>
</table>

1<sup>st</sup> numerical rating: 2.5 (5 out of possible total of 8)
2<sup>nd</sup> 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Fairly acceptable</td>
<td>1st numerical rating: 3 (total 3)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2nd numerical rating: 2 (total 2)</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Totally acceptable</td>
<td>1st numerical rating: 4 (total 4)</td>
</tr>
<tr>
<td>2</td>
<td>Fairly unacceptable</td>
<td>2nd numerical rating: 3 (total 3)</td>
</tr>
</tbody>
</table>

1st numerical rating: 2.67 (8 out of possible total of 12)
2nd 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Fairly unacceptable</td>
<td>1st numerical rating: 2 (total 2)</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Fairly unacceptable</td>
<td>2 (total 2)</td>
</tr>
<tr>
<td>2</td>
<td>Totally unacceptable</td>
<td>1 (total 2)</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>4</td>
<td>Fairly acceptable</td>
<td>3 (total 12)</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Fairly acceptable</td>
<td>3 (total 3)</td>
</tr>
<tr>
<td>1</td>
<td>Fairly unacceptable</td>
<td>2 (total 2)</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>6</td>
<td>Totally acceptable</td>
<td>4 (total 24)</td>
</tr>
<tr>
<td>4</td>
<td>Fairly acceptable</td>
<td>3 (total 12)</td>
</tr>
</tbody>
</table>
1 Fairly unacceptable 2 (total 2) 1 (total 1)

1st numerical rating: 3.45 (38 out of possible total of 44)
2nd 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2nd numerical rating</td>
</tr>
<tr>
<td>2</td>
<td>Totally acceptable</td>
<td>4 (total 8)</td>
</tr>
<tr>
<td>10</td>
<td>Fairly acceptable</td>
<td>3 (total 30)</td>
</tr>
<tr>
<td>9</td>
<td>Fairly unacceptable</td>
<td>2 (total 18)</td>
</tr>
<tr>
<td>1</td>
<td>Totally unacceptable</td>
<td>1 (total 1)</td>
</tr>
</tbody>
</table>

1st numerical rating: 2.59 (57 out of possible total of 88)
2nd 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2nd numerical rating</td>
</tr>
<tr>
<td>2</td>
<td>Totally acceptable</td>
<td>4 (total 8)</td>
</tr>
<tr>
<td>8</td>
<td>Fairly acceptable</td>
<td>3 (total 24)</td>
</tr>
<tr>
<td>7</td>
<td>Fairly unacceptable</td>
<td>2 (total 14)</td>
</tr>
<tr>
<td>1</td>
<td>Totally unacceptable</td>
<td>1 (total 1)</td>
</tr>
</tbody>
</table>

1st numerical rating: 2.61 (47 out of possible total of 72)
2nd 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

<table>
<thead>
<tr>
<th>Translation technique(s) used: Nyazee</th>
<th>Number of times each technique used</th>
<th>Average degree of acceptability: 1st numerical rating</th>
<th>Average degree of acceptability: 2nd numerical rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Section 4.10.3.1. ‘Addition’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.10.3.2. ‘Addition’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.10.3.3. ‘Calque’ only</td>
<td>1</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Section 4.10.3.4. ‘Calque’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.10.3.5. ‘Grammatical transposition’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.10.3.6. ‘Grammatical transposition’ with other technique(s)</td>
<td>2</td>
<td>2.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Section 4.10.3.7. ‘Hyperonymy’ only</td>
<td>1</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.10.3.8. ‘Hyperonymy’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.10.3.9. ‘Hyponymy’ only</td>
<td>3</td>
<td>2.67</td>
<td>1.67</td>
</tr>
<tr>
<td>Section 4.10.3.10. ‘Hyponymy’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.10.3.11. ‘Omission’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.10.3.12. ‘Omission’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.10.3.13. ‘Paraphrase’ only</td>
<td>1</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Section 4.10.3.14. ‘Paraphrase’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.10.3.15. ‘Semantic disjunction’ only</td>
<td>3</td>
<td>1.33</td>
<td>0.33</td>
</tr>
<tr>
<td>Section 4.10.3.16. ‘Semantic disjunction’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.10.3.17. ‘Semantic overlap’ only</td>
<td>4</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.10.3.18. ‘Semantic overlap’ with other technique(s)</td>
<td>2</td>
<td>2.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Section 4.10.3.19. ‘Synonymy’ only</td>
<td>11</td>
<td>3.45</td>
<td>2.45</td>
</tr>
<tr>
<td>Section 4.10.3.20. ‘Synonymy’ with other technique(s)</td>
<td>32</td>
<td>2.59</td>
<td>1.59</td>
</tr>
<tr>
<td>Section 4.10.3.21. ‘Transliteration’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.10.3.22. ‘Transliteration’ with other technique(s)</td>
<td>18p</td>
<td>2.61</td>
<td>1.61</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Translation technique(s) used: Nyazee</th>
<th>Number of times each technique used</th>
<th>Average degree of acceptability: 1st numerical rating</th>
<th>Average degree of acceptability: 2nd numerical rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Section 4.10.3.19. ‘Synonymy’ only</td>
<td>11</td>
<td>3.45</td>
<td>2.45</td>
</tr>
<tr>
<td>Section 4.10.3.7. ‘Hyperonymy’ only</td>
<td>1</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.10.3.17. ‘Semantic overlap’ only</td>
<td>4</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.10.3.9. ‘Hyponymy’ only</td>
<td>3</td>
<td>2.67</td>
<td>1.67</td>
</tr>
<tr>
<td>Section 4.10.3.22. ‘Transliteration’ with other technique(s)</td>
<td>18</td>
<td>2.61</td>
<td>1.72</td>
</tr>
<tr>
<td>Section 4.10.3.20. ‘Synonymy’ with other technique(s)</td>
<td>32</td>
<td>2.59</td>
<td>1.59</td>
</tr>
<tr>
<td>Section 4.10.3.6. ‘Grammatical transposition’ with other technique(s)</td>
<td>2</td>
<td>2.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Section 4.10.3.18. ‘Semantic overlap’ with other technique(s)</td>
<td>2</td>
<td>2.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Section 4.10.3.3. ‘Calque’ only</td>
<td>1</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Section 4.10.3.13. ‘Paraphrase’ only</td>
<td>1</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Section 4.10.3.15. ‘Semantic disjunction’ only</td>
<td>3</td>
<td>1.33</td>
<td>0.33</td>
</tr>
<tr>
<td>Section 4.10.3.1. ‘Addition’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.10.3.2. ‘Addition’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.10.3.4. ‘Calque’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.10.3.5. ‘Grammatical transposition’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.10.3.8. ‘Hyperonymy’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.10.3.10. ‘Hyponymy’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.10.3.11. ‘Omission’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.10.3.12. ‘Omission’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.10.3.14. ‘Paraphrase’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.10.3.16. ‘Semantic disjunction’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.10.3.21. ‘Transliteration’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Translation Technique</th>
<th>As principal feature:</th>
<th>As secondary feature</th>
<th>As tertiary feature</th>
<th>Total</th>
<th>As percentage (of 67 examples)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Addition</td>
<td>Ø</td>
<td>2 examples</td>
<td>Ø</td>
<td>2 examples</td>
<td>2.99%</td>
</tr>
<tr>
<td>Calque</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
</tr>
<tr>
<td>Grammatical transposition</td>
<td>3 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>3 examples</td>
<td>4.48%</td>
</tr>
<tr>
<td>Hyponymy</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
</tr>
<tr>
<td>Hyperonymy</td>
<td>7 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>7 examples</td>
<td>10.45%</td>
</tr>
<tr>
<td>Omission</td>
<td>1 example</td>
<td>Ø</td>
<td>4</td>
<td>1 example</td>
<td>1.49%</td>
</tr>
<tr>
<td>Paraphrase</td>
<td>4 examples</td>
<td>1 example</td>
<td>Ø</td>
<td>5 examples</td>
<td>7.46%</td>
</tr>
<tr>
<td>Semantic disjunction</td>
<td>2 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>2 examples</td>
<td>2.99%</td>
</tr>
<tr>
<td>Semantic overlap</td>
<td>4 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>4 examples</td>
<td>7.46%</td>
</tr>
<tr>
<td>Synonymy</td>
<td>31 examples</td>
<td>8 examples</td>
<td>Ø</td>
<td>39 examples</td>
<td>58.21%</td>
</tr>
<tr>
<td>Transliteration</td>
<td>4 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>4 examples</td>
<td>5.97%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>56 examples</td>
<td>11 examples</td>
<td>Ø</td>
<td>67 examples</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Translation Technique</th>
<th>As principal feature:</th>
<th>As secondary feature</th>
<th>As tertiary feature</th>
<th>Total</th>
<th>As percentage (of 67 examples)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Synonymy</td>
<td>31 examples</td>
<td>8 examples</td>
<td>Ø</td>
<td>39 examples</td>
<td>58.21%</td>
</tr>
<tr>
<td>Hyponymy</td>
<td>7 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>7 examples</td>
<td>10.45%</td>
</tr>
<tr>
<td>Paraphrase</td>
<td>4 examples</td>
<td>1 example</td>
<td>Ø</td>
<td>5 examples</td>
<td>7.46%</td>
</tr>
<tr>
<td>Semantic overlap</td>
<td>4 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>4 examples</td>
<td>7.46%</td>
</tr>
<tr>
<td>Transliteration</td>
<td>4 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>4 examples</td>
<td>5.97%</td>
</tr>
<tr>
<td>Grammatical transposition</td>
<td>3 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>3 examples</td>
<td>4.48%</td>
</tr>
<tr>
<td>Addition</td>
<td>Ø</td>
<td>2 examples</td>
<td>Ø</td>
<td>2 examples</td>
<td>2.99%</td>
</tr>
<tr>
<td>Semantic disjunction</td>
<td>2 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>2 examples</td>
<td>2.99%</td>
</tr>
<tr>
<td>Omission</td>
<td>1 example</td>
<td>Ø</td>
<td>Ø</td>
<td>1 example</td>
<td>1.49%</td>
</tr>
<tr>
<td>Calque</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>0</td>
</tr>
<tr>
<td>Hyperonymy</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>0</td>
</tr>
</tbody>
</table>
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 TTs

<table>
<thead>
<tr>
<th>Degree of acceptability</th>
<th>No. of examples</th>
<th>Percentage of examples</th>
<th>1st numerical rating</th>
<th>2nd numerical rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Totally acceptable</td>
<td>32 examples</td>
<td>55.17%</td>
<td>128</td>
<td>96</td>
</tr>
<tr>
<td>Fairly acceptable</td>
<td>25 examples</td>
<td>43.10%</td>
<td>75</td>
<td>50</td>
</tr>
<tr>
<td>Fairly unacceptable</td>
<td>1 example</td>
<td>1.72%</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td><strong>ACTUAL TOTAL</strong></td>
<td></td>
<td></td>
<td><strong>205</strong></td>
<td><strong>147</strong></td>
</tr>
<tr>
<td><strong>POSSIBLE TOTAL</strong></td>
<td></td>
<td></td>
<td><strong>232 (=58 x 4)</strong></td>
<td><strong>174 (=58 x 3)</strong></td>
</tr>
<tr>
<td><strong>AVERAGE PER EXAMPLE</strong></td>
<td></td>
<td></td>
<td><strong>3.53 (=205 ÷ 58)</strong></td>
<td><strong>2.53 (=147 ÷ 58)</strong></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Fairly acceptable</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1st numerical rating</td>
<td>3 (total 6)</td>
</tr>
<tr>
<td></td>
<td>2nd numerical rating</td>
<td>2 (total 4)</td>
</tr>
<tr>
<td>1st numerical rating:</td>
<td>3</td>
<td>(6 out of possible total of 8)</td>
</tr>
<tr>
<td>2nd numerical rating:</td>
<td>2</td>
<td>(4 out of possible total of 6)</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Totally acceptable</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1st numerical rating</td>
<td>4 (total 4)</td>
</tr>
<tr>
<td></td>
<td>2nd numerical rating</td>
<td>3 (total 3)</td>
</tr>
<tr>
<td>2</td>
<td>Fairly acceptable</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1st numerical rating</td>
<td>3 (total 6)</td>
</tr>
<tr>
<td></td>
<td>2nd numerical rating</td>
<td>2 (total 4)</td>
</tr>
</tbody>
</table>
1\textsuperscript{st} numerical rating: 3.33 (10 out of possible total of 12)
2\textsuperscript{nd} numerical rating: 2.33 (7 out of possible total of 9)

4.11.3.7 Degree of acceptability of ‘hyperonymy’ translation technique only: DeLorenzo TTs
*No examples in data*

4.11.3.8 Degree of acceptability of ‘hyperonymy’ 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1\textsuperscript{st} numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Totally acceptable</td>
<td>4 (total 4)</td>
</tr>
<tr>
<td>6</td>
<td>Fairly acceptable</td>
<td>3 (total 18)</td>
</tr>
</tbody>
</table>

1\textsuperscript{st} numerical rating: 3.14 (22 out of possible total of 28)
2\textsuperscript{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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1\textsuperscript{st} numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Fairly unacceptable</td>
<td>2 (total 2)</td>
</tr>
</tbody>
</table>

1\textsuperscript{st} numerical rating: 2 (out of possible total of 4)
2\textsuperscript{nd} numerical rating: 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
### 4.11.3.14 Degree of acceptability of ‘paraphrase’ translation technique with other technique(s): DeLorenzo TTs

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>3</td>
<td>Fairly acceptable</td>
<td>3 (total 9)</td>
</tr>
</tbody>
</table>

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

(9 out of possible total of 12)
(6 out of possible total of 9)

### 4.11.3.15 Degree of acceptability of ‘semantic disjunction’ translation technique only: DeLorenzo TTs

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Fairly acceptable</td>
<td>3 (total 2)</td>
</tr>
</tbody>
</table>

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

(2 out of possible total of 4)
(1 out of possible total of 3)

### 4.11.3.16 Degree of acceptability of ‘semantic disjunction’ translation technique with other technique(s): DeLorenzo TTs

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Fairly acceptable</td>
<td>3 (total 2)</td>
</tr>
</tbody>
</table>

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

(2 out of possible total of 4)
(1 out of possible total of 3)

### 4.11.3.17 Degree of acceptability of ‘semantic overlap’ translation technique only: DeLorenzo TTs

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>4</td>
<td>Fairly acceptable</td>
<td>3 (total 12)</td>
</tr>
</tbody>
</table>

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

(12 out of possible total of 16)
(8 out 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>26</td>
<td>Totally acceptable</td>
<td>4 (total 104)</td>
</tr>
<tr>
<td>1</td>
<td>Fairly acceptable</td>
<td>3 (total 3)</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>4</td>
<td>Totally acceptable</td>
<td>4 (total 16)</td>
</tr>
<tr>
<td>8</td>
<td>Fairly acceptable</td>
<td>3 (total 24)</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>2</td>
<td>Totally acceptable</td>
<td>4 (total 8)</td>
</tr>
<tr>
<td>2</td>
<td>Fairly acceptable</td>
<td>3 (total 6)</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Translation technique(s) used: Delorenzo</th>
<th>Number of times each technique used</th>
<th>Average degree of acceptability: 1st numerical rating</th>
<th>Average degree of acceptability: 2nd numerical rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Section 4.11.3.1. ‘Addition’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.11.3.2. ‘Addition’ with other technique(s)</td>
<td>2</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.11.3.3. ‘Calque’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.11.3.4. ‘Calque’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.11.3.5. ‘Grammatical transposition’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.11.3.6. ‘Grammatical transposition’ with other technique(s)</td>
<td>3</td>
<td>3.33</td>
<td>2.33</td>
</tr>
<tr>
<td>Section 4.11.3.7. ‘Hyperonymy’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.11.3.8. ‘Hyperonymy’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.11.3.9. ‘Hyponymy’ only</td>
<td>7</td>
<td>3.14</td>
<td>2.14</td>
</tr>
<tr>
<td>Section 4.11.3.10. ‘Hyponymy’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.11.3.11. ‘Omission’ only</td>
<td>1</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Section 4.11.3.12. ‘Omission’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.11.3.13. ‘Paraphrase’ only</td>
<td>3</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.11.3.14. ‘Paraphrase’ with other technique(s)</td>
<td>1</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.11.3.15. ‘Semantic disjunction’ only</td>
<td>1</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Section 4.11.3.16. ‘Semantic disjunction’ with other technique(s)</td>
<td>1</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Section 4.11.3.17. ‘Semantic overlap’ only</td>
<td>4</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.11.3.18. ‘Semantic overlap’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.11.3.19. ‘Synonymy’ only</td>
<td>27</td>
<td>3.96</td>
<td>2.96</td>
</tr>
<tr>
<td>Section 4.11.3.20. ‘Synonymy’ with other technique(s)</td>
<td>12</td>
<td>3.33</td>
<td>2.33</td>
</tr>
<tr>
<td>Section 4.11.3.21. ‘Transliteration’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.11.3.22. ‘Transliteration’ with other technique(s)</td>
<td>4</td>
<td>3.5</td>
<td>2.5</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Translation technique(s) used: Delorenzo</th>
<th>Number of times each technique used</th>
<th>Average degree of acceptability: numerical rating</th>
<th>Average degree of acceptability: 2nd numerical rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Section 4.11.3.19. ‘Synonymy’ only</td>
<td>27</td>
<td>3.96</td>
<td>2.96</td>
</tr>
<tr>
<td>Section 4.11.3.22. ‘Transliteration’ with other technique(s)</td>
<td>4</td>
<td>3.5</td>
<td>2.5</td>
</tr>
<tr>
<td>Section 4.11.3.6. ‘Grammatical transposition’ with other technique(s)</td>
<td>3</td>
<td>3.33</td>
<td>2.33</td>
</tr>
<tr>
<td>Section 4.11.3.20. ‘Synonymy’ with other technique(s)</td>
<td>12</td>
<td>3.33</td>
<td>2.33</td>
</tr>
<tr>
<td>Section 4.11.3.9. ‘Hyponymy’ only</td>
<td>7</td>
<td>3.14</td>
<td>2.14</td>
</tr>
<tr>
<td>Section 4.11.3.2. ‘Addition’ with other technique(s)</td>
<td>2</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.11.3.13. ‘Paraphrase’ only</td>
<td>3</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.11.3.14. ‘Paraphrase’ with other technique(s)</td>
<td>1</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.11.3.17. ‘Semantic overlap’ only</td>
<td>4</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.11.3.11. ‘Omission’ only</td>
<td>1</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Section 4.11.3.15. ‘Semantic disjunction’ only</td>
<td>1</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Section 4.11.3.16. ‘Semantic disjunction’ with other technique(s)</td>
<td>1</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Section 4.11.3.1. ‘Addition’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.11.3.3. ‘Calque’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.11.3.4. ‘Calque’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.11.3.5. ‘Grammatical transposition’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.11.3.7. ‘Hyperonymy’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.11.3.8. ‘Hyperonymy’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.11.3.10. ‘Hyponymy’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.11.3.12. ‘Omission’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.11.3.18. ‘Semantic overlap’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.11.3.21. ‘Transliteration’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

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 TTs

Table 4.56
Frequency of translation techniques used: Saudi fatwa website TTs

<table>
<thead>
<tr>
<th>Translation Technique</th>
<th>As principal feature:</th>
<th>As secondary feature:</th>
<th>As tertiary feature:</th>
<th>Total</th>
<th>As percentage (of 79 examples)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Addition</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
</tr>
<tr>
<td>Calque</td>
<td>Ø</td>
<td>2 examples</td>
<td>Ø</td>
<td>2 examples</td>
<td>2.53 %</td>
</tr>
<tr>
<td>Grammatical transposition</td>
<td>3 examples</td>
<td>Ø</td>
<td>2 examples</td>
<td>3 examples</td>
<td>3.80 %</td>
</tr>
<tr>
<td>Hyperonymy</td>
<td>7 examples</td>
<td>2 examples</td>
<td>Ø</td>
<td>9 examples</td>
<td>11.39 %</td>
</tr>
<tr>
<td>Hyponymy</td>
<td>7 examples</td>
<td>Ø</td>
<td>7 examples</td>
<td>8.86 %</td>
<td></td>
</tr>
<tr>
<td>Omission</td>
<td>5 examples</td>
<td>Ø</td>
<td>5 examples</td>
<td>6.33 %</td>
<td></td>
</tr>
</tbody>
</table>
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

<table>
<thead>
<tr>
<th>Translation Technique</th>
<th>As principal feature:</th>
<th>As secondary feature:</th>
<th>As tertiary feature:</th>
<th>Total</th>
<th>As percentage of 79 examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>Synonymy</td>
<td>27 examples</td>
<td>9 examples</td>
<td>Ø</td>
<td>36 examples</td>
<td>45.57%</td>
</tr>
<tr>
<td>Hyperonymy</td>
<td>7 examples</td>
<td>2 examples</td>
<td>Ø</td>
<td>9 examples</td>
<td>11.39%</td>
</tr>
<tr>
<td>Hyponymy</td>
<td>7 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>7 examples</td>
<td>8.86%</td>
</tr>
<tr>
<td>Semantic overlap</td>
<td>5 examples</td>
<td>1 example</td>
<td>Ø</td>
<td>6 examples</td>
<td>7.59%</td>
</tr>
<tr>
<td>Transliteration</td>
<td>6 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>6 examples</td>
<td>7.59%</td>
</tr>
<tr>
<td>Omission</td>
<td>5 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>5 examples</td>
<td>6.33%</td>
</tr>
<tr>
<td>Grammatical transposition</td>
<td>3 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>3 examples</td>
<td>3.80%</td>
</tr>
<tr>
<td>Paraphrase</td>
<td>1 examples</td>
<td>2 examples</td>
<td>Ø</td>
<td>3 examples</td>
<td>3.80%</td>
</tr>
<tr>
<td>Calque</td>
<td>Ø</td>
<td>2 examples</td>
<td>Ø</td>
<td>2 examples</td>
<td>2.53%</td>
</tr>
<tr>
<td>Semantic disjunction</td>
<td>2 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>2 examples</td>
<td>2.53%</td>
</tr>
<tr>
<td>Addition</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

### 4.12.2 Degree of acceptability of all translation techniques used: Saudi fatwa website TTs

**Table 4.58**
Degree of acceptability of all translation techniques used: Saudi fatwa website TTs

<table>
<thead>
<tr>
<th></th>
<th>percentage of examples</th>
<th>1st numerical rating</th>
<th>2nd numerical rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Totally acceptable</td>
<td>37 examples</td>
<td>55.22 %</td>
<td>148</td>
</tr>
<tr>
<td>Fairly acceptable</td>
<td>18 examples</td>
<td>26.87 %</td>
<td>54</td>
</tr>
<tr>
<td>Fairly unacceptable</td>
<td>10 examples</td>
<td>14.93 %</td>
<td>20</td>
</tr>
<tr>
<td>Totally unacceptable</td>
<td>2 examples</td>
<td>2.99 %</td>
<td>0</td>
</tr>
</tbody>
</table>

**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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>2</td>
<td>Fairly acceptable</td>
<td>3 (total 6)</td>
</tr>
</tbody>
</table>

1st numerical rating: 3   (6 out of possible total of 8)
2nd numerical rating: 2   (4 out of possible total of 6)

4.12.3.4 Degree of acceptability of ‘calque’ translation technique with other technique(s): Saudi fatwa website TTs

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Totally acceptable</td>
<td>4 (total 4)</td>
</tr>
<tr>
<td>1</td>
<td>Fairly acceptable</td>
<td>3 (total 3)</td>
</tr>
<tr>
<td>1</td>
<td>Fairly unacceptable</td>
<td>2 (total 2)</td>
</tr>
</tbody>
</table>

1st numerical rating: 3   (9 out of possible total of 12)
2nd numerical rating: 2   (6 out of possible total of 9)

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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Totally acceptable</td>
<td>4 (total 4)</td>
</tr>
<tr>
<td>1</td>
<td>Fairly acceptable</td>
<td>3 (total 3)</td>
</tr>
<tr>
<td>1</td>
<td>Fairly unacceptable</td>
<td>2 (total 2)</td>
</tr>
</tbody>
</table>

1st numerical rating: 3   (9 out of possible total of 12)
2nd 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Totally acceptable</td>
<td>4 (total 4)</td>
</tr>
<tr>
<td>5</td>
<td>Fairly acceptable</td>
<td>3 (total 15)</td>
</tr>
<tr>
<td>1</td>
<td>Fairly unacceptable</td>
<td>2 (total 2)</td>
</tr>
</tbody>
</table>
1\textsuperscript{st} numerical rating: 3  (21 out of possible total of 28)
2\textsuperscript{nd} 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
<th>1\textsuperscript{st} numerical rating</th>
<th>2\textsuperscript{nd} numerical rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Fairly unacceptable</td>
<td></td>
<td>2 (total 4)</td>
<td>1 (total 2)</td>
</tr>
</tbody>
</table>

1\textsuperscript{st} numerical rating: 2  (4 out of possible total of 8)
2\textsuperscript{nd} 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
<th>1\textsuperscript{st} numerical rating</th>
<th>2\textsuperscript{nd} numerical rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Totally acceptable</td>
<td></td>
<td>4 (total 8)</td>
<td>3 (total 6)</td>
</tr>
<tr>
<td>4</td>
<td>Fairly acceptable</td>
<td></td>
<td>3 (total 12)</td>
<td>2 (total 8)</td>
</tr>
</tbody>
</table>

1\textsuperscript{st} numerical rating: 3.33  (20 out of possible total of 24)
2\textsuperscript{nd} 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
<th>1\textsuperscript{st} numerical rating</th>
<th>2\textsuperscript{nd} numerical rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Fairly acceptable</td>
<td></td>
<td>3 (total 3)</td>
<td>2 (total 2)</td>
</tr>
</tbody>
</table>

1\textsuperscript{st} numerical rating: 3  (3 out of possible total of 4)
2\textsuperscript{nd} 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
<th>1\textsuperscript{st} numerical rating</th>
<th>2\textsuperscript{nd} numerical rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Totally acceptable</td>
<td></td>
<td>4 (total 4)</td>
<td>3 (total 3)</td>
</tr>
<tr>
<td>2</td>
<td>Fairly unacceptable</td>
<td></td>
<td>2 (total 4)</td>
<td>1 (total 2)</td>
</tr>
<tr>
<td>1</td>
<td>Totally unacceptable</td>
<td></td>
<td>1 (total 1)</td>
<td>0 (total 0)</td>
</tr>
</tbody>
</table>

1\textsuperscript{st} numerical rating: 2.25  (9 out of possible total of 16)
2\textsuperscript{nd} numerical rating: 1.25  (5 out of possible total of 12)

178
4.12.3.12 Degree of acceptability of ‘omission’ translation technique with other technique(s): Saudi fatwa website TTs

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1\textsuperscript{st} numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Fairly acceptable</td>
<td>3 (total 3)</td>
</tr>
</tbody>
</table>

1\textsuperscript{st} numerical rating: 3 (3 out of possible total of 4)  
2\textsuperscript{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 website TTs

No examples in data

4.12.3.14 Degree of acceptability of ‘paraphrase’ translation technique with other technique(s): Saudi fatwa website TTs

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1\textsuperscript{st} numerical rating</td>
</tr>
<tr>
<td>2</td>
<td>Fairly acceptable</td>
<td>3 (total 6)</td>
</tr>
<tr>
<td>1</td>
<td>Fairly unacceptable</td>
<td>2 (total 2)</td>
</tr>
</tbody>
</table>

1\textsuperscript{st} numerical rating: 2.67 (8 out of possible total of 12)  
2\textsuperscript{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 website TTs

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1\textsuperscript{st} numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Fairly unacceptable</td>
<td>2 (total 2)</td>
</tr>
<tr>
<td>1</td>
<td>Totally unacceptable</td>
<td>1 (total 1)</td>
</tr>
</tbody>
</table>

1\textsuperscript{st} numerical rating: 1.5 (3 out of possible total of 8)  
2\textsuperscript{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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1&lt;sup&gt;st&lt;/sup&gt; numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Totally acceptable</td>
<td>4 (total 4)</td>
</tr>
<tr>
<td>2</td>
<td>Fairly acceptable</td>
<td>3 (total 6)</td>
</tr>
<tr>
<td>2</td>
<td>Fairly unacceptable</td>
<td>2 (total 4)</td>
</tr>
</tbody>
</table>

1<sup>st</sup> numerical rating: 2.8 (14 out of possible total of 20)
2<sup>nd</sup> 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1&lt;sup&gt;st&lt;/sup&gt; numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Fairly acceptable</td>
<td>3 (total 3)</td>
</tr>
</tbody>
</table>

1<sup>st</sup> numerical rating: 3 (3 out of possible total of 4)
2<sup>nd</sup> 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1&lt;sup&gt;st&lt;/sup&gt; numerical rating</td>
</tr>
<tr>
<td>25</td>
<td>Totally acceptable</td>
<td>4 (total 100)</td>
</tr>
</tbody>
</table>

1<sup>st</sup> numerical rating: 4 (100 out of possible total of 100)
2<sup>nd</sup> 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1&lt;sup&gt;st&lt;/sup&gt; numerical rating</td>
</tr>
<tr>
<td>3</td>
<td>Totally acceptable</td>
<td>4 (total 12)</td>
</tr>
<tr>
<td>5</td>
<td>Fairly acceptable</td>
<td>3 (total 15)</td>
</tr>
<tr>
<td>3</td>
<td>Fairly unacceptable</td>
<td>2 (total 6)</td>
</tr>
</tbody>
</table>

1<sup>st</sup> numerical rating: 3 (33 out of possible total of 44)
2<sup>nd</sup> 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2nd numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Totally acceptable</td>
<td>4 (total 4)</td>
</tr>
<tr>
<td>2</td>
<td>Fairly acceptable</td>
<td>3 (total 6)</td>
</tr>
<tr>
<td>3</td>
<td>Fairly unacceptable</td>
<td>2 (total 6)</td>
</tr>
</tbody>
</table>

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>
<thead>
<tr>
<th>Translation technique(s) used: Saudi Fatwa website</th>
<th>Number of times each technique used</th>
<th>Average degree of acceptability: 1&lt;sup&gt;st&lt;/sup&gt; numerical rating</th>
<th>Average degree of acceptability: 2&lt;sup&gt;nd&lt;/sup&gt; numerical rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Section 4.12.3.1. ‘Adddition’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.12.3.2. ‘Addtion’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.12.3.3. ‘Calque’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.12.3.4. ‘Calque’ with other technique(s)</td>
<td>2</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.12.3.5. ‘Grammatical transposition’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.12.3.6. ‘Grammatical transposition’ with other technique(s)</td>
<td>3</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.12.3.7. ‘Hyperonymy’ only</td>
<td>7</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.12.3.8. ‘Hyperonymy’ with other technique(s)</td>
<td>2</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Section 4.12.3.9. ‘Hyponymy’ only</td>
<td>6</td>
<td>3.33</td>
<td>2.33</td>
</tr>
<tr>
<td>Section 4.12.3.10. ‘Hyponymy’ with other technique(s)</td>
<td>1</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.12.3.11. ‘Omission’ only</td>
<td>4</td>
<td>2.25</td>
<td>1.25</td>
</tr>
<tr>
<td>Section 4.12.3.12. ‘Omission’ with other technique(s)</td>
<td>1</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.12.3.13. ‘Paraphrase’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.12.3.14. ‘Paraphrase’ with other technique(s)</td>
<td>3</td>
<td>2.67</td>
<td>1.67</td>
</tr>
<tr>
<td>Section 4.12.3.15. ‘Semantic disjunction’ only</td>
<td>2</td>
<td>1.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Section 4.12.3.16. ‘Semantic disjunction’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.12.3.17. ‘Semantic overlap’ only</td>
<td>5</td>
<td>2.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Section 4.12.3.18. ‘Semantic overlap’ with other technique(s)</td>
<td>1</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.12.3.19. ‘Synonymy’ only</td>
<td>25</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Section 4.12.3.20. ‘Synonymy’ with other technique(s)</td>
<td>11</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Section 4.12.3.21. ‘Transliteration’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.12.3.22. ‘Transliteration’ with other technique(s)</td>
<td>6</td>
<td>2.67</td>
<td>1.67</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Translation technique(s) used: Saudi Fatwa website</th>
<th>Number of times each technique used</th>
<th>Average degree of acceptability: 1st numerical rating</th>
<th>Average degree of acceptability: 2nd numerical rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Section 4.11.3.19. ‘Synonymy’ only</td>
<td>25</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Section 4.11.3.9. ‘Hyponymy’ only</td>
<td>7</td>
<td>3.33</td>
<td>2.33</td>
</tr>
<tr>
<td>Section 4.11.3.4. ‘Calque’ with other technique(s)</td>
<td>2</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.11.3.6. ‘Grammatical transposition’ with other technique(s)</td>
<td>3</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.11.3.7. ‘Hyperonymy’ only</td>
<td>7</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.11.3.10. ‘Hyponymy’ with other technique(s)</td>
<td>1</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.11.3.12. ‘Omission’ with other technique(s)</td>
<td>1</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.11.3.18. ‘Semantic overlap’ with other technique(s)</td>
<td>1</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.11.3.20. ‘Synonymy’ with other technique(s)</td>
<td>11</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.11.3.17. ‘Semantic overlap’ only</td>
<td>5</td>
<td>2.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Section 4.11.3.14. ‘Paraphrase’ with other technique(s)</td>
<td>3</td>
<td>2.67</td>
<td>1.67</td>
</tr>
<tr>
<td>Section 4.11.3.22. ‘Transliteration’ with other technique(s)</td>
<td>6</td>
<td>2.67</td>
<td>1.67</td>
</tr>
<tr>
<td>Section 4.11.3.11. ‘Omission’ only</td>
<td>4</td>
<td>2.25</td>
<td>1.25</td>
</tr>
<tr>
<td>Section 4.11.3.8. ‘Hyperonymy’ with other technique(s)</td>
<td>7</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Section 4.11.3.15. ‘Semantic disjunction’ only</td>
<td>2</td>
<td>1.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Section 4.11.3.1. ‘Adddition’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.11.3.2. ‘Adddition’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.11.3.3. ‘Calque’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.11.3.5. ‘Grammatical transposition’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.11.3.13. ‘Paraphrase’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.11.3.16. ‘Semantic disjunction’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.11.3.21. ‘Transliteration’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Translation Technique</th>
<th>As principal feature</th>
<th>As secondary feature</th>
<th>As tertiary feature</th>
<th>Total</th>
<th>As percentage (of 40 examples)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Addition</td>
<td>Ø</td>
<td>1 examples</td>
<td>Ø</td>
<td>1 example</td>
<td>2.50%</td>
</tr>
<tr>
<td>Calque</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>0%</td>
</tr>
<tr>
<td>Grammatical transposition</td>
<td>1 example</td>
<td>Ø</td>
<td>Ø</td>
<td>1 example</td>
<td>2.50%</td>
</tr>
<tr>
<td>Hyperonymy</td>
<td>1 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>1 example</td>
<td>2.50%</td>
</tr>
<tr>
<td>Hyponymy</td>
<td>2 examples</td>
<td>1 examples</td>
<td>Ø</td>
<td>3 examples</td>
<td>7.50%</td>
</tr>
<tr>
<td>Omission</td>
<td>3 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>3 examples</td>
<td>7.50%</td>
</tr>
<tr>
<td>Paraphrase</td>
<td>2 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>2 examples</td>
<td>5.00%</td>
</tr>
<tr>
<td>Semantic disjunction</td>
<td>2 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>2 examples</td>
<td>5.00%</td>
</tr>
<tr>
<td>Semantic overlap</td>
<td>2 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>2 examples</td>
<td>5.00%</td>
</tr>
<tr>
<td>Synonymy</td>
<td>9 examples</td>
<td>8 examples</td>
<td>Ø</td>
<td>17 examples</td>
<td>42.50%</td>
</tr>
<tr>
<td>Transliteration</td>
<td>8 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>8 examples</td>
<td>20.00%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>30 examples</td>
<td>10 examples</td>
<td>Ø</td>
<td>40 examples</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Translation Technique</th>
<th>As principal feature</th>
<th>As secondary feature</th>
<th>As tertiary feature</th>
<th>Total</th>
<th>As percentage (of 40 examples)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Synonymy</td>
<td>9 examples</td>
<td>8 examples</td>
<td>Ø</td>
<td>17 examples</td>
<td>42.50%</td>
</tr>
<tr>
<td>Transliteration</td>
<td>8 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>8 examples</td>
<td>20.00%</td>
</tr>
<tr>
<td>Hyponymy</td>
<td>2 examples</td>
<td>1 examples</td>
<td>Ø</td>
<td>3 examples</td>
<td>7.50%</td>
</tr>
<tr>
<td>Omission</td>
<td>3 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>3 examples</td>
<td>7.50%</td>
</tr>
<tr>
<td>Paraphrase</td>
<td>2 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>2 examples</td>
<td>5.00%</td>
</tr>
<tr>
<td>Semantic disjunction</td>
<td>2 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>2 examples</td>
<td>5.00%</td>
</tr>
<tr>
<td>Semantic overlap</td>
<td>2 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>2 examples</td>
<td>5.00%</td>
</tr>
<tr>
<td>Addition</td>
<td>Ø</td>
<td>1 examples</td>
<td>Ø</td>
<td>1 example</td>
<td>2.50%</td>
</tr>
<tr>
<td>Grammatical transposition</td>
<td>1 example</td>
<td>Ø</td>
<td>Ø</td>
<td>1 example</td>
<td>2.50%</td>
</tr>
<tr>
<td>Hyperonymy</td>
<td>1 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>1 example</td>
<td>2.50%</td>
</tr>
<tr>
<td>Calque</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>0%</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Translation Technique</th>
<th>As principal feature</th>
<th>As secondary feature</th>
<th>As tertiary feature</th>
<th>Total</th>
<th>As percentage (of 43 examples)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Addition</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>0%</td>
</tr>
<tr>
<td>Calque</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>0%</td>
</tr>
<tr>
<td>Grammatical transposition</td>
<td>1 example</td>
<td>Ø</td>
<td>Ø</td>
<td>1 example</td>
<td>2.33 %</td>
</tr>
<tr>
<td>Hyponymy</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>0%</td>
</tr>
<tr>
<td>Hyperonymy</td>
<td>2 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>2 examples</td>
<td>4.65 %</td>
</tr>
<tr>
<td>Omission</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>0%</td>
</tr>
<tr>
<td>Paraphrase</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>0%</td>
</tr>
<tr>
<td>Semantic disjunction</td>
<td>2 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>2 examples</td>
<td>4.65 %</td>
</tr>
<tr>
<td>Semantic overlap</td>
<td>3 examples</td>
<td>1 example</td>
<td>Ø</td>
<td>4 examples</td>
<td>9.30 %</td>
</tr>
<tr>
<td>Synonymy</td>
<td>11 examples</td>
<td>11 examples</td>
<td>Ø</td>
<td>22 examples</td>
<td>51.16 %</td>
</tr>
<tr>
<td>Transliteration</td>
<td>11 examples</td>
<td>1 example</td>
<td>Ø</td>
<td>12 examples</td>
<td>27.91 %</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>30 examples</td>
<td>13 examples</td>
<td>Ø</td>
<td>43 examples</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Translation Technique</th>
<th>As principal feature</th>
<th>As secondary feature</th>
<th>As tertiary feature</th>
<th>Total</th>
<th>As percentage (of 43 examples)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Synonymy</td>
<td>11 examples</td>
<td>11 examples</td>
<td>Ø</td>
<td>22 examples</td>
<td>51.16%</td>
</tr>
<tr>
<td>Transliteration</td>
<td>11 examples</td>
<td>1 example</td>
<td>Ø</td>
<td>12 examples</td>
<td>27.91%</td>
</tr>
<tr>
<td>Semantic overlap</td>
<td>3 examples</td>
<td>1 example</td>
<td>Ø</td>
<td>4 examples</td>
<td>9.30%</td>
</tr>
<tr>
<td>Hyponymy</td>
<td>2 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>2 examples</td>
<td>4.65%</td>
</tr>
<tr>
<td>Semantic disjunction</td>
<td>2 examples</td>
<td>Ø</td>
<td>Ø</td>
<td>2 examples</td>
<td>4.65%</td>
</tr>
<tr>
<td>Grammatical transposition</td>
<td>1 example</td>
<td>Ø</td>
<td>Ø</td>
<td>1 example</td>
<td>2.33%</td>
</tr>
<tr>
<td>Addition</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>0%</td>
</tr>
<tr>
<td>Calque</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>0%</td>
</tr>
<tr>
<td>Hyperonymy</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>0%</td>
</tr>
<tr>
<td>Omission</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>0%</td>
</tr>
<tr>
<td>Paraphrase</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>Ø</td>
<td>0%</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th></th>
<th>percentage of examples</th>
<th>1st numerical rating</th>
<th>2nd numerical rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Totally acceptable</td>
<td>7 examples</td>
<td>23.33 %</td>
<td>28</td>
</tr>
<tr>
<td>Fairly acceptable</td>
<td>14 examples</td>
<td>46.67 %</td>
<td>42</td>
</tr>
<tr>
<td>Fairly unacceptable</td>
<td>5 examples</td>
<td>1.67 %</td>
<td>10</td>
</tr>
<tr>
<td>Totally unacceptable</td>
<td>4 examples</td>
<td>1.33 %</td>
<td>1</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th></th>
<th>percentage of examples</th>
<th>1st numerical rating</th>
<th>2nd numerical rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Totally acceptable</td>
<td>9 examples</td>
<td>31.03 %</td>
<td>36</td>
</tr>
<tr>
<td>Fairly acceptable</td>
<td>11 examples</td>
<td>37.93 %</td>
<td>33</td>
</tr>
<tr>
<td>Fairly unacceptable</td>
<td>8 examples</td>
<td>27.59 %</td>
<td>16</td>
</tr>
<tr>
<td>Totally unacceptable</td>
<td>1 example</td>
<td>3.45 %</td>
<td>1</td>
</tr>
</tbody>
</table>

186
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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>1st numerical rating</th>
<th>2nd numerical rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Fairly acceptable</td>
<td>3 (total 3)</td>
<td>2 (total 2)</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Fairly acceptable</td>
<td>1&lt;sup&gt;st&lt;/sup&gt; numerical rating: 3 (total 3)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2&lt;sup&gt;nd&lt;/sup&gt; numerical rating: 2 (total 2)</td>
</tr>
</tbody>
</table>

1<sup>st</sup> numerical rating: 3 (3 out of possible total of 4)
2<sup>nd</sup> 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1&lt;sup&gt;st&lt;/sup&gt; numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Fairly unacceptable</td>
<td>2 (total 2)</td>
</tr>
</tbody>
</table>

1<sup>st</sup> numerical rating: 2 (2 out of possible total of 4)
2<sup>nd</sup> 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1&lt;sup&gt;st&lt;/sup&gt; numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Totally acceptable</td>
<td>4 (total 4)</td>
</tr>
</tbody>
</table>

1<sup>st</sup> numerical rating: 4 (4 out of possible total of 4)
2<sup>nd</sup> 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 examples in data.*

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 examples in data.*
<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>$1^{st}$ numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Fairly acceptable</td>
<td>3 (total 3)</td>
</tr>
<tr>
<td>2</td>
<td>Fairly unacceptable</td>
<td>2 (total 4)</td>
</tr>
</tbody>
</table>

$1^{st}$ 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>$1^{st}$ numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Totally acceptable</td>
<td>4 (total 4)</td>
</tr>
<tr>
<td>1</td>
<td>Fairly unacceptable</td>
<td>2 (total 2)</td>
</tr>
</tbody>
</table>

$1^{st}$ 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td>$1^{st}$ numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Fairly acceptable</td>
<td>3 (total 3)</td>
</tr>
</tbody>
</table>

$1^{st}$ 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td>$1^{st}$ numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Fairly acceptable</td>
<td>3 (total 3)</td>
</tr>
</tbody>
</table>
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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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</tr>
<tr>
<td>1</td>
<td>Totally unacceptable</td>
<td>0.50 (1 out of possible total of 6)</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
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<td>2 (total 4)</td>
</tr>
<tr>
<td>1\textsuperscript{st} numerical rating:</td>
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<td>(4 out of possible total of 8)</td>
</tr>
<tr>
<td>2\textsuperscript{nd} numerical rating:</td>
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<td>(2 out of possible total of 6)</td>
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</tbody>
</table>

4.13.3.15.2 Degree of acceptability of ‘semantic disjunction’ translation technique only:  
ST 4 and ST 5: Nyazee

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1\textsuperscript{st} numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Fairly unacceptable</td>
<td>2 (total 2)</td>
</tr>
<tr>
<td>1</td>
<td>Totally unacceptable</td>
<td>1 (total 1)</td>
</tr>
<tr>
<td>1\textsuperscript{st} numerical rating:</td>
<td>1.5</td>
<td>(3 out of possible total of 8)</td>
</tr>
<tr>
<td>2\textsuperscript{nd} numerical rating:</td>
<td>0.5</td>
<td>(1 out of possible total of 6)</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1\textsuperscript{st} numerical rating</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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)

### 4.13.3.17.2 Degree of acceptability of ‘semantic overlap’ translation technique only: ST 4 and ST 5: Nyazee

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td>1st numerical rating 2nd numerical rating</td>
</tr>
<tr>
<td>3</td>
<td>Fairly acceptable</td>
<td>3 (total 9) 2 (total 6)</td>
</tr>
</tbody>
</table>

1st numerical rating: 3 (9 out of possible total of 12)
2nd 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating 2nd numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Fairly acceptable</td>
<td>3 (total 3) 2 (total 2)</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating 2nd numerical rating</td>
</tr>
<tr>
<td>1</td>
<td>Fairly unacceptable</td>
<td>2 (total 2) 1 (total 1)</td>
</tr>
</tbody>
</table>

1st numerical rating: 2 (2 out of possible total of 4)
2nd 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
### 4.13.3.19.2 Degree of acceptability of ‘synonymy’ translation technique only: ST 4 and ST 5: Nyazee

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
</tr>
<tr>
<td>6</td>
<td>Totally acceptable</td>
<td>4 (total 24)</td>
</tr>
</tbody>
</table>

1st numerical rating: 4 (24 out of possible total of 24)
2nd numerical rating: 3 (18 out of possible total of 18)

### 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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<td>9</td>
<td>Fairly acceptable</td>
<td>3 (total 27)</td>
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<tr>
<td>1</td>
<td>Fairly unacceptable</td>
<td>2 (total 2)</td>
</tr>
<tr>
<td>1</td>
<td>Totally unacceptable</td>
<td>1 (total 1)</td>
</tr>
</tbody>
</table>

1st numerical rating: 2.73 (30 out of possible total of 44)
2nd 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
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<tr>
<td>2</td>
<td>Totally acceptable</td>
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<td>7</td>
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<td>3 (total 21)</td>
</tr>
<tr>
<td>5</td>
<td>Fairly unacceptable</td>
<td>2 (total 10)</td>
</tr>
</tbody>
</table>

1st numerical rating: 2.79 (39 out of possible total of 56)
2nd 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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<tr>
<td>6</td>
<td>Fairly acceptable</td>
<td>3 (total 18)</td>
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<td>1</td>
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<td>2 (total 2)</td>
</tr>
<tr>
<td>1</td>
<td>Totally unacceptable</td>
<td>1 (total 1)</td>
</tr>
</tbody>
</table>

1st numerical rating: 2.63 (21 out of possible total of 32)
2nd 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

<table>
<thead>
<tr>
<th>No. of examples</th>
<th>Degree of acceptability</th>
<th>Average degree of acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1st numerical rating</td>
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<tr>
<td>2</td>
<td>Totally acceptable</td>
<td>4 (total 8)</td>
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<tr>
<td>6</td>
<td>Fairly acceptable</td>
<td>3 (total 18)</td>
</tr>
<tr>
<td>4</td>
<td>Fairly unacceptable</td>
<td>2 (total 8)</td>
</tr>
</tbody>
</table>

1st numerical rating: 2.83 (34 out of possible total of 48)
2nd 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.
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>
<thead>
<tr>
<th>Translation technique(s) used: ST4 and ST5: Baintner</th>
<th>Number of times each technique used</th>
<th>Average degree of acceptability: 1st numerical rating</th>
<th>Average degree of acceptability: 2nd numerical rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Section 4.13.3.1. ‘Addition’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.13.3.2. ‘Addition’ with other technique(s)</td>
<td>1</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.13.3.3. ‘Calque’ only</td>
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<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.13.3.4. ‘Calque’ with other technique(s)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.13.3.5. ‘Grammatical transposition’ only</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.13.3.6. ‘Grammatical transposition’ with other technique(s)</td>
<td>1</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.13.3.7. ‘Hyperonymy’ only</td>
<td>1</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Section 4.13.3.8. ‘Hyperonymy’ with other technique(s)</td>
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<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.13.3.9. ‘Hyponymy’ only</td>
<td>3</td>
<td>2.33</td>
<td>1.33</td>
</tr>
<tr>
<td>Section 4.13.3.10. ‘Hyponymy’ with other technique(s)</td>
<td>1</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.13.3.11. ‘Omission’ only</td>
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<td>0.67</td>
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<td>0</td>
<td>0</td>
</tr>
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<td>Section 4.13.3.14. ‘Paraphrase’ with other technique(s)</td>
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</tr>
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<td>Section 4.13.3.15. ‘Semantic disjunction’ only</td>
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<td>2</td>
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<td>Section 4.13.3.16. ‘Semantic disjunction’ with other technique(s)</td>
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<td>2</td>
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<tr>
<td>Section 4.13.3.18. ‘Semantic overlap’ with other technique(s)</td>
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<td>3</td>
<td>2</td>
</tr>
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<td>Section 4.13.3.19. ‘Synonymy’ only</td>
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<td>4</td>
<td>3</td>
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<td>Section 4.13.3.20. ‘Synonymy’ with other technique(s)</td>
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<td>2.73</td>
<td>1.73</td>
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<td>Section 4.13.3.21. ‘Transliteration’ only</td>
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<td>Section 4.13.3.22. ‘Transliteration’ with other technique(s)</td>
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<td>2.63</td>
<td>1.63</td>
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</tbody>
</table>
Table 4.67
Translation techniques used by Baintner for ST4 and ST5, listed in descending order according to average degree of acceptability

<table>
<thead>
<tr>
<th>Translation technique(s) used: ST4 and ST5: Baintner</th>
<th>Number of times each technique used</th>
<th>Average degree of acceptability: 1st numerical rating</th>
<th>Average degree of acceptability: 2nd numerical rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Section 4.13.3.7. ‘Hyperonymy’ only</td>
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<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Section 4.13.3.19. ‘Synonymy’ only</td>
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<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Section 4.13.3.2. ‘Addition’ with other technique(s)</td>
<td>1</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.13.3.6. ‘Grammatical transposition’ with other technique(s)</td>
<td>1</td>
<td>3</td>
<td>2</td>
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<tr>
<td>Section 4.13.3.10. ‘Hyponymy’ with other technique(s)</td>
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<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.13.3.17. ‘Semantic overlap’ only</td>
<td>1</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.13.3.18. ‘Semantic overlap’ with other technique(s)</td>
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<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.13.3.20. ‘Synonymy’ with other technique(s)</td>
<td>11</td>
<td>2.73</td>
<td>1.73</td>
</tr>
<tr>
<td>Section 4.13.3.22. ‘Transliteration’ with other technique(s)</td>
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<td>2.63</td>
<td>1.63</td>
</tr>
<tr>
<td>Section 4.13.3.9. ‘Hyponymy’ only</td>
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<td>1.33</td>
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<td>2</td>
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</tr>
<tr>
<td>Section 4.13.3.11. ‘Omission’ only</td>
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<td>1.67</td>
<td>0.67</td>
</tr>
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<tr>
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</tr>
<tr>
<td>Section 4.13.3.4. ‘Calque’ with other technique(s)</td>
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<td>0</td>
</tr>
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<td>Section 4.13.3.5. ‘Grammatical transposition’ only</td>
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<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Section 4.13.3.8. ‘Hyperonomy’ with other technique(s)</td>
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<tr>
<td>Section 4.13.3.14. ‘Paraphrase’ with other technique(s)</td>
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</tr>
<tr>
<td>Section 4.13.3.16. ‘Semantic disjunction’ with other technique(s)</td>
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</tr>
<tr>
<td>Section 4.13.3.21. ‘Transliteration’ only</td>
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</tbody>
</table>
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

<table>
<thead>
<tr>
<th>Translation technique(s) used: ST4 and ST5: Nyazee</th>
<th>Number of times each technique used</th>
<th>Average degree of acceptability: 1st numerical rating</th>
<th>Average degree of acceptability: 2nd numerical rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Section 4.13.3.1. ‘Addition’ only</td>
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<tr>
<td>Section 4.13.3.2. ‘Addition’ with other technique(s)</td>
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<td>0</td>
</tr>
<tr>
<td>Section 4.13.3.3. ‘Calque’ only</td>
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<tr>
<td>Section 4.13.3.4. ‘Calque’ with other technique(s)</td>
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</tr>
<tr>
<td>Section 4.13.3.5. ‘Grammatical transposition’ only</td>
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<td>0</td>
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<tr>
<td>Section 4.13.3.6. ‘Grammatical transposition’ with other technique(s)</td>
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<td>1</td>
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<td>Section 4.13.3.7. ‘Hyperonymy’ only</td>
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<td>Section 4.13.3.8. ‘Hyperonymy’ with other technique(s)</td>
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</tr>
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<td>Section 4.13.3.9. ‘Hyponymy’ only</td>
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<tr>
<td>Section 4.13.3.10. ‘Hyponymy’ with other technique(s)</td>
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<td>3</td>
<td>2</td>
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<td>Section 4.13.3.12. ‘Omission’ with other technique(s)</td>
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<td>Section 4.13.3.14. ‘Paraphrase’ with other technique(s)</td>
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<td>Section 4.13.3.15. ‘Semantic disjunction’ only</td>
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</tr>
<tr>
<td>Section 4.13.3.16. ‘Semantic disjunction’ with other technique(s)</td>
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</tr>
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<td>Section 4.13.3.17. ‘Semantic overlap’ only</td>
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<td>2</td>
</tr>
<tr>
<td>Section 4.13.3.18. ‘Semantic overlap’ with other technique(s)</td>
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<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Section 4.13.3.19. ‘Synonymy’ only</td>
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<td>3.50</td>
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</tr>
<tr>
<td>Section 4.13.3.20. ‘Synonymy’ with other technique(s)</td>
<td>14</td>
<td>2.79</td>
<td>1.79</td>
</tr>
<tr>
<td>Section 4.13.3.21. ‘Transliteration’ only</td>
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<td>0</td>
</tr>
<tr>
<td>Section 4.13.3.22. ‘Transliteration’ with other technique(s)</td>
<td>12</td>
<td>2.83</td>
<td>1.83</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Translation technique(s) used: ST4 and ST5: Nyazee</th>
<th>Number of times each technique used</th>
<th>Average degree of acceptability: 1st numerical rating</th>
<th>Average degree of acceptability: 2nd numerical rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Section 4.13.3.19. ‘Synonymy’ only</td>
<td>8</td>
<td>3.5</td>
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<td>Section 4.13.3.9. ‘Hyponymy’ only</td>
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<td>2</td>
</tr>
<tr>
<td>Section 4.13.3.17. ‘Semantic overlap’ only</td>
<td>3</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Section 4.13.3.22. ‘Transliteration’ with other technique(s)</td>
<td>12</td>
<td>2.83</td>
<td>1.83</td>
</tr>
<tr>
<td>Section 4.13.3.20. ‘Synonymy’ with other technique(s)</td>
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<td>2.79</td>
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</tr>
<tr>
<td>Section 4.13.3.6. ‘Grammatical transposition’ with other technique(s)</td>
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<td>2</td>
<td>1</td>
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<tr>
<td>Section 4.13.3.18. ‘Semantic overlap’ with other technique(s)</td>
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<td>2</td>
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</tr>
<tr>
<td>Section 4.13.3.15. ‘Semantic disjunction’ only</td>
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<td>1.5</td>
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<td>Section 4.13.3.1. ‘Adddition’ only</td>
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<tr>
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<td>Section 4.13.3.3. ‘Calque’ only</td>
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<td>Section 4.13.3.7. ‘Hyperonymy’ only</td>
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<td>Section 4.13.3.8. ‘Hyperonymy’ with other technique(s)</td>
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<td>Section 4.13.3.11. ‘Omission’ only</td>
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<td>Section 4.13.3.12. ‘Omission’ with other technique(s)</td>
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<td>Section 4.13.3.13. ‘Paraphrase’ only</td>
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</tr>
<tr>
<td>Section 4.13.3.14. ‘Paraphrase’ with other technique(s)</td>
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</tr>
<tr>
<td>Section 4.13.3.16. ‘Semantic disjunction’ with other technique(s)</td>
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</tr>
<tr>
<td>Section 4.13.3.21. ‘Transliteration’ only</td>
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</tbody>
</table>

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

200
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’, ‘hyponymy 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)

‘Hyponoymy 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 occur 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). Gramatical 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 Bainter, 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), ‘hyperonymy 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 Baintne’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 (kaffarah) 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 Bainter’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 languages.

(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 translation 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

<table>
<thead>
<tr>
<th>Qualitative method</th>
<th>Quantitative method</th>
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<tbody>
<tr>
<td>Credibility: establishing that the results are creditable or believable</td>
<td>Validity: project and instrument measure what is intended to be measured</td>
</tr>
<tr>
<td>Transferability: applicability of the research findings to other settings, achieved through thick description</td>
<td>Generalizability: results are applicable to other settings, achieved through representative sampling</td>
</tr>
<tr>
<td>Dependability: researchers account for the ever-changing context within which the research occurs</td>
<td>Reliability: findings are replicable or repeatable</td>
</tr>
<tr>
<td>Reflexivity: researchers examine their own biases and make them known</td>
<td>Objectivity: researcher limits bias and interaction with participants</td>
</tr>
</tbody>
</table>

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**

<table>
<thead>
<tr>
<th>A) How do you rate the Arabic translation of the English financial term in terms of comprehensibility?</th>
<th>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?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Completely comprehensible</td>
<td>Completely acceptable</td>
</tr>
<tr>
<td>Fairly comprehensible</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>Totally incomprehensible</td>
<td>Fairly unacceptable</td>
</tr>
</tbody>
</table>

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).
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

<table>
<thead>
<tr>
<th>Degree held</th>
<th>Level of translator experience</th>
<th>Frequency</th>
<th>Total percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>MA</td>
<td>Translator</td>
<td>6</td>
<td>30%</td>
</tr>
<tr>
<td></td>
<td>With basic experiences</td>
<td></td>
<td>60%</td>
</tr>
<tr>
<td></td>
<td>Senior Translator</td>
<td>0</td>
<td>30%</td>
</tr>
<tr>
<td></td>
<td>Highly experienced professional translator</td>
<td>0</td>
<td>30%</td>
</tr>
<tr>
<td>BA</td>
<td>Translator</td>
<td></td>
<td>20%</td>
</tr>
<tr>
<td></td>
<td>With basic experiences</td>
<td></td>
<td>40%</td>
</tr>
<tr>
<td></td>
<td>Senior Translator</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Highly experienced professional translator</td>
<td>4</td>
<td>20%</td>
</tr>
</tbody>
</table>

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 questionnaires 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:

<table>
<thead>
<tr>
<th>ANSWER</th>
<th>NUMERICAL CONVERSION (INTERPRETATION)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Completely comprehensible</td>
<td>4</td>
</tr>
<tr>
<td>Fairly comprehensible</td>
<td>3</td>
</tr>
<tr>
<td>Fairly incomprehensible</td>
<td>2</td>
</tr>
<tr>
<td>Totally incomprehensible</td>
<td>1</td>
</tr>
<tr>
<td>Completely acceptable</td>
<td>4</td>
</tr>
<tr>
<td>Fairly acceptable</td>
<td>3</td>
</tr>
<tr>
<td>Fairly unacceptable</td>
<td>2</td>
</tr>
<tr>
<td>Totally unacceptable</td>
<td>1</td>
</tr>
</tbody>
</table>
5.5.1 Arab professional translators: Comprehensibility and acceptability of terms in ST 1

قال: وإذا أوجب أحد المتعاقدين Hamilton TT

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

قال: وإذا أوجب أحد المتعاقدين Hamilton TT ‘make a declaration’

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

المتعاقدين : Hamilton TT ‘parties’

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

البيع: Hamilton TT ‘Ø’

The total number of respondents for this question was 10. Regarding the comprehensibility of the translation of the Arabic financial term البائع 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
قال: وإذا أوجب أحد المتعاقدين
ST: بالخيار: 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
قال: وإذا أوجب أحد المتعاقدين
ST: مجلس: 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
قال: وإذا أوجب أحد المتعاقدين
ST: خيار القبول: 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

قال: وإذا أوجب أحد 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

قال: وإذا أوجب أحد 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

قال: وإذا أوجب أحد 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: [...وإذا أوجب أحد المتعاقدين: [...]

Hamilton TT

According to the respondents, the following techniques used by translators contributed to the misunderstanding of this TT.

<table>
<thead>
<tr>
<th>Valid Extract 1 - Hamilton Fairly and totally unacceptable</th>
<th>Literal translation</th>
<th>Unusual punctuation</th>
<th>Transliteration</th>
<th>Excessive use of explanation or footnotes</th>
<th>Paraphrasing</th>
<th>The use of terms which sound odd in English</th>
<th>Non-response</th>
</tr>
</thead>
<tbody>
<tr>
<td>39</td>
<td>21</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>13</td>
<td>2</td>
<td>(7)</td>
</tr>
<tr>
<td>percentage</td>
<td>53.84%</td>
<td>2.56%</td>
<td>2.56%</td>
<td>2.56%</td>
<td>33.33%</td>
<td>5.13%</td>
<td>Not included in calculation</td>
</tr>
</tbody>
</table>
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

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

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

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 20% 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

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

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

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

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

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

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

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

وادا حصل الإيجاب: ST إبطال, 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

وادا حصل الإيجاب: 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

وادا حصل الإيجاب: Hamilton TT

According to the respondents, the following techniques used by translators contributed to the misunderstanding of this TT.
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, 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, 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, Baintner TT Ø
The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘Ø’, which is deleted by the translator in the TT, 10% chose completely comprehensible (1 respondent), 30% fairly comprehensible (3 respondents), 10% fairly incomprehensible (1 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), 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

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

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

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

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

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

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, من كان عليه دين ST ‘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, من كان عليه دين ST ‘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, من كان عليه دين ST ‘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 و من كان عليه دين 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 و من كان عليه دين 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 و من كان عليه دين 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 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: استهلاك, Astehlaq, 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: مطالبا, Matalaba, 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 

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 

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

According to the respondents, the following techniques used by translators contributed to the misunderstanding of this TT.

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<thead>
<tr>
<th></th>
<th>Valid</th>
<th>Fairly and completely unacceptable</th>
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</tr>
<tr>
<td>The use of terms which sound</td>
<td>24</td>
<td>12</td>
</tr>
<tr>
<td>odd in English</td>
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<td>12</td>
</tr>
<tr>
<td>Non-response</td>
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<table>
<thead>
<tr>
<th></th>
<th>Percentage</th>
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<tr>
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</tr>
<tr>
<td>Literal translation</td>
<td>24.07%</td>
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<tr>
<td>Unusual punctuation</td>
<td>22.22%</td>
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<td>Transliteration</td>
<td>22.22%</td>
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<td>Excessive use of explanation</td>
<td>1.85%</td>
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</tr>
<tr>
<td>Non-response</td>
<td></td>
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</tbody>
</table>

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

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

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

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

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

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

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

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، 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، 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، 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 الأصلية، 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، 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، 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

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

According to the respondents, the following techniques used by translators contributed to the misunderstanding of this TT.

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<th>Technique</th>
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<tr>
<td>Excessive use of explanation or footnotes</td>
<td></td>
<td>3</td>
</tr>
<tr>
<td>Paraphrasing</td>
<td></td>
<td>14</td>
</tr>
<tr>
<td>The use of terms which sound odd in English</td>
<td></td>
<td>2</td>
</tr>
<tr>
<td>Non-response</td>
<td></td>
<td>0</td>
</tr>
</tbody>
</table>

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

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, 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, 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, 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 بلى في أقل من أربعين من الغنم السائمة: 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 ليس في اقل من أربعين من الغنم السائمة: ST بلى بنت ‘one goat’
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 ليس في اقل من أربعين من الغنم السائمة: ST بنت ‘Sinnees’
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 ليس في اقل من أربعين من الغنم السائمة: ST جذع ‘Juzzas’
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 
ليس في اقل من أربعين من الغنم السائمة 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 
ليس في اقل من أربعين من الغنم السائمة 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 
ليس في اقل من أربعين من الغنم السائمة 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: ليس في اقل من أربعين من الغنم السائمة، Baintner TT ‘Shat’

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 السائمة, Baintner TT

According to the respondents, the following techniques used by translators contributed to the misunderstanding of this TT.

<table>
<thead>
<tr>
<th>Technique</th>
<th>90</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Literal translation</td>
<td>26</td>
<td>28.89%</td>
</tr>
<tr>
<td>Unusual punctuation</td>
<td>18</td>
<td>20%</td>
</tr>
<tr>
<td>Transliteration</td>
<td>42</td>
<td>46.67%</td>
</tr>
<tr>
<td>Excessive use of explanation or footnotes</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Paraphrasing</td>
<td>2</td>
<td>2.22%</td>
</tr>
<tr>
<td>The use of terms which sound odd in English</td>
<td>2</td>
<td>2.22%</td>
</tr>
<tr>
<td>Non-response</td>
<td>(13)</td>
<td>Not included in calculation</td>
</tr>
</tbody>
</table>

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 السائمة, 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

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

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

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: ST يليس في اقل من أربعين من الغنم السائمة, 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: ST 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: ST ثاني, 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

\begin{align*}
\text{'jadh' in Arabic professional translators: Comprehensibility and acceptability of terms in ST 5, Nyazee TT 'jadh'”}
\end{align*}

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

\begin{align*}
\text{'mawqūf and marfūʿ in Arabic professional translators: Comprehensibility and acceptability of terms in ST 5, Nyazee TT ‘mawqūf and marfūʿ’”}
\end{align*}

The total number of respondents for this question was 10. Regarding the comprehensibility of the term ‘mawqūf and marfūʿ’, 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

\begin{align*}
\text{'jadh’ah in Arabic professional translators: Comprehensibility and acceptability of terms in ST 5, Nyazee TT ‘jadh’ah’”}
\end{align*}

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

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

According to the respondents, the following techniques used by translators contributed to the misunderstanding of this TT.

<table>
<thead>
<tr>
<th>Valid Extract 6 -Nyazee Fairly and completely unacceptable</th>
<th>Literal translation</th>
<th>Unusual punctuation</th>
<th>Transliteration</th>
<th>Excessive use of explanation or footnotes</th>
<th>Paraphrasing</th>
<th>The use of terms which sound odd in English</th>
<th>Non-response</th>
</tr>
</thead>
<tbody>
<tr>
<td>41 Fairly and completely unacceptable</td>
<td>12</td>
<td>1</td>
<td>25</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>percentage</td>
<td>29.27%</td>
<td>2.44%</td>
<td>60.98%</td>
<td>2.44%</td>
<td>2.44%</td>
<td>2.44%</td>
<td>Not included in calculations</td>
</tr>
</tbody>
</table>

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

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

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

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

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

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

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

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

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).
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

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

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

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

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

According to the respondents, the following techniques used by translators contributed to the
misunderstanding of this TT.

<table>
<thead>
<tr>
<th>Technique</th>
<th>Valid Extract</th>
<th>Fairly and completely unacceptable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Literal translation</td>
<td>13</td>
<td>1</td>
</tr>
<tr>
<td>Unusual punctuation</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Transliteration</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Excessive use of explanation or footnotes</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Paraphrasing</td>
<td>6</td>
<td>0</td>
</tr>
<tr>
<td>The use of terms which sound odd in English</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Non-response</td>
<td>(0)</td>
<td>Not included in calculations</td>
</tr>
</tbody>
</table>

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

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

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 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 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 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

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

According to the respondents, the following techniques used by translators contributed to the misunderstanding of this TT.

<table>
<thead>
<tr>
<th>Valid Extract</th>
<th>Literal translation</th>
<th>Unusual punctuation</th>
<th>Transliteration</th>
<th>Excessive use of explanation or footnotes</th>
<th>Paraphrasing</th>
<th>The use of terms which sound odd in English</th>
<th>Non-response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extract 8 - DeLorenzo</td>
<td>7</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>5</td>
<td>0</td>
</tr>
<tr>
<td>percentage</td>
<td>28.57%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>71.42%</td>
<td>0%</td>
<td>Not included in calculations</td>
</tr>
</tbody>
</table>

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

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

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

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

The total number of respondents for this question was 10. Regarding the comprehensibility of the financial term ‘installments’, 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

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: هل يجوز إعادة جدولة أقساط المرابحة، 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 3% 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: هل يجوز إعادة جدولة أقساط المرابحة، 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: هل يجوز إعادة جدولة أقساط المرابحة، DeLorenzo TT

According to the respondents, the following techniques used by translators contributed to the misunderstanding of this TT.
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: وإذا أوجب أحد المتعاقدين

For an overview of the translation decisions made by DeLorenzo for ST 1, see Table 4.1.

<table>
<thead>
<tr>
<th>Valid Extract 9</th>
<th>Fairly and completely unacceptable</th>
<th>The use of terms which sound odd in English</th>
<th>Non-response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Literal translation</td>
<td>15</td>
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<td>0</td>
</tr>
<tr>
<td>Unusual punctuation</td>
<td>0</td>
<td>5</td>
<td>0</td>
</tr>
<tr>
<td>Transliteration</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Excessive use of explanation or footnotes</td>
<td>0</td>
<td>0</td>
<td>26.67%</td>
</tr>
<tr>
<td>Paraphrasing</td>
<td>0</td>
<td>0</td>
<td>26.67%</td>
</tr>
</tbody>
</table>

| percentage | 40% | 33.33% | 0% | 0% | 26.67% | 0% | |

5.5.10.1 Arab student translators: Comprehensibility and acceptability of terms in ST 1
قال: وإذا أوجب أحد المتعاقدين

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
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

قال: وإذا أوجب أحد المتعاقدين:

ST: Hamilton TT ‘Ø’

The total number of respondents for this question was 14. Regarding the comprehensibility of the translation of the Arabic financial term ‘Ø’ 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 acceptable (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

قال: وإذا أوجب أحد المتعاقدين:

ST: بالخيار Hamilton TT ‘within the power’

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

قال: وإذا أوجب أحد المتعاقدين:

ST: مجلس Hamilton TT ‘meeting’

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
قال: وإذا أوجب أحد المتعاقدين
خيار القبول: Hamilton TT ‘option of acceptance’
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
قال: وإذا أوجب أحد المتعاقدين
يرجع: Hamilton TT ‘recede’
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
قال: وإذا أوجب أحد المتعاقدين
يقبل: Hamilton TT ‘construe’
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

قال: وإذا أوجب أحد المتعاقدين

ST: مبيع

Hamilton TT ‘merchandise’

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

قال: وإذا أوجب أحد المتعاقدين

ST: تفرق

Hamilton TT ‘deviation’

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

قال: وإذا أوجب أحد المتعاقدين

ST: صفقة

Hamilton TT ‘terms proffered’

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

قال: وإذا أوجب أحد المعاهدين: [وإذا أوجب أحد المعاهدين: ...]

Table 1: Group 2- Extract 1 - Hamilton

<table>
<thead>
<tr>
<th></th>
<th>Fairly and completely unacceptable</th>
<th>Fairly and completely unacceptable</th>
<th>Excessive use of explanation or footnotes</th>
<th>Paraphrasing</th>
<th>The use of terms which sound odd in English</th>
<th>Non-response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid Extract 1</td>
<td>88</td>
<td>16</td>
<td>15</td>
<td>16</td>
<td>16</td>
<td>11</td>
</tr>
<tr>
<td>percentage</td>
<td>18.18%</td>
<td>17.05%</td>
<td>18.18%</td>
<td>18.18%</td>
<td>12.5%</td>
<td>15.91%</td>
</tr>
<tr>
<td></td>
<td>Not included in calculation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

According to the results, misunderstandings were caused by the use of literal translation 18.18%, unusual punctuation 17.05%, transilation 18.18%, excessive use of explanation or footnotes 18.18%, paraphrasing 12.5%, and use of terms which sound odd in English 15.91%. 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

وإذا حصل الإيجاب 2: Hamilton TT

5.5.11.1 Arab student translators: Comprehensibility and acceptability of terms in ST 2

وإذا حصل الإيجاب: ST, 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).
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

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

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

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

*ST* "power of retracting" (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

*ST* "defect" (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

*ST* "the option of meeting" (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 إبطال, 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

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

<table>
<thead>
<tr>
<th>Valid Extract 2 - Fairly and completely unacceptable</th>
<th>Literal translation</th>
<th>Unusual punctuation</th>
<th>Transliteration</th>
<th>Excessive use of explanation or footnotes</th>
<th>Paraphrasing</th>
<th>The use of terms which sound odd in English</th>
<th>Non-response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group 2 - Extract 2 - Hamilton</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>46</td>
<td>12</td>
<td>8</td>
<td>5</td>
<td>6</td>
<td>10</td>
<td>5</td>
<td>(2)</td>
</tr>
<tr>
<td>percentage</td>
<td>26.09%</td>
<td>17.39%</td>
<td>10.87%</td>
<td>13.04%</td>
<td>21.74%</td>
<td>10.87%</td>
<td>Not included in calculation</td>
</tr>
</tbody>
</table>

According to the results, misunderstandings were cause 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

5.5.12.1 Arab student translators: Comprehensibility and acceptability of terms in ST 4

ومن كان عليه دين

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

ومن كان عليه دين

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

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
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

قال 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

تجب 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

تحقق 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
سسبب ST, 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, 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, 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

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

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

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

بِنَذْرٍ: 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

وَكَفَّارَةٌ: 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 (5 respondents). 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

نصَابُ: ST نصب, 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

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

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

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 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 ملاك، Baintner TT

<table>
<thead>
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<th>Group 2 - Extract 3 - Baintner Fairly and completely unacceptable</th>
<th>Literal translation</th>
<th>Unusual punctuation</th>
<th>Transliteration</th>
<th>Excessive use of explanation or footnotes</th>
<th>Paraphrasing</th>
<th>The use of terms which sound odd in English</th>
<th>Non-response</th>
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<td>15.79%</td>
<td>5.26%</td>
<td>31.58%</td>
<td>7.02%</td>
<td>Not included in calculation</td>
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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

ومن كان عليه دين: ST يحيط, 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

قال ST 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

تجب ST 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

تحقق ST 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

وسن كان عليه دين، 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

وملك كان عليه دين، 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

ونصب كان عليه دين، 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

ومن كان عليه دين: 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

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

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

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

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

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

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

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

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 بالملاك، 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 بالملاك، Nyazee TT

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<th>Valid Extract 4</th>
<th>Fairly and completely unacceptable</th>
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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 بالملاك، Baintner TT

5.5.14.1 Arab student translators: Comprehensibility and acceptability of terms in ST بالملاك، 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).
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

ليس في أقل من أربعين من الغنم السائمة: ST سائمة, 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 صدقة, 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

حوال: ST حول, 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, 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

ثني، 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, 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

ليس في أقل من أربعين من الفعل الماضية: Baintner TT Ø

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

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

جذعة: Baintner TT ‘Juzza’

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

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

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 أقل من أربعين من الفغم السائمة: Nyazee TT

5.5.15.1 Arab student translators: Comprehensibility and acceptability of terms in ST 5
صدقة, Nyazee TT ‘sadaqah’
The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘sadaqah’, 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
غنم, Nyazee TT ‘ghanam’
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
سائمة, Nyazee TT ‘pasturing’
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% chooses 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

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

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

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

جذع ‘jadh’، 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، 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 ‘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).
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

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

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

5.5.16.1 Arab student translators: Comprehensibility and acceptability of terms in ST 8

السؤال (5:12) في حالة بيع بضائع بطريقة المرابحة: ST "sold", 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 (5:12) في حالة بيع بضائع بطريقة المرابحة: ST "goods", 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 (5:12) في حالة بيع بضائع بطريقة المرابحة: ST "murabahah", 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 ‘purchase price’, 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
المصاريف (12:5) في حالة بيع بضائع بطريقة المرابحة: ST ‘expenses’, 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
صرفت (12:5) في حالة بيع بضائع بطريقة المرابحة: ST ‘incurred’, 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

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

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

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

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</tr>
</tbody>
</table>

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
السؤال (6:12) بالنسبة لبيوع المرابحة: DeLorenzo TT

5.5.17.1 Arab student translators: Comprehensibility and acceptability of terms in ST 9
المشترى ST (19:6) بالنسبة لبيوع المرابحة، 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
استلام ST (12:6) بالنسبة لبيوع المرابحة، 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
البضاعة ST (12:6) بالنسبة لبيوع المرابحة، 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
الأسئلة (6) بالنسبة لبيوع المرابحة, 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
الأسئلة (6) بالنسبة لبيوع المرابحة, 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
الأسئلة (6) بالنسبة لبيوع المرابحة: DeLorenzo TT

<table>
<thead>
<tr>
<th>Valid Extract 8 - DeLorenzo Fairly and completely unacceptable</th>
<th>Literal translation</th>
<th>Unusual punctuation</th>
<th>Transliteration</th>
<th>Excessive use of explanation or footnotes</th>
<th>Paraphrasing</th>
<th>The use of terms which sound odd in English</th>
<th>Non-response</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>percentage</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>100%</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>

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 المرابحة: ST 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

هل يجوز إعادة جدولة أقساط المرابحة: ST ST إعادة جدولة أقساط المرابحة ST DeLorenzo TT ‘reschedule’

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

هل يجوز إعادة جدولة أقساط المرابحة: ST ST أقساط المرابحة ST DeLorenzo TT ‘installments’

The total number of respondents for this question was 16. Regarding the comprehensibility of the financial term ‘installments’, 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

 هل يجوز إعادة جدولة أقساط المرابحة 10 ST، 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

المدين المعسر ST، 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

دائن R ST، 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

<table>
<thead>
<tr>
<th>Valid Extract 1</th>
<th>Literal translation</th>
<th>Unusual punctuation</th>
<th>Transliteration</th>
<th>Excessive use of explanation or footnotes</th>
<th>Paraphrasing</th>
<th>The use of terms which sound odd in English</th>
<th>Non-response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fairly and completely unacceptable</td>
<td>12</td>
<td>5</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>5</td>
<td>0</td>
</tr>
</tbody>
</table>

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

قال: وإذا أوجب أحد المعاطفين

5.5.19.1 British student translators: Comprehensibility and acceptability of terms in ST 1

قال: وإذا أوجب أحد المعاطفين

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

قال: وإذا أوجب أحد المعاطفين

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

قال: وإذا أوجب أحد المتعاقدين

ST: البيع

Hamilton TT ‘Ø’

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

قال: وإذا أوجب أحد المتعاقدين

ST: بالخيار

Hamilton TT ‘within the power’

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 3.50, 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

قال: وإذا أوجب أحد المتعاقدين

ST: مجلس

Hamilton TT ‘meeting’

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
خيار القبول: 1: Hamilton TT ‘option of acceptance’

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
يرجع: 1: Hamilton TT ‘recede’

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
يقبل: 1: Hamilton TT ‘construe’

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
مبيع: 1: Hamilton TT ‘merchandise’

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
قال: وإذا أوجب أحد المتعاقدين

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
قال: وإذا أوجب أحد المتعاقدين

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
قال: وإذا أوجب أحد المتعاقدين:

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 ST 2: 
阿拉伯: Hamilton TT

5.5.20.1 British student translators: Comprehensibility and acceptability of terms in ST 2: 
阿拉伯, 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: 
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: 
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

وَأَذَا حُصِّل الْإِجَابَ ۡهُ, 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

وَأَذَا حُصِّل الْإِجَابَ ۡهُ, 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

وَأَذَا حُصِّل الْإِجَابَ ۡهُ, 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

وَأَذَا حُصِّل الْإِجَابَ ۡهُ, 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 
واذا حصل الابطالي 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 
فَسْخ، 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 
إبطال، 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 
 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 
 والايجاب، Hamilton TT

<table>
<thead>
<tr>
<th>Extract 2 - Hamilton Fairly and completely unacceptable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid Extract 1</td>
</tr>
<tr>
<td>----------------</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>percentage</td>
</tr>
</tbody>
</table>

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, 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.
The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘Zakah’, which is deleted by the translator in TL, 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

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

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 (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.
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

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

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% 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

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

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
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، 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، 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، 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
بِذَنْرِ ST 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
بِتَفْرَیْضِ ST 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
بِنَصَبِ ST 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
بِإِسْتِهْلَالِ ST 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 ومن كان عليه دين: 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 ومن كان عليه دين: 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 ومن كان عليه دين: 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 من كان عليه دين, Baintner TT

<table>
<thead>
<tr>
<th>Extract 3 -Baintner Fairly and completely unacceptable</th>
<th>Lateral translation</th>
<th>Unusual punctuation</th>
<th>Transliteration</th>
<th>Excessive use of explanation or footnotes</th>
<th>Paraphrasing</th>
<th>The use of terms which sound odd in English</th>
<th>Non-response</th>
</tr>
</thead>
<tbody>
<tr>
<td>valid Extract 3 Fairly and completely unacceptable</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
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<tr>
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<td>50%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>50%</td>
<td>0%</td>
</tr>
</tbody>
</table>

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 من كان عليه دين, Nyazee TT

5.5.22.1 British student translators: Comprehensibility and acceptability of terms in ST 4 من كان عليه دين: ST ‘debt’, 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 من كان عليه دين: ST ‘covers’, 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

زكاة ST

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

قال ST

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

is imposed ST

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

the realisation ST

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
سسبب: ST ‘cause’, 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
ملك: ST ‘ownership’, 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
نصاب: ST ‘Nisab’, 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
حاجته الاصلية: ST ‘primary need’, 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.
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

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), and the average degree of comprehensibility of this translation (out of a maximum of 4) is 4.00. Regarding the acceptability of the translation of the term, 100% chose completely acceptable (2 respondents), 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

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

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

كفاية, Nyazee TT ‘expiation (kaffārah)’

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘expiation (kaffārah)’, 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.
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

بمن كان عليه دين: ST وَمِن كَانَ عَلَيْهِ دِين, 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

باستهلاك: 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

بمالطة: ST مطالباً, 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% 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

بسوام: ST سوام, 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
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

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

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

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

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 comprehensible (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

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

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

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).
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

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

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

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

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).
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, 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, 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, Baintner TT

<table>
<thead>
<tr>
<th>Extract 5 - Baintner Fairly and completely unacceptable</th>
<th>Literal translation</th>
<th>Unusual punctuation</th>
<th>Transliteration</th>
<th>Excessive use of explanation or footnotes</th>
<th>Paraphrasing</th>
<th>The use of terms which sound odd in English</th>
<th>Non-response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid Extract Fairly and completely unacceptable</td>
<td>4</td>
<td>4</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
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<td>0%</td>
<td>Not included in calculation</td>
</tr>
</tbody>
</table>

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

ليس في أقل من أربعين من الفعل السائمة

5.5.24.1 British student translators: Comprehensibility and acceptability of terms in ST

ليس في أقل من أربعين من الفعل السائمة

The total number of respondents for this question was 2. Regarding the comprehensibility of the financial term ‘ṣadaqah’, 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

لغنم، نيزي "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

سائمة، نيزي "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

شاة، نيزي "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 responden1). 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

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

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

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

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

The total number of respondents for this question was 2. Regarding the comprehensibility of the term ‘jadḥ’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

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

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

السؤال (19:1) في حالة بيع بضائع بطريقة المرابحة: DeLorenzo TT

5.5.25.1 British student translators: Comprehensibility and acceptability of terms in ST 8

السؤال (5:12) في حالة بيع بضائع بطريقة المرابحة: ST بيع, DeLorenzo TT ‘sold’

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

السؤال (5:12) في حالة بيع بضائع بطريقة المرابحة: ST بضائع, DeLorenzo TT ‘goods’

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

السؤال (5:12) في حالة بيع بضائع بطريقة المرابحة: ST المرابحة, DeLorenzo TT ‘murabahah’

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

السؤال (5:12) في حالة بيع بضائع بطريقة المرابحة: ST تكلفة, DeLorenzo TT ‘purchase price’

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

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

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

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

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

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

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 
السؤال (12:5) في حالة بيع بضائع بطريقة المرابحة 8 ST المتشابكة, 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 
السؤال (12:5) في حالة بيع بضائع بطريقة المرابحة 8 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 
السؤال (12:5) في حالة بيع بضائع بطريقة المرابحة 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 
السؤال (12:5) في حالة بيع بضائع بطريقة المرابحة 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 (5:12) في حالة بيع بضائع بطريقة المرابحة: DeLorenzo TT
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 (6:12) بالنسبة لبضائع المرابحة: DeLorenzo TT

5.5.26.1 British student translators: Comprehensibility and acceptability of terms in ST 9
المشتري, DeLorenzo TT ‘purchaser’
السؤال (6:12) بالنسبة لبضائع المرابحة: ST
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
استلام, DeLorenzo TT ‘take delivery’
السؤال (6:12) بالنسبة لبضائع المرابحة: ST
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
البضاعة, DeLorenzo TT ‘merchandise’
السؤال (6:12) بالنسبة لبضائع المرابحة: ST
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
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

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

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

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

هل يجوز إعادة جدولة أقساط المرابحة: ST 'reschedule', 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

هل يجوز إعادة جدولة أقساط المرابحة: ST 'installments', 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

هل يجوز إعادة جدولة أقساط المرابحة: ST 'debtor who is unable to pay instalments', 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.

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5.5.27.5 British student translators: Comprehensibility and acceptability of terms in ST

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

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

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**

<table>
<thead>
<tr>
<th></th>
<th>Experienced Translator(s)</th>
<th>Inexperienced Translator(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Native English speaker(s)</td>
<td>Supervisor (Ch. 4)</td>
<td>British Student Translators (Ch. 5)</td>
</tr>
<tr>
<td>Non-native English speaker(s)</td>
<td>Arab Professional Translators (Ch. 5)</td>
<td>Arab Student Translators (Ch. 5)</td>
</tr>
</tbody>
</table>

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 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**

<table>
<thead>
<tr>
<th>Analysis of scoring</th>
<th>Arab Professional Translators</th>
<th>Arab Student Translators</th>
<th>British Student Translators</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vastly more acceptable than supervisor</td>
<td>0</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Significantly more than supervisor</td>
<td>0</td>
<td>2</td>
<td>9</td>
</tr>
<tr>
<td>Somewhat more acceptable than supervisor</td>
<td>9</td>
<td>18</td>
<td>39</td>
</tr>
<tr>
<td>Roughly the same acceptability as supervisor</td>
<td>28</td>
<td>44</td>
<td>49</td>
</tr>
<tr>
<td>Somewhat less acceptable than supervisor</td>
<td>57</td>
<td>39</td>
<td>3</td>
</tr>
<tr>
<td>Significantly less acceptable than supervisor</td>
<td>9</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Vastly less acceptable than supervisor</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>DISCUSSED IN SECTION</th>
<th>GROUP NO.</th>
<th>EXTRACT NO.</th>
<th>LITERAL TRANSLATION</th>
<th>UNUSUAL PUNCTUATION</th>
<th>TRANSLITERATION</th>
<th>EXCESSIVE USE OF EXPLANATORY FOOTNOTES</th>
<th>PARAPHRASING</th>
<th>USE OF TERMS WHICH SOUND ODD IN ENGLISH</th>
<th>NO TRANSLATION TECHNIQUES MISTAKENLY APPLIED</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.5.1.12</td>
<td>1 Arab Professional Translators</td>
<td>1 - ST1 Hamilton TT</td>
<td>53.84%</td>
<td>2.56%</td>
<td>2.56%</td>
<td>3.56%</td>
<td>33.33%</td>
<td>5.13%</td>
<td>0%</td>
</tr>
<tr>
<td>5.5.2.12</td>
<td>1 Arab Professional Translators</td>
<td>2 - ST2 Hamilton TT</td>
<td>47.83%</td>
<td>15.22%</td>
<td>2%</td>
<td>8.70%</td>
<td>26.09%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>5.5.3.20</td>
<td>1 Arab Professional Translators</td>
<td>3 - ST4 Bainette TT</td>
<td>24.07%</td>
<td>3.70%</td>
<td>22%</td>
<td>1.85%</td>
<td>44%</td>
<td>3.70%</td>
<td>0%</td>
</tr>
<tr>
<td>5.5.4.20</td>
<td>1 Arab Professional Translators</td>
<td>4 - ST1 Nyazee TT</td>
<td>29.27%</td>
<td>2.44%</td>
<td>60.98%</td>
<td>2.44%</td>
<td>2.44%</td>
<td>2.44%</td>
<td>0%</td>
</tr>
<tr>
<td>5.5.5.12</td>
<td>1 Arab Professional Translators</td>
<td>5 - ST5 Bainette TT</td>
<td>28.89%</td>
<td>20.00%</td>
<td>46.67%</td>
<td>0%</td>
<td>2.22%</td>
<td>2.22%</td>
<td>0%</td>
</tr>
<tr>
<td>5.5.6.11</td>
<td>1 Arab Professional Translators</td>
<td>6 - ST17 Nyazee TT</td>
<td>16.47%</td>
<td>1.17%</td>
<td>25.93%</td>
<td>3.53%</td>
<td>49.41%</td>
<td>3.53%</td>
<td>0%</td>
</tr>
<tr>
<td>5.5.7.12</td>
<td>1 Arab Professional Translators</td>
<td>7 - ST8 DeLorenzo TT</td>
<td>7.70%</td>
<td>0%</td>
<td>46.15%</td>
<td>0%</td>
<td>46.15%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>5.5.8.6</td>
<td>1 Arab Professional Translators</td>
<td>8 - ST9 DeLorenzo TT</td>
<td>29%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>71%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>5.5.9.7</td>
<td>1 Arab Professional Translators</td>
<td>9 - ST10 DeLorenzo TT</td>
<td>40.00%</td>
<td>33.33%</td>
<td>0%</td>
<td>0%</td>
<td>27%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>5.5.10.12</td>
<td>2 Arab Student Translators</td>
<td>1 - ST1 Hamilton TT</td>
<td>18.18%</td>
<td>17.05%</td>
<td>18.18%</td>
<td>12.50%</td>
<td>15.91%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>5.5.11.12</td>
<td>2 Arab Student Translators</td>
<td>2 - ST2 Hamilton TT</td>
<td>18.18%</td>
<td>17.05%</td>
<td>18.18%</td>
<td>12.50%</td>
<td>15.91%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>5.5.12.20</td>
<td>2 Arab Student Translators</td>
<td>3 - ST4 Bainette TT</td>
<td>22.81%</td>
<td>17.54%</td>
<td>16%</td>
<td>5%</td>
<td>32%</td>
<td>7.02%</td>
<td>0%</td>
</tr>
<tr>
<td>5.5.13.20</td>
<td>2 Arab Student Translators</td>
<td>4 - ST4 Nyazee TT</td>
<td>16.47%</td>
<td>1.17%</td>
<td>25.93%</td>
<td>3.53%</td>
<td>49.41%</td>
<td>3.53%</td>
<td>0%</td>
</tr>
<tr>
<td>5.5.14.12</td>
<td>2 Arab Student Translators</td>
<td>5 - ST5 Bainette TT</td>
<td>19.77%</td>
<td>8.14%</td>
<td>68.60%</td>
<td>1%</td>
<td>1.16%</td>
<td>1.16%</td>
<td>4%</td>
</tr>
<tr>
<td>5.5.15.11</td>
<td>2 Arab Student Translators</td>
<td>6 - ST5 Nyazee TT</td>
<td>30.99%</td>
<td>0%</td>
<td>69.01%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>4%</td>
</tr>
<tr>
<td>5.5.16.12</td>
<td>2 Arab Student Translators</td>
<td>7 - ST8 DeLorenzo TT</td>
<td>18.75%</td>
<td>3.13%</td>
<td>12.50%</td>
<td>0%</td>
<td>65.53%</td>
<td>0%</td>
<td>16%</td>
</tr>
<tr>
<td>5.5.17.6</td>
<td>2 Arab Student Translators</td>
<td>8 - ST9 DeLorenzo TT</td>
<td>18.75%</td>
<td>3.13%</td>
<td>12.50%</td>
<td>0%</td>
<td>65.53%</td>
<td>0%</td>
<td>16%</td>
</tr>
<tr>
<td>5.5.18.7</td>
<td>2 Arab Student Translators</td>
<td>9 - ST10 DeLorenzo TT</td>
<td>41.67%</td>
<td>16.67%</td>
<td>0%</td>
<td>0%</td>
<td>41.67%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>5.5.19.12</td>
<td>3 British Student Translators</td>
<td>1 - ST1 Hamilton TT</td>
<td>50%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>50%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>5.5.20.12</td>
<td>3 British Student Translators</td>
<td>2 - ST2 Hamilton TT</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>100%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>5.5.21.20</td>
<td>3 British Student Translators</td>
<td>3 - ST4 Bainette TT</td>
<td>50%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>50%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>5.5.22.20</td>
<td>3 British Student Translators</td>
<td>4 - ST4 Nyazee TT</td>
<td>100%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>5.5.23.12</td>
<td>3 British Student Translators</td>
<td>5 - ST5 Bainette TT</td>
<td>100%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>5.5.24.11</td>
<td>3 British Student Translators</td>
<td>6 - ST5 Nyazee TT</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>100%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>5.5.25.12</td>
<td>3 British Student Translators</td>
<td>7 - ST8 DeLorenzo TT</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>100%</td>
<td>0%</td>
</tr>
<tr>
<td>5.5.26.6</td>
<td>3 British Student Translators</td>
<td>8 - ST9 DeLorenzo TT</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>100%</td>
<td>0%</td>
</tr>
<tr>
<td>5.5.27.7</td>
<td>3 British Student Translators</td>
<td>9 - ST10 DeLorenzo TT</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>100%</td>
<td>0%</td>
</tr>
</tbody>
</table>

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.

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

<table>
<thead>
<tr>
<th></th>
<th>Acceptability</th>
<th>Comprehensibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Supervisor</td>
<td>3.08</td>
<td>Not analysed</td>
</tr>
<tr>
<td>Arab Professional Translators</td>
<td>2.5</td>
<td>2.39</td>
</tr>
<tr>
<td>Arab Student Translators</td>
<td>2.87</td>
<td>2.89</td>
</tr>
<tr>
<td>British Student Translators</td>
<td>3.77</td>
<td>3.74</td>
</tr>
</tbody>
</table>

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 تشي, 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)
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) |
|---|---|---|---|---|---|---|
| Letter K | Letter H |
| **Example no.** | **Financial term** | **Translation** | **Translation technique** | **Financial term** | **Translation** | **Translation technique** |
| 1 | kaffirs | اسم استخراج الذهب بجانب أفريقيا | paraphrasing | haircut | فرق الفيما (فرق بين قيمة الرقة المالية في السوق والقيمة التقديرية التي وسعها المقرض) | semantic disjunction, and paraphrasing |
| 2 | karat | وحدة قياس درجة نقاء الذهب | paraphrasing | half-life | نصف لمدة (عدد السنوات اللازمة لمعدل نصف قيمة القرض) | hyperonymy, and paraphrasing |
| 3 | keiretsu | كيرتسو (شبكة من الشركات اليابانية يجمع بينها نقل نشري من بعضها البعض ومعه بعض النغمة) | transliteration, and paraphrasing | half-way hesitation | تعثر في متصاف الطريق (في التحليل التقني لفترة السهم، يتم بانوي قصير الأجل بشكل فائق عاجلى في العبرة في سعر السهم، ينتج عن عادت أكثر من تغير ضعفية (لابلدا) | Calque (giving non-lexicalised synonymy), and paraphrasing |
| 4 | kerb market | سوق غير رسمي | hyperonymy | hammering | إغراق السوق | paraphrasing |
| 5 | key currency | عملة دولية | hyperonymy | hammering the market | إغراق السوق | hyperonymy |
| 6 | key industry | قطاع اقتصادي مهم | hyperonymy | hands-off investor | مستثمرون كبير في شركة لا يدخل في أدارتها | paraphrasing |
| 7 | key man insurance | علامة مبيعات (عملة قابلة للتحويل بموجب ولا توقف) | paraphrasing | hard currency | لا توقف | calque (lexicalised in)}
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Discussion of translation techniques adopted for selected technical terms in D1

The letter K (D1)

1. Kaffir.
Arabic equivalent given in D1: اسم 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 نقاية 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).

Arabic equivalent given in D1:

*The Free Dictionary (Online)* 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 رئيسی

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 رئيسی are semantic overlaps and the translation is completely acceptable (numerical rating 4).

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).

Arabic equivalent given in D1:

أية تعويض تدفعة الشركة المالية للسمسار عن خصم أوراق 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:

ميززة 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).

Arabic equivalent given in D1: 
مستشار مقاوم (مستشار تسختدمة 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.

Arabic equivalent given in D1: 
استثمار لايتوقع 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).

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: أموال 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).

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:

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).

Arabic equivalent given in D1: قطعة نقدية جنوب أفريقية تزن أونصة واحدة

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).

Arabic equivalent given in D1:
كورتوسيز (مقياس لضخامة أذناب التوزيع الاحتمالي ، وهناك احتمال أكبر من المعتاد بأن يكون للتوزيع ذي الذنب الضخم تأثير سلبي أو إيجابي 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”
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 requirement 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 لتستثدي 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 اتجاه سريع الحركة في سعر السهم ، لابدوم 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).

Arabic equivalent given in D1:
طرد احد اعضاء البورصة لعجزه عن الوفاء بالالتزاماته:

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).

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).
Arabic equivalent given in D1:
مستشار 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.

Arabic equivalent given in D1:
عملة صعبة (عملة قابلة للتحويل بسهولة لا يتوقع انخفاض فيمتها 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 لتقليل 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 الارباح 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 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 المخاطرنتيجة 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 الأسواق 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 مُستَمِر means ‘continuous’ rather than ‘hidden’. مُستَمِر here may, however, be a misprint for مُستَتَر ‘hidden’.

16. High-End.
Arabic equivalent given in D1: زبون 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 المتفق عليه 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).

Arabic equivalent given in D1: اكتنز ، احتزان:

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..."
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 أصحابها 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>
<thead>
<tr>
<th>Example no.</th>
<th>Financial term</th>
<th>Translation</th>
<th>Translation technique</th>
<th>Financial term</th>
<th>Translation</th>
<th>Translation technique</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>keiretsu</td>
<td>يشير هذا التغيير الياباني إلى مجموعات الشركات المجموعة مع بعضها البعض بطريقة شاقولية عمودية أو أفقية حيث يمتلك اجدا أسهم المجموعات الأخرى والحساب الصحح. عندما ما يكون هناك احدهن اليابانية أو احدهم الشركات اليابانية تدير أو ترأس عمليات لهذه المجموعات</td>
<td>paraphrasing</td>
<td>harvest mission</td>
<td>calque (giving non-lexicalised synonymy), and paraphrasing</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>key letters on worksheet</td>
<td>مفتاح الرموز في استمارة العمل (الرموز). مفتاح الرموز يساعد على تبين القيم التالية (دالة رموزية) في حسابات وأعمدة استمارة العمل الخاصة يقوم بوفرة المرجع والدين</td>
<td>calque (giving non-lexicalised synonymy), and paraphrasing</td>
<td>heading of a financial statement</td>
<td>calque (giving non-lexicalised synonymy), and paraphrasing</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>key letters on worksheet</td>
<td>مفتاح الرموز في استمارة العمل (الرموز). مفتاح الرموز يساعد على تبين القيم التالية (دالة رموزية) في حسابات وأعمدة استمارة العمل الخاصة يقوم بوفرة المرجع والدين</td>
<td>calque (giving non-lexicalised synonymy), and paraphrasing</td>
<td>heading of a financial statement</td>
<td>calque (giving non-lexicalised synonymy), and paraphrasing</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>high and low method</td>
<td>طريقة الحد الاعلى والحد الادنى: تستخدم هذه الطريقة لفصل عبارات الكاليفات التالية عن عبارات الكاليفات المغبرة في الكاليفات تحت هذا الحد. يمكن التحكم في تفسير هذه العلاقة عن طريق إيجاد مستويين للنشاطات أو الفعاليات المختلفة والدين وحساب الزيادة في الفعاليات والزيادة المقابلة في الكاليفات</td>
<td>high and low method</td>
<td>heading of a financial statement</td>
<td>calque (giving non-lexicalised synonymy), and paraphrasing</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>historical rate</td>
<td>نص اللمعة التاريخي: هو عبارة عن نص مبادئ النص الاستمارة الذي ثم قراءة متوازن الجداول أو محدث الطريقة باللغة الأجنبية</td>
<td>historical rate</td>
<td>heading of a financial statement</td>
<td>calque (giving non-lexicalised synonymy), and paraphrasing</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>hold mission</td>
<td>مهمة المقصود: يشير هذا التغيير إلى مهمة المقصود منها جملة حصة الشركة في</td>
<td>hold mission</td>
<td>heading of a financial statement</td>
<td>calque (giving non-lexicalised synonymy), and paraphrasing</td>
<td></td>
</tr>
</tbody>
</table>
### Discussion of translation techniques adopted for selected technical terms in D2

#### The letter K (D2)

1. **Keiretsu.**

Arabic equivalent given in D2:

> يشير هذا التغيير الياباني إلى مجموعات الشركات المدموجة مع بعضها البعض بطريقة شاقولية (عمودية أو أفقية بحيث يملك إحداها أسهم المجموعات الأُخرى والعكس صحيح. وعادة ما يكون هناك أحد البنوك اليابانية أو إحدى الشركات اليابانية تدير أو ترأس عمليات هذه 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:

> كلمة حرفية في استمارة العمل: (كلمة الحروف الرئيسية) يساعد على تبليغ قيود التسوية بطرق شاقولية (عمودية أو أفقية) في حالات وآداب استمارة العمل الخاصة بقيود التسوية بطرق شاقة وآداب 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).

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<table>
<thead>
<tr>
<th>Term</th>
<th>Arabic Equivalent</th>
<th>Translation Technique</th>
<th>Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>7. <strong>holder in due course</strong></td>
<td>top (رقم مبيعاتها) وبقاؤها في مركز المنافسة</td>
<td>calque (giving non-lexicalised synonymy), and paraphrasing</td>
<td>3</td>
</tr>
<tr>
<td>8. <strong>horizontal price fixing</strong></td>
<td>تخصيص الحافز: يحدد هذا التغيير على أساس أسعار استلام البضائع وقيود التسوية الغير متماثلة مع أسعار الاستلام الأخرى في حالة الاقتصادية المخصصة</td>
<td>calque (giving non-lexicalised synonymy), and paraphrasing</td>
<td>3</td>
</tr>
<tr>
<td>9. <strong>hurdle rate</strong></td>
<td>نسبة العائد المسبقة: هي عبارة عن نسبة عائد رأس المال المسبقة تحديدها والمستخدمة للمقارنة مع نسب عائد رؤوس الأموال الأخرى وهي عبارة عن تكلفة رأس المال عندما تسجل في تقديم المشاريع الأساسية</td>
<td>hyperonymy, and paraphrasing</td>
<td>3</td>
</tr>
<tr>
<td>10. <strong>hyperinflation</strong></td>
<td>التضخم البشري: يشير هذا التغير الياباني إلى زيادة في الأسعار المتماثلة أو تضخم حاد لا يمكن توقعه</td>
<td>hyperonymy, and paraphrasing</td>
<td>3</td>
</tr>
</tbody>
</table>
**The letter H (D2)**

1. **Harvest mission.**
   Arabic equivalent given in D2:
   
   مهمة الحصاد هي عبارة عن مهمة شركة ما لتحقيق أعلى مستويات تدفق الأموال والأرباح القصيرة المدى حتى ولوكات ذلك على حساب خسائرها لقسم من حصة أعمالها (بيعاتها 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 الأسعار وذلك عن طريق عقد صفقة تعويضية مقابلة في سوقين مختلفين. وعلى سبيل المثال يمكن تحقيق هذه الوقاية عن طريق عقد صفقة مالية في سوق الأموال النقدية الائتمانية وصفقة 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 الأعلى والحد الأدنى: تستخدم هذه الطريقة لفصل عناصر التكاليف الثابتة عن ناصرتكلاليف المتغيرة في تكاليف يختلط فيها هذان النوعان من التكاليف تسمى التكاليف المتغيرة أو النصف ثابته ويتيم هذا الفصل عن طريق إيجاد مستويين للنشاطات أو الفعاليات الأعلى والدنى 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:

سعار العملة التاريخي: هو عبارة عن سعر تبادل العملة بالتاريخ الذي تم فيه شراء الموجودات أو حدوث المطالبات 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).

Arabic equivalent given in D2:

مهمة الصمود: يشير هذا التغيير إلى مهمة الغرض منها حماية حصة الشركة في السوق (رقم مبيعاتها) وبقاءها 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 شيئا ذا قيمة في مقابل سند قابل للتدوال قبل ميعاد استحقاقه دون علم بالمطالب والعيب 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 الأسعار الألفي: يحدث تحديد الأسعار الألفي عندما يتامر المنتجون المنافسون 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 والمستخدمة للمقارنة مع نسب عوائد رؤوس الاموال الأخرى 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).

Arabic equivalent given in D2:
التضخم الحاد: ينتج التضخم الحاد عن الزيادة الحادة في الأسعار 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

<table>
<thead>
<tr>
<th>Example no.</th>
<th>Financial term</th>
<th>Translation</th>
<th>Translation technique</th>
<th>Numerical rating</th>
<th>Financial term</th>
<th>Translation</th>
<th>Translation technique</th>
<th>Numerical rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>keelage</td>
<td>رسم ارساء في الاصطلاحات البحرية، تعني الكلمة الرسم الذي يستوفي مقابل الآذن المنح لإرسال مركب أو سيارة في ميناء</td>
<td>paraphrasing</td>
<td>3</td>
<td>handle</td>
<td>يتعامل، يتاجر بسلعة ما أو يبيع أو ينق ع سلعة معينة أو يشتري أو يابع أو يوزع سلعة معينة أو يشتري أو يبيع أو ينق ع سلعة معينة، وتعني الكلمة أيضاً برفاق الأعمال أو يديرها أو يوجهها</td>
<td>synonymy</td>
<td>4</td>
</tr>
<tr>
<td>2</td>
<td>kickback</td>
<td>إتاوة، خوة : جزء من احراة او عمولة يدفعها (أو يبيعها) شخص إلى وكيل أو موظف كرسوة إلى مكان منعه أو السما به تحقيق أو كسب هذه الأجرة أو العمولة</td>
<td>hyperonymy, and paraphrasing</td>
<td>3</td>
<td>hand-to-mouth</td>
<td>كافية استلام يعنى عمولة التي القي بقاها فنلا نقود: إن شركة معيبة تشترى لأرومية شراء كمية، أي أنها تشترى م يكم لمستحايها الجارية أو الخالية فقط بالأعمال المستقبلية</td>
<td>hyperonymy, and paraphrasing</td>
<td>3</td>
</tr>
<tr>
<td>3</td>
<td>knocked down</td>
<td>مفلك، إرسال البيع، سماق عشة، غير مجمع، كالثلاث أو المعدات عند شحنها إلى الجهة المقصدة وهي مفلكة مقصلة طفيلة، ثم تكرر تجميعها ونجم في اجارة البيع أو الاستعمال، إن شحن المعادن وهي مفلكة على هذا النحو يؤدي، بالإضافة إلى توفير في أجر العمل،</td>
<td>paraphrasing</td>
<td>3</td>
<td>harbour dues</td>
<td>رسوم المعدن، رسوم المرافق، كاتها تدفعه الموردون والمصدرون مقابل استعمال مراقب المعدن، وإنما الرسوم</td>
<td>calque (giving lexicalized synonymy), and paraphrasing</td>
<td>3</td>
</tr>
</tbody>
</table>
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| إلى توفير نسبة كبيرة من تكاليف الشحن، لأن هذه المعدات، عند شحنتها على السفن أو عربات القطار، تشكل مساحة أقل من المساحة التي كانت تستغله فيما أو شحنت وهي مجموعة ومركبة تركيبية متماسكة، وفي كثير من الأحيان، تكون أجور نقل القطع الصغيرة محسوبة بأبسط أو الحجم أقل من أجور نقل المعدات الكبيرة.

2- عبارة تستخدم في البيع بالمزاد العلني، وتغنى العملية التي يقوم بها الدال عند بلوغها المحايدة أعلى سعر للبضاعة المعروضة للبيع، ويجبر عن ذلك بأن يضرب المطالعة التي أمامه بمطرقة，则 in يلمعها، ويدفع معالا توصل إلى أعلى سعر للبضاعة، ومجرد ضربة بالمطرقة على هذا النحو يعني أن البضاعة قد بيعت إلى أعلى مازير.

3- في البيع المفرق، تعني العبارة: تخفيض التاجر لأسعار بضائه بقصد كسب الجمهور.

4- في الاستُيضاح الدارج، تعني العبارة: المال، سواء كان على شكل عملة ورقية وتقنية، تميز له عن الدين أو الاملاك التي ليست على شكل نقد.

5- تعني العبارة: عملة كاملة، التغطية "مال مكتوب" أو "مال مtee لسبائك الفضة أو الذهب أو "مال مغطى بال الذهب أو الفضة"، تغطية "مال مغطى بالذهب والعصرة". هذه العبارة تميزها عن المال الذي تتعهد في الحكومة كتعهد صردها، وذلك تعني أن الفاعل يمكن أن يتعرض أو يعترض على المقرضين أو المقرضين أو المقرضين.

6- تعني العبارة: سوق أسعارها منخفضة في بورصة الأسهم والسلب الأساسي، تعتمد العملية ووصف coh بالبيئة التي يزيد فيها العرض على الطلب بحيث يؤدي ذلك إلى انخفاض في الأسعار.

7- تعني العبارة: وريث الأمثل في الأرث، مضمون بشرط أن يظل على قيد الحياة بعد وفاة الأمثل. مثل على ذلك.
## 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 الآذن 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 بدفعها (إو بعيدها) شخص إلى وكيل أو موظف كروشة مقابل منحة إذن أو السماح

   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:

<table>
<thead>
<tr>
<th>Arabic Equivalent</th>
<th>English Equivalent</th>
<th>Technique</th>
<th>Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>رسم ارساء في الاصطلاحات البحرية</td>
<td>Keelage</td>
<td>calque (giving non-lexicalised synonymy), and paraphrasing</td>
<td>3</td>
</tr>
<tr>
<td>إتاوة، خوة</td>
<td>Kickback</td>
<td>calque (giving non-lexicalised synonymy), and paraphrasing</td>
<td>3</td>
</tr>
<tr>
<td>ورث بقوة القانون</td>
<td>heir at law</td>
<td>calque (giving non-lexicalised synonymy), and paraphrasing</td>
<td>3</td>
</tr>
<tr>
<td>وراث افتراضي</td>
<td>heir presumptive</td>
<td>calque (giving non-lexicalised synonymy), and paraphrasing</td>
<td>3</td>
</tr>
</tbody>
</table>
1- غير مجمع، كالإثاث أو الالات أو المعادن عند شحنها إلى الجهة المقصودة وهي مفككة قطعة قطعة، يستخدم الاسم "المفكك، إرساء البيع، مخفض" بالإضافة إلى توصيله في أجهزة العمل إلى توفير نسبة كبيرة من نكاة ليف الشحن، عند شحنها على السفن أو عربات القطار أو سيارات النقل، تشمل مساحة أقل من المساحة التي كانت تستغلها فيما لو شحنها وتجميعها، وعند أجهزة مركبة تركيبا تاماً، وهي كثير من الأحيان تكون أجهزة مركبة القطع الصغيرة محسوبة بالوزن أو الحجم أقل من أجهزة نقل المعادن الكبيرة.

2- عبارة تستخدم في البيع بالمزاد العلني، وتستعمل العملية التي تقوم بها الدلال عند بلوغ المزايدة أعلى سعر للبضاعة المعروضة للبيع، ويتم ذلك بأن يضرب الطاولة التي أمامه بمرقة يحملها في يده ويتم توصيلها إلى أعلى سعر للبضاعة، ويدفع الطرفة بضربة على هذا النحو يعني أن البضاعة قد بيعت إلى أعلى مزايد.

3- في البيع المفرق، تعني العبارة تخفيض التاجر أسعار البضاعة 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 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 أيضاً: يراقب الأعمال 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 'تعامل' in these basic senses are synonyms. The translation of the term is completely acceptable (numerical rating 4).


Arabic equivalent given in D3:

كفاية إصطلاح يعني عادة: الشئ القليل جدا فمثلث نقول: إن شركة معينة تشترى لوزاومها شراء كفاية - أي إنهما تشتري ما يكفي لسد احتياجاتها الاجهزة 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، كالتي يدفعها المستوردون والمصدرون مقابل استعمال مراكز الميناء، وإمكاني الروس.
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).

Arabic equivalent given in D3:
نقد صعب في الاصطلاح الدارج، تعني العبارة: المال، سواء أكان على شكل عملة ورقية أو نقدية، تمييزا له عن الدين أو الاملاك التي ليست على شكل نقد.
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 مقتصر بفائدة عالية. تعني العبارة: العملة المغطاة بالذهب أو الفضة تغطية ناسفة، تميزا لها عن العملة التي تنتمي في قانونها فقط على ثقة الناس في الحكومة كتالي صدرت، كذلك تعني العبارة مالاً يقترض أو يعرض على المقرضين 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:

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:

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:

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 حقه في ذلك غير مضمون، شأن على ذلك: الأخ أر ابن الأخ الذي يفقد حقه في الارث إذا رزق المورث الذي لا عقب له ولدًا 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

<table>
<thead>
<tr>
<th>Example no.</th>
<th>Financial term</th>
<th>Translation</th>
<th>Translation technique</th>
<th>Numerical rating</th>
<th>Financial term</th>
<th>Translation</th>
<th>Translation technique</th>
<th>Numerical rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>kaffirs</td>
<td>اسهم شركات المناجم في جنوب أفريقيا</td>
<td>paraphrasing</td>
<td>2</td>
<td>haggle</td>
<td>ساوم، فاصل</td>
<td>hyperonymy</td>
<td>3</td>
</tr>
<tr>
<td>2</td>
<td>karat</td>
<td>قيراط</td>
<td>synonymy</td>
<td>3</td>
<td>Hague convention</td>
<td>الاتفاقية لإيكي</td>
<td>synonymy</td>
<td>4</td>
</tr>
<tr>
<td>3</td>
<td>keelage</td>
<td>اجرة رسو السفينة</td>
<td>paraphrasing</td>
<td>3</td>
<td>Hague tribunal</td>
<td>محكمة لإيكي</td>
<td>synonymy</td>
<td>4</td>
</tr>
<tr>
<td>4</td>
<td>kerb-broker</td>
<td>سمسار خارج الورقة</td>
<td>paraphrasing</td>
<td>2</td>
<td>haircut finance</td>
<td>فرز بالمالية</td>
<td>paraphrasing</td>
<td>3</td>
</tr>
<tr>
<td>5</td>
<td>kerb-market</td>
<td>سوق مالية خارج الورقة</td>
<td>paraphrasing</td>
<td>3</td>
<td>hammer prices</td>
<td>تخفيض الأسعار، ازل الأسعار، كسمر الأسعار</td>
<td>paraphrasing</td>
<td>3</td>
</tr>
<tr>
<td>6</td>
<td>key-currency</td>
<td>عملة رئيسية</td>
<td>hyperonymy</td>
<td>3</td>
<td>hand notes</td>
<td>أوراق نقدية نصصت ورسالة، تستقبل كل حجة بالزيد</td>
<td>paraphrasing</td>
<td>3</td>
</tr>
<tr>
<td>No.</td>
<td>Term</td>
<td>Translation in D4</td>
<td>Technique</td>
<td>Notes</td>
<td></td>
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<tr>
<td>7</td>
<td>kickback</td>
<td>مردودات عمولة خفية</td>
<td>hyperonymy</td>
<td>paraphrasing (3)</td>
<td></td>
<td></td>
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<td>cheque</td>
<td>شيك بدون رصيد</td>
<td>hyperonymy</td>
<td>paraphrasing (3)</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>kites</td>
<td>إصدار كميات من مجاملة مالية أخرى غير محددة</td>
<td>paraphrasing</td>
<td>synonymy (3)</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>kite-flying</td>
<td>طرح شيكات بالسوق بدون توضيح</td>
<td>paraphrasing</td>
<td>hyperonymy (3)</td>
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<td></td>
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<tr>
<td>11</td>
<td>knockout</td>
<td>تواطؤ بين المزايدين على خفض الأسعار</td>
<td>paraphrasing</td>
<td>Synonymy, and paraphrasing (3)</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>12</td>
<td>knockout competition</td>
<td>مناقشة حادة</td>
<td>hyperonymy</td>
<td>paraphrasing (3)</td>
<td></td>
<td></td>
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<tr>
<td>13</td>
<td>heir-at-law</td>
<td>واثر شرعي</td>
<td>semantic overlap</td>
<td>3</td>
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<tr>
<td>14</td>
<td>heir-presumptive</td>
<td>واثر ظناني</td>
<td>calque</td>
<td>(giving non-lexicalised synonymy)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>hidden inflation</td>
<td>تضميم مستشر</td>
<td>calque</td>
<td>(giving non-lexicalised synonymy)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>high money</td>
<td>مال مقرض بسعر عالية</td>
<td>paraphrasing</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>hot money</td>
<td>رؤوس أموال جائلة أو غير مستقرة بسبب ظروف الظروف الاقتصادية أو لссور الإدارة أو نقود مكتملة بطريقة غير شرعية</td>
<td>paraphrasing</td>
<td>paraphrasing (2)</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>18</td>
<td>hush-money</td>
<td>رشود ثمن السكوت</td>
<td>hyperonymy, and calque</td>
<td>(giving non-lexicalised synonymy)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>hyperinflation</td>
<td>تضخم جامح</td>
<td>hyperonymy</td>
<td>3</td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>20</td>
<td>hypothecary creditor</td>
<td>دائن مرتين</td>
<td>hyperonymy</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Discussion of translation techniques adopted for selected technical terms in D4**

**The letter K (D4)**

1. Kaffirs.

Arabic equivalent given in D4: أسهم شركات المناجم في جنوب أفريقيا

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).

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).

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).

Arabic equivalent given in D4: مرفوعات 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).

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).

   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

Arabic equivalent given in D4: تواطؤ بين المزايدين على خفض الأسعار
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).

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 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 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).

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 الأسعار تخفيضا ، انزل الأسعار، كسر الأسعار.

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).

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=no). Regarding the translation technique the translator has used paraphrasing. The translation of the term is fairly acceptable (numerical rating 3).

7. Handling charges.

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.

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.


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.

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، غطى مركزه أخرى مراجعة أو موازنة. 
For discussion of the meaning of this term see section 6.3. Regarding the translation technique the translator has used hyperonomy. The translation of the term is fairly acceptable (numerical rating 3).

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).

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).

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:

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.

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 مرتين

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

<table>
<thead>
<tr>
<th>TECHNIQUE(S) (simple and compound)</th>
<th>OCCURRENCES</th>
</tr>
</thead>
<tbody>
<tr>
<td>calque (giving lexicalised synonymy), and paraphrasing</td>
<td>2 occurrences</td>
</tr>
<tr>
<td>calque (giving non-lexicalised synonymy)</td>
<td>3 occurrences</td>
</tr>
<tr>
<td>calque (giving non-lexicalised synonymy), and hyperonymy</td>
<td>18 occurrences</td>
</tr>
<tr>
<td>calque (giving non-lexicalised synonymy), and paraphrasing</td>
<td>15 occurrences</td>
</tr>
<tr>
<td>hyperonymy (only)</td>
<td>10 occurrences</td>
</tr>
<tr>
<td>hyperonymy, and paraphrasing</td>
<td>1 occurrence</td>
</tr>
<tr>
<td>paraphrasing (only)</td>
<td>32 occurrences</td>
</tr>
<tr>
<td>semantic disjunction, and paraphrasing</td>
<td>3 occurrences</td>
</tr>
<tr>
<td>semantic overlap (only)</td>
<td>1 occurrence</td>
</tr>
<tr>
<td>semantic overlap, and paraphrasing</td>
<td>2 occurrences</td>
</tr>
<tr>
<td>synonymy (only)</td>
<td>6 occurrences</td>
</tr>
<tr>
<td>synonymy, and paraphrasing</td>
<td>1 occurrence</td>
</tr>
<tr>
<td>transliteration, and paraphrasing</td>
<td>2 occurrences</td>
</tr>
</tbody>
</table>

**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

<table>
<thead>
<tr>
<th>TECHNIQUE(S) (considered individually)</th>
<th>OCCURRENCES</th>
</tr>
</thead>
<tbody>
<tr>
<td>calque</td>
<td>21 occurrences</td>
</tr>
<tr>
<td>hyperonymy</td>
<td>29 occurrences</td>
</tr>
<tr>
<td>paraphrasing</td>
<td>64 occurrences</td>
</tr>
<tr>
<td>semantic disjunction</td>
<td>1 occurrence</td>
</tr>
<tr>
<td>semantic overlap</td>
<td>5 occurrences</td>
</tr>
<tr>
<td>synonymy (including non-lexicalised synonymy)</td>
<td>28 occurrences</td>
</tr>
<tr>
<td>transliteration</td>
<td>2 occurrences</td>
</tr>
</tbody>
</table>

**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

<table>
<thead>
<tr>
<th>TECHNIQUE(S) (simple and compound)</th>
<th>Occurrences</th>
<th>Average acceptability rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>calque (giving lexicalised synonymy), and paraphrasing</td>
<td>2 occurrences</td>
<td>3.5</td>
</tr>
<tr>
<td>calque (giving non-lexicalised synonymy)</td>
<td>3 occurrences</td>
<td>3</td>
</tr>
<tr>
<td>calque (giving non-lexicalised synonymy), and hyperonymy</td>
<td>1 occurrence</td>
<td>3</td>
</tr>
<tr>
<td>calque (giving non-lexicalised synonymy), and paraphrasing</td>
<td>15 occurrences</td>
<td>3</td>
</tr>
<tr>
<td>hyperonymy (only)</td>
<td>18 occurrences</td>
<td>2.56</td>
</tr>
<tr>
<td>hyperonymy, and paraphrasing</td>
<td>10 occurrences</td>
<td>2.8</td>
</tr>
<tr>
<td>paraphrasing (only)</td>
<td>32 occurrences</td>
<td>2.59</td>
</tr>
<tr>
<td>semantic disjunction, and paraphrasing</td>
<td>1 occurrence</td>
<td>3</td>
</tr>
<tr>
<td>semantic overlap (only)</td>
<td>3 occurrences</td>
<td>3</td>
</tr>
<tr>
<td>semantic overlap, and paraphrasing</td>
<td>2 occurrences</td>
<td>2.5</td>
</tr>
<tr>
<td>synonymy (only)</td>
<td>6 occurrences</td>
<td>3.5</td>
</tr>
<tr>
<td>synonymy, and paraphrasing</td>
<td>1 occurrence</td>
<td>3</td>
</tr>
<tr>
<td>transliteration, and paraphrasing</td>
<td>2 occurrences</td>
<td>2.5</td>
</tr>
</tbody>
</table>

Table 6.8

<table>
<thead>
<tr>
<th>TECHNIQUE(S) (considered individually)</th>
<th>Occurrences</th>
<th>Average acceptability rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>calque</td>
<td>21 occurrences</td>
<td>3.15</td>
</tr>
<tr>
<td>hyperonymy</td>
<td>29 occurrences</td>
<td>2.65</td>
</tr>
<tr>
<td>paraphrasing</td>
<td>64 occurrences</td>
<td>2.76</td>
</tr>
<tr>
<td>semantic disjunction</td>
<td>1 occurrence</td>
<td>3</td>
</tr>
<tr>
<td>semantic overlap</td>
<td>5 occurrences</td>
<td>2.8</td>
</tr>
<tr>
<td>synonymy (including non-lexicalised synonymy)</td>
<td>28 occurrences</td>
<td>3.14</td>
</tr>
<tr>
<td>transliteration</td>
<td>2 occurrences</td>
<td>2.5</td>
</tr>
</tbody>
</table>

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>
<thead>
<tr>
<th>TECHNIQUE(S) (simple and compound)</th>
<th>Occurrences</th>
<th>Average acceptability rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>calque (giving lexicalised synonymy), and paraphrasing</td>
<td>2 occurrences</td>
<td>3.5</td>
</tr>
<tr>
<td>synonymy (only)</td>
<td>6 occurrences</td>
<td>3.5</td>
</tr>
<tr>
<td>calque (giving non-lexicalised synonymy)</td>
<td>3 occurrences</td>
<td>3</td>
</tr>
<tr>
<td>calque (giving non-lexicalised synonymy), and hyperonymy</td>
<td>1 occurrence</td>
<td>3</td>
</tr>
<tr>
<td>calque (giving non-lexicalised synonymy), and paraphrasing</td>
<td>15 occurrences</td>
<td>3</td>
</tr>
<tr>
<td>semantic disjunction, and paraphrasing</td>
<td>1 occurrence</td>
<td>3</td>
</tr>
<tr>
<td>semantic overlap (only)</td>
<td>3 occurrences</td>
<td>3</td>
</tr>
<tr>
<td>synonymy, and paraphrasing</td>
<td>1 occurrence</td>
<td>3</td>
</tr>
<tr>
<td>hyperonymy, and paraphrasing</td>
<td>10 occurrences</td>
<td>2.8</td>
</tr>
<tr>
<td>paraphrasing (only)</td>
<td>32 occurrences</td>
<td>2.59</td>
</tr>
<tr>
<td>hyperonymy (only)</td>
<td>18 occurrences</td>
<td>2.56</td>
</tr>
<tr>
<td>semantic overlap, and paraphrasing</td>
<td>2 occurrences</td>
<td>2.5</td>
</tr>
<tr>
<td>transliteration, and paraphrasing</td>
<td>2 occurrences</td>
<td>2.5</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>TECHNIQUE(S) (considered individually)</th>
<th>Occurrences</th>
<th>Average acceptability rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>calque</td>
<td>21 occurrences</td>
<td>3.15</td>
</tr>
<tr>
<td>synonymy (including non-lexicalised synonymy)</td>
<td>28 occurrences</td>
<td>3.14</td>
</tr>
<tr>
<td>semantic disjunction</td>
<td>1 occurrence</td>
<td>3</td>
</tr>
<tr>
<td>semantic overlap</td>
<td>5 occurrences</td>
<td>2.8</td>
</tr>
<tr>
<td>paraphrasing</td>
<td>64 occurrences</td>
<td>2.76</td>
</tr>
<tr>
<td>hyperonymy</td>
<td>29 occurrences</td>
<td>2.65</td>
</tr>
<tr>
<td>transliteration</td>
<td>2 occurrences</td>
<td>2.5</td>
</tr>
</tbody>
</table>

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:

<table>
<thead>
<tr>
<th>Degree of comprehensibility</th>
<th>#</th>
<th>Percentage</th>
<th>TOTAL (no. score x percentage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Completely comprehensible</td>
<td>4</td>
<td>16.2%</td>
<td>64.8</td>
</tr>
<tr>
<td>Fairly comprehensible</td>
<td>3</td>
<td>27.3%</td>
<td>81.9</td>
</tr>
<tr>
<td>Fairly incomprehensible</td>
<td>2</td>
<td>18.2%</td>
<td>36.4</td>
</tr>
<tr>
<td>Totally incomprehensible</td>
<td>1</td>
<td>38.4%</td>
<td>38.4</td>
</tr>
<tr>
<td><strong>Average comprehensibility</strong></td>
<td></td>
<td><strong>2.21</strong></td>
<td><strong>Cumulative total:</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>221.5 divided by 100 = 2.21</td>
</tr>
</tbody>
</table>

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:

<table>
<thead>
<tr>
<th>Degree of acceptability</th>
<th>#</th>
<th>Percentage</th>
<th>TOTAL (no. score x percentage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Completely acceptable</td>
<td>4</td>
<td>13.6%</td>
<td>54.4</td>
</tr>
<tr>
<td>Fairly acceptable</td>
<td>3</td>
<td>23.7%</td>
<td>71.1</td>
</tr>
<tr>
<td>Fairly unacceptable</td>
<td>2</td>
<td>22.2%</td>
<td>44.4</td>
</tr>
<tr>
<td>Totally unacceptable</td>
<td>1</td>
<td>40.4%</td>
<td>40.4</td>
</tr>
<tr>
<td><strong>Average acceptability</strong></td>
<td></td>
<td><strong>2.10</strong></td>
<td><strong>Cumulative total:</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>210.3 divided by 100 = 2.10</td>
</tr>
</tbody>
</table>

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:

<table>
<thead>
<tr>
<th>Degree of comprehensibility</th>
<th># of terms</th>
<th>Percentage score</th>
<th>TOTAL (no. score x percentage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Completely comprehensible</td>
<td>4</td>
<td>14.1%</td>
<td>56.4</td>
</tr>
<tr>
<td>Fairly comprehensible</td>
<td>3</td>
<td>41.4%</td>
<td>124.2</td>
</tr>
<tr>
<td>Fairly incomprehensible</td>
<td>2</td>
<td>12.1%</td>
<td>24.2</td>
</tr>
<tr>
<td>Totally incomprehensible</td>
<td>1</td>
<td>32.3%</td>
<td>32.3</td>
</tr>
<tr>
<td><strong>Average comprehensibility</strong></td>
<td><strong>2.36</strong></td>
<td></td>
<td><strong>Cumulative total:</strong> 236.9</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>÷ 100 = 2.36</strong></td>
</tr>
</tbody>
</table>

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:

<table>
<thead>
<tr>
<th>Degree of acceptability</th>
<th># of terms</th>
<th>Percentage score</th>
<th>TOTAL (no. score x percentage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Completely acceptable</td>
<td>4</td>
<td>11.6%</td>
<td>46.4</td>
</tr>
<tr>
<td>Fairly acceptable</td>
<td>3</td>
<td>26.3%</td>
<td>78.9</td>
</tr>
<tr>
<td>Fairly unacceptable</td>
<td>2</td>
<td>15.2%</td>
<td>30.4</td>
</tr>
<tr>
<td>Totally unacceptable</td>
<td>1</td>
<td>47%</td>
<td>47</td>
</tr>
<tr>
<td><strong>Average acceptability</strong></td>
<td><strong>2.02</strong></td>
<td></td>
<td><strong>Cumulative total:</strong> 202.7</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>÷ 100 = 2.02</strong></td>
</tr>
</tbody>
</table>

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:

<table>
<thead>
<tr>
<th>Degree of comprehensibility</th>
<th>%</th>
<th>Percentage score</th>
<th>TOTAL (no. score x percentage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Completely comprehensible</td>
<td>4</td>
<td>5%</td>
<td>20</td>
</tr>
<tr>
<td>Fairly comprehensible</td>
<td>3</td>
<td>30%</td>
<td>90</td>
</tr>
<tr>
<td>Fairly incomprehensible</td>
<td>2</td>
<td>25%</td>
<td>50</td>
</tr>
<tr>
<td>Totally incomprehensible</td>
<td>1</td>
<td>40%</td>
<td>40</td>
</tr>
<tr>
<td>Average comprehensibility</td>
<td></td>
<td>2.00</td>
<td>Cumulative total: 200</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>100 = 2.00</td>
</tr>
</tbody>
</table>
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:

<table>
<thead>
<tr>
<th>Degree of acceptability</th>
<th>No.</th>
<th>Percent-age score</th>
<th>TOTAL (no. score x percentage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Completely acceptable</td>
<td>4</td>
<td>0%</td>
<td>0</td>
</tr>
<tr>
<td>Fairly acceptable</td>
<td>3</td>
<td>15%</td>
<td>45</td>
</tr>
<tr>
<td>Fairly unacceptable</td>
<td>2</td>
<td>15%</td>
<td>30</td>
</tr>
<tr>
<td>Totally unacceptable</td>
<td>1</td>
<td>70%</td>
<td>70</td>
</tr>
<tr>
<td>Average acceptability</td>
<td>1.45</td>
<td>Cumulative total:</td>
<td>145÷100 = 1.45</td>
</tr>
</tbody>
</table>

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:

<table>
<thead>
<tr>
<th>Degree of comprehensibility</th>
<th>No.</th>
<th>Percent-age score</th>
<th>TOTAL (no. score x percentage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Completely comprehensible</td>
<td>4</td>
<td>13%</td>
<td>52</td>
</tr>
<tr>
<td>Fairly comprehensible</td>
<td>3</td>
<td>37%</td>
<td>11</td>
</tr>
<tr>
<td>Fairly incomprehensible</td>
<td>2</td>
<td>6%</td>
<td>12</td>
</tr>
<tr>
<td>Totally incomprehensible</td>
<td>1</td>
<td>44%</td>
<td>44</td>
</tr>
<tr>
<td>Average comprehensibility</td>
<td>1.19</td>
<td>Cumulative total:</td>
<td>119÷100 = 1.19</td>
</tr>
</tbody>
</table>

396
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:

<table>
<thead>
<tr>
<th>Degree of acceptability</th>
<th># &amp; %</th>
<th>Percentage</th>
<th>TOTAL (no. score x percentage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Completely acceptable</td>
<td>4</td>
<td>10.1%</td>
<td>40.4</td>
</tr>
<tr>
<td>Fairly acceptable</td>
<td>3</td>
<td>25.3%</td>
<td>75.9</td>
</tr>
<tr>
<td>Fairly unacceptable</td>
<td>2</td>
<td>16.2%</td>
<td>32.4</td>
</tr>
<tr>
<td>Totally unacceptable</td>
<td>1</td>
<td>48.5%</td>
<td>48.5</td>
</tr>
<tr>
<td>Average acceptability</td>
<td>1.97</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Cumulative total: $\frac{197.2}{100} = 1.97$

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:

<table>
<thead>
<tr>
<th>Degree of comprehensibility</th>
<th>No.</th>
<th>Percent- age score</th>
<th>TOTAL (no. score x percentage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Completely comprehensible</td>
<td>4</td>
<td>10%</td>
<td>40</td>
</tr>
<tr>
<td>Fairly comprehensible</td>
<td>3</td>
<td>33.3%</td>
<td>99.9</td>
</tr>
<tr>
<td>Fairly incomprehensible</td>
<td>2</td>
<td>6.7%</td>
<td>13.4</td>
</tr>
<tr>
<td>Totally incomprehensible</td>
<td>1</td>
<td>50%</td>
<td>50</td>
</tr>
<tr>
<td>Average comprehensibility</td>
<td>2.03</td>
<td></td>
<td>Cumulative total: 203.3, 2.03</td>
</tr>
</tbody>
</table>

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:

<table>
<thead>
<tr>
<th>Degree of acceptability</th>
<th>No.</th>
<th>Percent- age score</th>
<th>TOTAL (no. score x percentage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Completely acceptable</td>
<td>4</td>
<td>13.3%</td>
<td>53.2</td>
</tr>
<tr>
<td>Fairly acceptable</td>
<td>3</td>
<td>10%</td>
<td>30</td>
</tr>
<tr>
<td>Fairly unacceptable</td>
<td>2</td>
<td>26.7%</td>
<td>53.4</td>
</tr>
<tr>
<td>Totally unacceptable</td>
<td>1</td>
<td>50%</td>
<td>50</td>
</tr>
<tr>
<td>Average acceptability</td>
<td>1.86</td>
<td></td>
<td>Cumulative total: 186.6, 1.86</td>
</tr>
</tbody>
</table>
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:

<table>
<thead>
<tr>
<th>Degree of comprehensibility</th>
<th>%</th>
<th>TOTAL (no. score x percentage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Completely comprehensible</td>
<td>4</td>
<td>66.8</td>
</tr>
<tr>
<td>Fairly comprehensible</td>
<td>3</td>
<td>103.2</td>
</tr>
<tr>
<td>Fairly incomprehensible</td>
<td>2</td>
<td>26.6</td>
</tr>
<tr>
<td>Totally incomprehensible</td>
<td>1</td>
<td>35.6</td>
</tr>
<tr>
<td><strong>Average comprehensibility</strong></td>
<td><strong>2.32</strong></td>
<td></td>
</tr>
</tbody>
</table>

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% 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:

<table>
<thead>
<tr>
<th>Degree of acceptability</th>
<th>%</th>
<th>TOTAL (no. score x percentage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Completely acceptable</td>
<td>4</td>
<td>44.4</td>
</tr>
<tr>
<td>Fairly acceptable</td>
<td>3</td>
<td>69.9</td>
</tr>
<tr>
<td>Fairly unacceptable</td>
<td>2</td>
<td>51.2</td>
</tr>
<tr>
<td>Totally unacceptable</td>
<td>1</td>
<td>40.0</td>
</tr>
<tr>
<td><strong>Average acceptability</strong></td>
<td><strong>2.05</strong></td>
<td></td>
</tr>
</tbody>
</table>

Cumulative total: 205.5  
\[ \frac{205.5}{100} = 2.05 \]
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:
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:

<table>
<thead>
<tr>
<th>Degree of acceptability</th>
<th>No.</th>
<th>Percentage</th>
<th>TOTAL (no. score x percentage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Completely acceptable</td>
<td>4</td>
<td>15.5%</td>
<td>62</td>
</tr>
<tr>
<td>Fairly acceptable</td>
<td>3</td>
<td>33.6%</td>
<td>100.8</td>
</tr>
<tr>
<td>Fairly unacceptable</td>
<td>2</td>
<td>15.55%</td>
<td>31.1</td>
</tr>
<tr>
<td>Totally unacceptable</td>
<td>1</td>
<td>35.3%</td>
<td>35.3</td>
</tr>
<tr>
<td><strong>Average acceptability</strong></td>
<td></td>
<td><strong>2.22</strong></td>
<td></td>
</tr>
</tbody>
</table>

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:
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:

<table>
<thead>
<tr>
<th>Degree of comprehensibility</th>
<th>#</th>
<th>Percentage</th>
<th>TOTAL (no. score x percentage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Completely comprehensible</td>
<td>4</td>
<td>18.8%</td>
<td>75.2</td>
</tr>
<tr>
<td>Fairly comprehensible</td>
<td>3</td>
<td>35.0%</td>
<td>105</td>
</tr>
<tr>
<td>Fairly incomprehensible</td>
<td>2</td>
<td>11.2%</td>
<td>22.4</td>
</tr>
<tr>
<td>Totally incomprehensible</td>
<td>1</td>
<td>35.0%</td>
<td>35</td>
</tr>
<tr>
<td><strong>Average comprehensibility</strong></td>
<td>2.37</td>
<td></td>
<td>237.6</td>
</tr>
</tbody>
</table>

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>
<thead>
<tr>
<th>DICTIONARY NO.</th>
<th>LETTER</th>
<th>QUESTIONNAIRE RESPONDENTS: ACCEPTABILITY</th>
<th>QUESTIONNAIRE RESPONDENTS: COMPREHENSIBILITY</th>
<th>RESEARCHER: ACCEPTABILITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>D1</td>
<td>K</td>
<td>2.21</td>
<td>2.1</td>
<td>2.65</td>
</tr>
<tr>
<td>D1</td>
<td>H</td>
<td>2.36</td>
<td>2.07</td>
<td>2.6</td>
</tr>
<tr>
<td>D2</td>
<td>K</td>
<td>2</td>
<td>1.45</td>
<td>3</td>
</tr>
<tr>
<td>D2</td>
<td>H</td>
<td>1.19</td>
<td>1.97</td>
<td>3</td>
</tr>
<tr>
<td>D3</td>
<td>K</td>
<td>2.03</td>
<td>1.86</td>
<td>3</td>
</tr>
<tr>
<td>D3</td>
<td>H</td>
<td>2.32</td>
<td>2.05</td>
<td>3.11</td>
</tr>
<tr>
<td>D4</td>
<td>K</td>
<td>2.29</td>
<td>2.22</td>
<td>2.58</td>
</tr>
<tr>
<td>D4</td>
<td>H</td>
<td>2.37</td>
<td>2.23</td>
<td>2.9</td>
</tr>
<tr>
<td>OVERALL AVERAGE FOR ALL DICTIONARIES</td>
<td>2.10</td>
<td>1.99</td>
<td>2.90</td>
<td></td>
</tr>
</tbody>
</table>

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.
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

<table>
<thead>
<tr>
<th>PROBLEMATIC TRANSLATION TECHNIQUE</th>
<th>PERCENTAGE ACROSS ALL FOUR DICTIONARIES</th>
</tr>
</thead>
<tbody>
<tr>
<td>TL term seems to be odd in Arabic</td>
<td>1.05%</td>
</tr>
<tr>
<td>Excessive use of explanation</td>
<td>12.24%</td>
</tr>
<tr>
<td>TL term seems to be odd in Arabic</td>
<td>13.31%</td>
</tr>
<tr>
<td>Literal translation [= calque]</td>
<td>16.11%</td>
</tr>
<tr>
<td>Transliteration</td>
<td>17.63%</td>
</tr>
<tr>
<td>TL term does not make sense in Arabic</td>
<td>18.06%</td>
</tr>
<tr>
<td>Paraphrasing</td>
<td>21.60%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

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:  

406
Table 6.14

<table>
<thead>
<tr>
<th>TECHNIQUE(S) (simple and compound)</th>
<th>Occurrences</th>
<th>Average acceptability rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>calque (giving lexicalised synonymy), and paraphrasing</td>
<td>2 occurrences</td>
<td>3.5</td>
</tr>
<tr>
<td>synonymy (only)</td>
<td>6 occurrences</td>
<td>3.5</td>
</tr>
<tr>
<td>calque (giving non-lexicalised synonymy)</td>
<td>3 occurrences</td>
<td>3</td>
</tr>
<tr>
<td>calque (giving non-lexicalised synonymy), and hyperonymy</td>
<td>1 occurrence</td>
<td>3</td>
</tr>
<tr>
<td>calque (giving non-lexicalised synonymy), and paraphrasing</td>
<td>15 occurrences</td>
<td>3</td>
</tr>
<tr>
<td>semantic disjunction, and paraphrasing</td>
<td>1 occurrence</td>
<td>3</td>
</tr>
<tr>
<td>semantic overlap (only)</td>
<td>3 occurrences</td>
<td>3</td>
</tr>
<tr>
<td>synonymy, and paraphrasing</td>
<td>1 occurrence</td>
<td>3</td>
</tr>
<tr>
<td>hyperonymy, and paraphrasing</td>
<td>10 occurrences</td>
<td>2.8</td>
</tr>
<tr>
<td>paraphrasing (only)</td>
<td>32 occurrences</td>
<td>2.59</td>
</tr>
<tr>
<td>hyperonymy (only)</td>
<td>18 occurrences</td>
<td>2.56</td>
</tr>
<tr>
<td>semantic overlap, and paraphrasing</td>
<td>2 occurrences</td>
<td>2.5</td>
</tr>
<tr>
<td>transliteration, and paraphrasing</td>
<td>2 occurrences</td>
<td>2.5</td>
</tr>
</tbody>
</table>

Table 6.15

<table>
<thead>
<tr>
<th>TECHNIQUE(S) (considered individually)</th>
<th>Occurrences</th>
<th>Average acceptability rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>calque</td>
<td>21 occurrences</td>
<td>3.15</td>
</tr>
<tr>
<td>synonymy (including non-lexicalised synonymy)</td>
<td>28 occurrences</td>
<td>3.14</td>
</tr>
<tr>
<td>semantic disjunction</td>
<td>1 occurrence</td>
<td>3</td>
</tr>
<tr>
<td>semantic overlap</td>
<td>5 occurrences</td>
<td>2.8</td>
</tr>
<tr>
<td>paraphrasing</td>
<td>64 occurrences</td>
<td>2.76</td>
</tr>
<tr>
<td>hyperonymy</td>
<td>29 occurrences</td>
<td>2.65</td>
</tr>
<tr>
<td>transliteration</td>
<td>2 occurrences</td>
<td>2.5</td>
</tr>
</tbody>
</table>

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 form 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.

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:

I- 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. \( \text{أوجب} \) and their equivalents in the English Translation (also followed by the same superscript number) (e.g. make a declaration\( ^{1} \)). 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 1

**ORIGINAL ARABIC**

قال: ( وإذا أوجب \( \text{أوجب} \) أحد المتعاقدين فاَللبيع فالخيار 3 إن شاء قبل في المجلس 4 وإن شاء رد ) وهذا خيار القبول 5 لأنه لو لم يثبت له الخيار يلزم حكم البيع من غير رضاه، وإذا لم يفد الحكم بدون قبول الآخر فلم يوجب أن يرجع 6 عنه قبل قبوله لخُلُوٍّ عن إبطال حق الغير، وإنما يمتد إلى آخر المجلس لأن المجلس جامع المتفرقات فأعتبرت ساعاته ساعة واحدة.

**ENGLISH TRANSLATION**

If either of the parties\( ^{2} \) make a declaration\( ^{1} \) it is in the power\( ^{3} \) of the other to withhold his acceptance or refusal until the breaking up of the meeting\( ^{4} \); and this power is termed the option of acceptance\( ^{5} \). 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 recede\( ^{6} \) 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

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\( ^{9} \) Arab, "Khair'-al-Kabool"
of his purchase of merchandise\textsuperscript{7} at a particular price, the seller is not in that case entitled to construe\textsuperscript{8} 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 deviation\textsuperscript{9} from the terms proffered\textsuperscript{10}; 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.

<table>
<thead>
<tr>
<th>Financial term</th>
<th>Arabic Term ST</th>
<th>English Term TT</th>
<th>A) How do you rate the Arabic translation of the English financial term 1 in terms of comprehensibility?</th>
<th>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?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Completely comprehensible</td>
<td>Partially comprehensible</td>
</tr>
<tr>
<td>1</td>
<td>اذا اوجب</td>
<td>make a declaration</td>
<td>B</td>
<td>B</td>
</tr>
<tr>
<td>2</td>
<td>متعاقدين</td>
<td>parties</td>
<td>A</td>
<td>D</td>
</tr>
<tr>
<td>3</td>
<td>البيع</td>
<td>Ø</td>
<td>A</td>
<td>D</td>
</tr>
<tr>
<td>4</td>
<td>بالخيار</td>
<td>within the power</td>
<td>B</td>
<td>D</td>
</tr>
<tr>
<td>5</td>
<td>مجلس</td>
<td>meeting</td>
<td>A</td>
<td>D</td>
</tr>
<tr>
<td>6</td>
<td>خيار القبول</td>
<td>option of acceptante</td>
<td>D</td>
<td>D</td>
</tr>
<tr>
<td>7</td>
<td>يرجع</td>
<td>recede</td>
<td>B</td>
<td>D</td>
</tr>
<tr>
<td>8</td>
<td>يقبل</td>
<td>construe</td>
<td>D</td>
<td>D</td>
</tr>
<tr>
<td>9</td>
<td>صنعة</td>
<td>merchandise</td>
<td>A</td>
<td>B</td>
</tr>
<tr>
<td>10</td>
<td>التفرق</td>
<td>deviation</td>
<td>D</td>
<td>D</td>
</tr>
<tr>
<td>11</td>
<td>صفقة</td>
<td>terms proffered</td>
<td>A</td>
<td>B</td>
</tr>
</tbody>
</table>

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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……………………………………………………………………………………………………
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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. إيجاب١) and their equivalents in the English Translation (also followed by the same superscript number) (e.g. the declaration١). 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

واذا حصل الإيجاب٠ والقبول١ لبيع ولا خيار٤ لواحد منهما الا من عيب٥ أو عدم رؤية. وقال الشافعي: يثبت لكل واحد خيار المجلس٧ لقوله عليه الصلاة والسلام: (المتبايعان٨ بالخيار ما لم يتقروا) ولننا أن في الفسخ إبطال٩ حق الغير فلا يجوز١٠ والحديث محمل على خيار القبول وفيه اشارة إليه فإنهما متبايعان حالة المباشرة لا بعدها أو يحمل عليه والتفرّق فيه تفرّق الناقال.

ENGLISH TRANSLATION

WHEN the declaration١ and acceptance٢ are absolutely expressed, without any stipulations٣, the sale becomes binding٤, and neither party has the power of retracting٥ unless in a case of a defect٦ in the goods, or their not having been inspected. According to Shafei, each of the parties possesses the option of the meeting٧ (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 buyer٨ and seller has each an option until they separate." Our doctors argue that the dissolution٩ of the contract, after being confirmed by declaration and acceptance, is an injury٨ to right of one of the parties; and that the tradition quoted by Shafei alludes to option of acceptance, as already explained.

١٠ 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.

<table>
<thead>
<tr>
<th>Arabic Term ST</th>
<th>English Term TT</th>
<th>A) How do you rate the Arabic translation of the English financial term 1 in terms of comprehensibility?</th>
<th>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?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Completely comprehensible</td>
<td>Fairly comprehensible</td>
</tr>
<tr>
<td>1</td>
<td>ايجاب declaration</td>
<td>B</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>قول acceptance</td>
<td>B</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Ø without any stipulations</td>
<td>C</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>لزم becomes binding</td>
<td>B</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>خيار power of retracting</td>
<td>B</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>عيب defect</td>
<td>B</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>خيار المجلس the option of the meeting</td>
<td>B</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>متبايعان buyer and seller</td>
<td>B</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>فسخ dissolution of the contract</td>
<td>B</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>ايطال an injury</td>
<td>B</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>فلا يجوز Ø</td>
<td>D</td>
<td></td>
</tr>
</tbody>
</table>

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. دين١) and their equivalents in the English Translation (also followed by the same superscript number) (e.g. debts٢). 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 دين١ يحيط بماله، فلا زكاة عليه) وقال الشافعي رحمه الله : تجب لتحقق السبب، وهو نصاب٨.

ثم ولنا أنه مشغول بحاجته الأصلية٣ فاعتبر معدوما كما مات المستحق بالعثش وثواب البذلة والمهنة  و إن كان ماله أكثر من دينه زكي الفاضل١١ إذا بلغ نصابا فقراءة عن الحاجة٢، والمراد به دين له متالب من جهة العباد حتى لا يمنع دين النذر١٣ والكفارة١٤، ودين الزكاة مانع حال بقاء١٥ النصاب، لأنه ينقص به النصاب، وكذا بعد الاستهلاك١٤، خلافا لزفر فيهما ولأبي يوسف رحمه الله في الثاني على ماروى عنه لأن له مطالبا١٠ وهو الإمام في السوائم١٠ ونائبة في أموال التجارة فإن الملائك نزوى٩.

**ENGLISH TRANSLATION**

Zakah٣ is not incumbent upon a man against whom there are debts١ to or exceeding the amount of his whole property Imam Shafi’ رحمه الله alleges٤ that it is incumbent٥ because the cause٦ of the obligation to wit, possession٨ of an increasing Nisab٩ is established٧.

To this our doctors reply that such a Nisab is not possessed by him clear of encumbrance١٠ and is therefore held to be non-existent the same as water, which when provided from the sole purpose of drink١١, 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 excess١١ provided the same amount to what is sufficient to constitute a Nisab, and that it be free from encumbrance١٢. By the debts here mentioned are understood those due to individuals: such therefore as are due in consequence of vows١٣ or on account of expiations١٤, do not forbid the obligation to pay Zakah; pay Zakah in the continuance of the Nisab١٥, as that would be thereby rendered defective and in like manner a debt of Zakah forbids Zakah after the dissolution١٦ of Nisab.

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١١ 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 claimant\textsuperscript{17} of a debt of Zakah is, in fact an individual, as the claimant thereof, in pastures\textsuperscript{18}, is the Imam and in articles of merchandise the deputy of the Imam and the proprietor\textsuperscript{19} 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.

<table>
<thead>
<tr>
<th>Arabic Term ST</th>
<th>English Term TT</th>
<th>Financial term</th>
<th>A) How do you rate the Arabic translation of the English financial term 1 in terms of comprehensibility?</th>
<th>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?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 الدين</td>
<td>debts</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 يحيط بماله</td>
<td>Ø</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3 زكاة</td>
<td>Zakah</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4 قال</td>
<td>alleges</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5 تجب</td>
<td>is incumbent</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6 تحقيق</td>
<td>is established</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7 سبب</td>
<td>cause</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8 ملك</td>
<td>possession</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9 نصاب</td>
<td>Nisab</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10 مشغول بحاجته الأصلية</td>
<td>clear of encumbrance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11 فاضل</td>
<td>excess</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12 حاجة</td>
<td>encumbrance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13 نذر</td>
<td>vows</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14 كفرة</td>
<td>expiations</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15 نصاب</td>
<td>Nisab</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16 استهلاك</td>
<td>dissolution</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>17 مطالبا</td>
<td>claimant</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18 سوائم</td>
<td>pastures</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>19 ملاك</td>
<td>proprietor</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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. ١ الدين) and their equivalents in the English Translation (also followed by the same superscript number) (e.g. a debt١). 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 دين١ يحيط بماله٢ فلا زكاة٣ عليه) وقال٣ الشافعي رحمه الله: تجب٤ لتحقق٥ السبب٦، وهو ملك٧ نصاب٨. وان كان ماله أكثر٩ من دينه زكى الفاضل١٠ إذا بلغ نصابا١١ لفراغة عن الحاجة١٢، والمراد به دينه مطالبه من جهة العباد حتى لا يمنع دين التذر١٣ والتكافرة١٤، ودين الزكاة مانع حال بقاء١٥ النصاب، لأنه ينقص به النصاب، وكذا بعد الاستهلاك١٦، خلافا لزفر١٧ فيهما ولأبي يوسف رحمه اللَّ في الثاني على ماروى عنه١٨ وأن له مطالبا١٩ وهو الإمام في السوائم٢٠ وأونانية في أموال التجارة فإن الملاك٢١ نؤاية.

ENGLISH TRANSLATION

If a person has a debt١ that covers٢ his entire wealth, there is no obligation of Zakāt٣ on him. Al-Sāhfi‘ī (God bless him) said٤ that it is imposed٥ due to the realisation٦ of the cause٧, which is the ownership٨ of the complete niṣāb٩. We maintain that the wealth stands engaged through his primary need٩ (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 surplus١٠ is to be subjected to Zakāt if it reaches the level of the niṣāb due to its being free of his essential need١١. The meaning of debt here is one that is claimed by other persons so that a debt created through vows (nadhr)١٢ and expiation (kaffārah)١٣ do not prevent the imposition of Zahāt. A debt created by virtue of accruing Zakāt payments does prevent the completion of the niṣāb١٤, because these are deducted from the niṣāb. Likewise, when the niṣāb stands consumed١٥ (destroyed). Zufar (God bless him) disagrees on both issues. Abū Yūsuf_ (God bless him) disagrees on the second issue, according to the narration form him, maintaining that there is a claimant١٦ for such as debt and this is the imām as in the case of pasturing animals١٧ (sawā‘īm) and his deputy in the case of commercial wealth, while the owners١٨ 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.

<table>
<thead>
<tr>
<th>Arabic Term ST</th>
<th>English Term TT</th>
<th>A) How do you rate the Arabic translation of the English financial term 1 in terms of comprehensibility?</th>
<th>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?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>A) Completely comprehensible</td>
<td>B) Fairly comprehensible</td>
</tr>
<tr>
<td>1</td>
<td>دين</td>
<td>debt</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>يحيط</td>
<td>covers</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>زكاة</td>
<td>Zakât</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>قال</td>
<td>said</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>تجب</td>
<td>is imposed</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>تحقق</td>
<td>the realisatioin</td>
<td></td>
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<tr>
<td>7</td>
<td>سبب</td>
<td>cause</td>
<td></td>
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<td>8</td>
<td>ملك</td>
<td>ownership</td>
<td></td>
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<tr>
<td>9</td>
<td>نصاب</td>
<td>niṣāb</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>حاجته الأساسية</td>
<td>primary need</td>
<td></td>
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<tr>
<td>11</td>
<td>فاضل</td>
<td>surplus</td>
<td></td>
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<tr>
<td>12</td>
<td>حاجة</td>
<td>essential need</td>
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<tr>
<td>13</td>
<td>نذر</td>
<td>vows (nadhr)</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>كفارة</td>
<td>expiation (kaffârah)</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>نصاب</td>
<td>niṣāb</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>استهلاك</td>
<td>consumed (destroyed)</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>مطالب</td>
<td>claimant</td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>سوائم</td>
<td>pasturing animals (sawâ’im)</td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>الملاك</td>
<td>owners</td>
<td></td>
</tr>
</tbody>
</table>

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. 5) 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 أقل من أربعين من الغنم السائمة ففيها شاة: فإذا كانت أربعين سائمة وحال عليها الحال ففيها شاة، فإذًا بلغت أربعين سائمة ففيها أربع شياه، ثم في كل مائة شاة شاة (هكذا ورد البيان في كتاب رسول اللَّه عليه الصلاة والسلام وفي كتاب أبي بكر رضي رضي عنه و عليه انعقد الْجماع والضأن والمعز سواء) لأن لفظة الغنم شاملة للكل والنص ورد به، ويوخذ الثني 2 في زكاتها، ولا ي يؤخذ الجذع في زكاتها، ولا ي يؤخذ من الضأن إلا في رواية الحسن عن أبي حنيفة، ولن ي كملت له سنة، والجذع ما اتى عليه أكثرها. وعن أبي حنيفة: إنه يؤخذ الجذع لقوله عليه الصلاة والسلام "إنما حقنا الحسم اعتماداً على ضمان، وهذا أيضاً صناديقاً" ولأنه يتبلى به الأضيافة فكان الزكاة، وجه الظاهرة حديث على رضي الله عنه موقفاً، ومرفوعاً في الزكاة إلا الثني فصنعاً، لأن الواجب هو الوسط وهذا من الصغر ولهذا لا يجوز فيها الجذع من المعز، ووجاز التضحية به عرف نصاً، والمراد بما روي الجذعة من الإبل (ويؤخذ في زكاة الغنم الذكور والإناث) لأن اسم الشاة 4 ينظمهما. قد قال عليه الصلاة والسلام "ففي أربعين شاة شاة"، والله أعلم

ENGLISH TRANSLATION

No Zakah3 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\(^12\). *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 \( \text{رحمة الله عليه} \) 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 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.

\(^{12}\) 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.

<table>
<thead>
<tr>
<th>Financial term &amp; related financial term</th>
<th>A) How do you rate the Arabic translation of the English financial term 1 in terms of comprehensibility?</th>
<th>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?</th>
</tr>
</thead>
<tbody>
<tr>
<td>ST</td>
<td>TT</td>
<td>A Completely comprehensible</td>
</tr>
<tr>
<td>1</td>
<td>غنم</td>
<td>goats</td>
</tr>
<tr>
<td>2</td>
<td>سائمة</td>
<td>which feed […] upon pastures</td>
</tr>
<tr>
<td>3</td>
<td>صنقة</td>
<td>Zakah</td>
</tr>
<tr>
<td>4</td>
<td>حول</td>
<td>year</td>
</tr>
<tr>
<td>5</td>
<td>شاة</td>
<td>one goat</td>
</tr>
<tr>
<td>6</td>
<td>ثني</td>
<td>Sinnees</td>
</tr>
<tr>
<td>7</td>
<td>جذع</td>
<td>Juzzas</td>
</tr>
<tr>
<td>8</td>
<td>موقفا</td>
<td>Ø</td>
</tr>
<tr>
<td>9</td>
<td>وموفقاعا</td>
<td>Ø</td>
</tr>
<tr>
<td>10</td>
<td>جذعة</td>
<td>Juzza</td>
</tr>
<tr>
<td>11</td>
<td>شاة</td>
<td>Shat</td>
</tr>
</tbody>
</table>

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

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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’.

E) If you have any further comments on Extract 5, please provide them below.
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. 
\( \text{الغنم}^1 \)) and their equivalents in the English Translation (also followed by the same superscript number) (e.g. a \( \text{ghanam}^1 \)). 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 أقل من أربعين من الغنم السائمة صادقةٌ، فإذا كانت أربعين سائمة وحال عليها الحول ففيها شاة٥ إلى مائة وعشرين، فإذا زادت واحدة ففيها شاتان إلى مائتين، فإذا زادت واحدة ففيها ثلاث شئين، فإذا بلغت أربعمائة فإليها أربع شئين، ثم في كل مائة شاة شاة، أربعين طوابع للذكول والنوز ورد به، ويؤخذ الثالث٥ في زكاتها، ولا يؤخذ الجذع٦ من الضأن إلا في رواية الحسن عن أبي حنيفة رضي الله عنه، والثاني منها ما تم به سنة، والجذع ما عليه أكثرها. وعن أبي حنيفة رحمه الله وهو قولهما: إنه يؤخذ الجذع لقوله عليه الصلاة وسلام: مما حقنا الجذع والثني، ولأنه يتزادي به الاضحية فكذا الزكاة. وجه الظاهر حديث علي رضي الله عنه موقفاً ومرفوعاً. «لا يؤخذ في الزكاة إلا الثاني فصاعداً» ولأن الواجب هو الوسط وهذا من الصغار ولهذا لايفوز فيها الجذع من المعز، ووجاز التضحية به عرف نصاً، والمراد بما روي الجذع من الإبل (ويؤخذ في زكاة الغنم الذكور والإناث) لإن اسم الشئ٨ يتنظمهما. قد قال عليه الصلاة وسلام: (في أربعين شاة شاة) والله أعلم.

**ENGLISH TRANSLATION**

There is no \( \text{sadaqah}^2 \) on less than forty pasturing \( \text{ghanam}^1 \). When the number reaches forty pasturing \( \text{ghanam} \) and a year passes over them, then the charge is one goat\(^5\) 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 (\( \text{bayān} \)) 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 (\( \text{ijmā'} \)) was attained.

\( \text{Dān} \) (sheep) and \( \text{ma'z} \) (goat) are the same for this purpose. The reason is that the word \( \text{ghanam} \) includes all of them and the text has used this word. The \( \text{thaniyy}^6 \) 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 marfūḍ, “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 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 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.

<table>
<thead>
<tr>
<th>Financial term &amp; related financial term</th>
<th>A) How do you rate the Arabic translation of the English financial term 1 in terms of comprehensibility?</th>
<th>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?</th>
</tr>
</thead>
<tbody>
<tr>
<td>ST</td>
<td>TT</td>
<td>Completely comprehensible</td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>1</td>
<td>صفقة</td>
<td>sadaqah</td>
</tr>
<tr>
<td>2</td>
<td>عام</td>
<td>ghanam</td>
</tr>
<tr>
<td>3</td>
<td>سائمة</td>
<td>pasturing</td>
</tr>
<tr>
<td>4</td>
<td>شاة</td>
<td>goat</td>
</tr>
<tr>
<td>5</td>
<td>حول</td>
<td>year</td>
</tr>
<tr>
<td>6</td>
<td>ثني</td>
<td>thaniyy</td>
</tr>
<tr>
<td>7</td>
<td>الجذع</td>
<td>jadh‘</td>
</tr>
<tr>
<td>8</td>
<td>موقوفا ومرفوعا</td>
<td>mawqūf and marfūḍ</td>
</tr>
<tr>
<td>9</td>
<td>جذعة</td>
<td>jadh‘ah</td>
</tr>
<tr>
<td>10</td>
<td>شاه</td>
<td>goats</td>
</tr>
</tbody>
</table>
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. بيع) and their equivalents in the English Translation (also followed by the same superscript number) (e.g. are sold). 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 (5: 12)

في حالة بيع بضائع بطريقة المرابحة، هل تضاف على تكلفة البضاعة جميع المصروفات التي صرفت عليها بما فيها مراتب الموظفين الذين خدموا استيراد تلك البضاعة من كتبة ومراجعين ومخلصي الجمارك؟

الجواب

تضاف تمن البضاعة المبيعة بالمرابحة المصروف المنضبط التي جرى بها العرف وتزيد في قيمة البضاعة وتتصل بها مباشرة، أما مراتب الموظفين والكتبة والمراجعين فلا تضاف لأنها من تمام عملية الشراء التي بها يستحق الربح الأصلي. وأما بالنسبة للمخلصين بالجمارك فإن كانوا من خارج موظفي البنك ففيضاف فقط ما يدفع عادة على تخليص السيارة ذاتها، ولايضاف مرتب الموظف المخلص.

ENGLISH TRANSLATION

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

In cases where goods are sold by means of murabahah, may the bank add (to the purchase price of the goods) the expenses it incurred in obtaining those goods, including the salaries 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 regularly incurred in accordance with customary practice, those which add value 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 purchasing process and the services offered by the bank in exchange for its right to make a
profit. With respect to customs clearance, if those who undertake this work are not bank 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.

<table>
<thead>
<tr>
<th>Arabic ST</th>
<th>English Term TT</th>
<th>A) How do you rate the Arabic translation of the English financial term 1 in terms of comprehensibility?</th>
<th>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?</th>
</tr>
</thead>
<tbody>
<tr>
<td>بيع</td>
<td>sold</td>
<td>A: Completely comprehensible</td>
<td></td>
</tr>
<tr>
<td>بضائع</td>
<td>goods</td>
<td></td>
<td>B: Fairly comprehensible</td>
</tr>
<tr>
<td>المرابحة</td>
<td>murabahah</td>
<td></td>
<td>C: Incomprehensible</td>
</tr>
<tr>
<td>تكلفة</td>
<td>purchase price</td>
<td></td>
<td>D: Totally incomprehensible</td>
</tr>
<tr>
<td>المصاريف</td>
<td>expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>صرفت</td>
<td>incurred</td>
<td></td>
<td></td>
</tr>
<tr>
<td>مرتبتات</td>
<td>salaries</td>
<td></td>
<td></td>
</tr>
<tr>
<td>المنضبطة</td>
<td>regularly incurred</td>
<td></td>
<td></td>
</tr>
<tr>
<td>قيمة</td>
<td>value</td>
<td></td>
<td></td>
</tr>
<tr>
<td>الشراء</td>
<td>purchasing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>الربح</td>
<td>profit</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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’.

E) If you have any further comments on Extract 7, please provide them below.
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 (6:12-13)

بالنسبة لبيع المرابحة تسلم المستندات محولة إلى المشتري1 ليتمكن من استلام2 البضاعة3. وفي بعض الأحيان يستحق على البضاعة (أرضية4) وهي غرامة5 تدفع للجمارك بسبب التأخر 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.
<table>
<thead>
<tr>
<th>Arabic Term ST</th>
<th>English Term TT</th>
<th>A) How do you rate the Arabic translation of the English financial term 1 in terms of comprehensibility?</th>
<th>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?</th>
</tr>
</thead>
<tbody>
<tr>
<td>المشتري</td>
<td>purchaser</td>
<td></td>
<td></td>
</tr>
<tr>
<td>استلام</td>
<td>take delivery</td>
<td></td>
<td></td>
</tr>
<tr>
<td>البضاعة</td>
<td>merchandise</td>
<td></td>
<td></td>
</tr>
<tr>
<td>الأراضية</td>
<td>demurrage charges</td>
<td></td>
<td></td>
</tr>
<tr>
<td>غرامة</td>
<td>fine</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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’.

E) If you have any further comments on Extract 8, please provide them below.

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. ١يجوز) and their equivalents in the English Translation (also followed by the same superscript number) (e.g. Is it lawful١). 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 يجوز١ إعادة جدولة٢ أقساط٣ المرابحة بسبب إعسار المدين٤، إذا اتفق مع البنك على ذلك؟
ENGLISH TRANSLATION

Question 11:18 Rescheduling of Installments

Is it lawful\(^1\), in a murabahah transaction, for the debtor\(^4\), who is unable to pay instalments when they are due, to agree with the bank to reschedule\(^2\) the remaining instalments\(^3\)?

Fatwa

Yes. Rescheduling the remaining instalments is permissible provided that the amount due to the creditor\(^3\) (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.

<table>
<thead>
<tr>
<th>Financial term</th>
<th>A) How do you rate the Arabic translation of the English financial term 1 in terms of comprehensibility?</th>
<th>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?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arabic term ST</td>
<td>English Term TT</td>
<td></td>
</tr>
<tr>
<td>1  يجوز</td>
<td>is it lawful</td>
<td></td>
</tr>
<tr>
<td>2  اعادة جدولة</td>
<td>reschedule</td>
<td></td>
</tr>
<tr>
<td>3  أقساط</td>
<td>instalments</td>
<td></td>
</tr>
<tr>
<td>4  اعسار المدين</td>
<td>debtor who is unable to pay instalments</td>
<td></td>
</tr>
<tr>
<td>5  المدين المعسر</td>
<td>Ø</td>
<td></td>
</tr>
<tr>
<td>6  دائن</td>
<td>creditor</td>
<td></td>
</tr>
</tbody>
</table>

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:

I- BA ( ) 2- MA ( ) 3- PhD ( )

D) Are you a translator? Please tick your proficiency as a 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. أوجب 1) and their equivalents in the English Translation (also followed by the same superscript number) (e.g. make a declaration 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 1

**ORIGINAL ARABIC**

قال: ( وإذا أوجب أحد المتعاقدين البائع فالأخير بالخيار إن شاء قبل في المجلس وإن شاء رده ) وهذا خيار القبول لأنه لو لم يثبت له الخيار يلزم حكم البيع من غير رضاه، وإذا لم يفيد الحكم دون قبول الآخر فللموجب أن يرجع عنه قبل قبوله لخلّوه عن إبطال حق الغير ، وإنما يمتد إلى آخر المجلس لأن الموجب جامع المتفرقات فاعترثت ساعات واحدة دفعاً للعسر وتحقيقاً لليسر، واَلْكِتَابِ كَالْخِطَابِ وَكَذَا الْرِّسَالَةَ إِلَّا إِنْ أَيَّدَهُ الْآخِرُ بِبَعْضِ الثَّمَنِ حُتَّى إِذَا بَيَّنَ ثَمَنُ كُلِّ واحِدٍ لَّا يَقِلُ فِي بَعْضِ البَيِّعِ 7 ولا أن يقبل المشتري بعض الثمن لعدم رضى الآخر بتفرق الصفقة 9 إلا إذا بيَّن ثمن كل واحد لأنه صفقات معنى.

**ENGLISH TRANSLATION**

If either of the parties 2 make a declaration 1 it is in the power 3 of the other to withhold his acceptance or refusal until the breaking up of the meeting 4; and this power is termed the option of acceptance 5, 6, 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 recede 6 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 merchandise\(^7\) at a particular price, the seller is not in that case entitled to construe\(^8\) 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 deviation\(^9\) from the terms proffered\(^10\), 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.

<table>
<thead>
<tr>
<th>Arabic Term ST</th>
<th>English Term TT</th>
<th>A) How do you rate the English translation of the Arabic term in terms of comprehensibility?</th>
<th>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?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 إذا اوجب   [بائع]... make a declaration</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 متعاقدين</td>
<td>parties</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3 البائع</td>
<td>deleted</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4 بالخيار</td>
<td>within the power</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5 مجلس</td>
<td>meeting</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6 خيار القبول</td>
<td>option of acceptante</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7 يرجع</td>
<td>recede</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8 يقبل</td>
<td>construe</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9 مبيع</td>
<td>merchandise</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10 تفرق</td>
<td>deviation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11 صفقة</td>
<td>terms proffered</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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. 
الإيجاب⁰) and their equivalents in the English Translation (also followed by the same superscript number) (e.g. the declaration⁰). 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 الإيجاب¹ والقبول² لزم⁴ البيع ولا خيار⁵ لواحد منهما الا من عيب⁶ أو عدم رؤية. وقال الشافعي: يثبت لكل واحد خيار المجلس⁷ لقوله عليه الصلاة و السلام : ( المتبايعان⁸ بالخيار ما لم يتعتمدا) ولنا أن في الفسخ⁹ إبطال حك الغير فلا يجوز¹¹ والحديث محمول على خيار القبول وفيه إشارة إليه فإنهما متبايعان حالة المباشرة لا بعدها أو يتحمله فيحمل عليه والتعتمد فيه تفرّق الأقوال

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 meeting⁷ (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.

⁰ 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.

<table>
<thead>
<tr>
<th>Arabic Term (ST)</th>
<th>English Term (TT)</th>
<th>A) How do you rate the English translation of the Arabic financial term in terms of comprehensibility?</th>
<th>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?</th>
</tr>
</thead>
<tbody>
<tr>
<td>إيجاب</td>
<td>declaration</td>
<td>A Completely comprehensible</td>
<td>A Completely acceptable</td>
</tr>
<tr>
<td>قول</td>
<td>acceptance</td>
<td>B Fairly comprehensible</td>
<td>B Fairly acceptable</td>
</tr>
<tr>
<td>Ø</td>
<td>without any stipulations</td>
<td>E Incomprehensible</td>
<td>C Fairly unacceptable</td>
</tr>
<tr>
<td>نزم</td>
<td>becomes binding</td>
<td></td>
<td></td>
</tr>
<tr>
<td>خيار</td>
<td>power of retracting</td>
<td></td>
<td></td>
</tr>
<tr>
<td>عيب</td>
<td>defect</td>
<td></td>
<td></td>
</tr>
<tr>
<td>خيار المجلس</td>
<td>the option of the meeting</td>
<td></td>
<td></td>
</tr>
<tr>
<td>متباعان</td>
<td>buyer and seller</td>
<td></td>
<td></td>
</tr>
<tr>
<td>فسخ</td>
<td>dissolution of the contract</td>
<td></td>
<td></td>
</tr>
<tr>
<td>إبطال</td>
<td>an injury</td>
<td></td>
<td></td>
</tr>
<tr>
<td>فلا يجوز</td>
<td>Ø</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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.
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’.

E) If you have any further comments on Extract 2, please provide them below.

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. ¹دين) 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 دين 1 يحيط بماله 2 فلا زكاة عليه وقال 3 الشافعي رحمه الله: تجب 4 لتحقق 5 السبب 6 ، وهو ملك 7 نصاب 8.

تام. إنهما أنه مشغول بحاجته الأصلية 10 فاعتبر معلوماً كالماء المستحق بالعذب وثياب البذلة والمهنة 11، وإن كان ماله أكثر من دينه زكى الفاضل 12 إذا بلغ نصاباً 13 لفراغة عن الحاجة 14، والمراد به دينه له مطالب من جهة العباد حتى لا يمنع دين النذر 15 والكفارة 16، ودين الزكاة مانع حال بقاء النصاب 17 لأنه ينقص به النصاب 18، وكذا بعد الاستهلاك 19 خلافا لزفر فيهما ولأبي يوسف رحمه الله في الثاني على ماروى عنه لأنه له مطالبة 20 وهو الامام في السوائم 21 نائبة في أموال التجارة فإن الملائك 22 نواية.

**ENGLISH TRANSLATION**

Zakah 3 is not incumbent upon a man against whom there are debts 1 equal 2 to or exceeding the amount of his whole property Imam Shafi’ رحمه الله alleges 4 that it is incumbent 5 because the cause 6 of the obligation 7, to wit, possession 8 of an increasing Nisab 9 is established 7.

To this our doctors reply that such a Nisab is not possessed by him clear of encumbrance 10 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 excess 11 provided the same amount to what is sufficient to constitute a Nisab, and that it be free from encumbrance 12. By the debts here mentioned are understood those due to individuals: such therefore as are due in consequence of vows 13 or on account of expiations 14, 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 dissolution 16 of Nisab.

The reason why a debt of Zakah thus forbids any further obligation to pay Zakah is, that the claimant 17 of a debt of Zakah is, in fact an individual, as the claimant thereof, in pastures 18, is the Imam and in articles of merchandise the deputy of the Imam and the proprietor 19 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.
<table>
<thead>
<tr>
<th>Arabic Term</th>
<th>English Term</th>
<th>A) How do you rate the English translation of the Arabic financial term in terms of comprehensibility?</th>
<th>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?</th>
</tr>
</thead>
<tbody>
<tr>
<td>ST</td>
<td>TT</td>
<td>A) Completely comprehensible</td>
<td>B) Fairly comprehensible</td>
</tr>
<tr>
<td>1</td>
<td>دين</td>
<td>debts</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>يحيط بماله</td>
<td>Ø</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>زكاة</td>
<td>Zakah</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>قال</td>
<td>alleges</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>تجب</td>
<td>is incumbent</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>تحقق</td>
<td>is established</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>سب</td>
<td>cause</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>ملك</td>
<td>possession</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>نصاب</td>
<td>Nisab</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>مشغول بحاجته الأصلية</td>
<td>clear of encumbrance</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>فاضل</td>
<td>excess</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>حاجة</td>
<td>encumbrance</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>نذر</td>
<td>vows</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>كفارة</td>
<td>expiations</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>نصاب</td>
<td>Nisab</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>استهلاك</td>
<td>dissolution</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>مطالبة</td>
<td>claimant</td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>سواهم</td>
<td>pastures</td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>ملاك</td>
<td>proprietor</td>
<td></td>
</tr>
</tbody>
</table>

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

466
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’.

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. دين١) and their equivalents in the English Translation (also followed by the same superscript number) (e.g. a debt١). Then answer the questions relating to each of the words in the Original Arabic and English Translation which are followed by a superscript letter.
If a person has a debt\(^1\) that covers\(^2\) his entire wealth, there is no obligation of *Zakāt*\(^3\) on him. Al-Sāhfi’ī (God bless him) said\(^4\) that it is imposed\(^5\) due to the realisation\(^6\) of the cause\(^7\), which is the ownership\(^8\) of the complete niṣāb\(^9\). We maintain that the wealth stands engaged through his primary need\(^9\) (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 surplus\(^10\) is to be subjected to *Zakāt* if it reaches the level of the niṣāb due to its being free of his essential need\(^11\). 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 niṣāb\(^14\), because these are deducted from the niṣāb. Likewise, when the niṣāb stands consumed\(^15\) (destroyed). Zufar (God bless him) disagrees on both issues. Abū Yūsuf\(^16\) (God bless him) disagrees on the second issue, according to the narration form him, maintaining that there is a claimant\(^16\) for such as debt and this is the *imām* as in the case of pasturing animals\(^17\) (sawā’īm) and his deputy in the case of commercial wealth, while the owners\(^18\) 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.

<table>
<thead>
<tr>
<th>Arabic term</th>
<th>Financial term</th>
<th>A) How do you rate the English translation of the Arabic financial term in terms of comprehensibility?</th>
<th>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?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Arabic term ST</td>
<td>English Term TT</td>
<td>Completely comprehensible</td>
</tr>
<tr>
<td>1</td>
<td>دين</td>
<td>debt</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>يحيط</td>
<td>covers</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>زكاة</td>
<td>Zakāt</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>قال</td>
<td>said</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>تجب</td>
<td>is imposed</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>تحقيق</td>
<td>the realisation</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>سبب</td>
<td>cause</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>ملك</td>
<td>ownership</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>نصاب</td>
<td>niṣāb</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>حاجة الإصلية</td>
<td>primary need</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>فاضل</td>
<td>surplus</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>حاجة</td>
<td>essential need</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>نذر</td>
<td>vows (nadhr)</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>كفارة</td>
<td>expiation (kaffārah)</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>نصاب</td>
<td>niṣāb</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>استهلاك</td>
<td>consumed (destroyed)</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>مطالبا</td>
<td>claimant</td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>سوام</td>
<td>pasturing animals (sawā’īm)</td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>الملك</td>
<td>owners</td>
<td></td>
</tr>
</tbody>
</table>

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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470
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. الغنم$^1$) and their equivalents in the English Translation (also followed by the same superscript number) (e.g. a goats$^1$). 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 5

**ORIGINAL ARABIC**

ليس في أقل من أربعين من الغنم$^1$ السائمة$^2$ صدقة$^3$; فإذا كانت أربعين سائمة وحال عليها الحول$^4$ ففيها شاة$^5$: في كل مائة شاة$^6$, وعشرين، فإذا زادت واحدة ففيها شانان إلى مائتين، فإذا زادت واحدة ففيها ثلاث شيتين، فإذا بلغت أربعيناتا ففيها أربع شيتين، ثم في كل مائة شاة$^7$ هكذا ورد البيان في كتاب رسول الله صلى الله عليه وسلم وفي كتب أبي بكر رضي الله عنه$^8$، وعلى أن الجمع$^9$ (والضأن والمعز سواء) لأن لفظة الغنم$^1$ شاملة للكل ونزة$^10$، ويؤخذ الثني$^1$ في زكاتها$^11$, ولا يؤخذ الجذع$^12$, إلا في رواية ابن خ廉洁$^1$ عن أبي حنيفة$^1$ رحمه الله، والثني منها ما تمت له سنة، والجذع$^1$ ما اتى$^1$ على أكثرها. وعن أبي حنيفة$^1$ رحمه الله وهو قولهم: إنه يؤخذ الجذع لقوله$^1$ على الصلاة وسلام$^1$: «إنما حقنا الجذع والثني$^1$»، ولنكن قد نصبه$^1$ وتزكي$^1$ الجذع$^1$, وشهادة$^1$ للغنم$^1$, للذكر$^1$، وشريعة$^1$ عامة$^1$، وئامهم$^1$, في زكاة$^1$ الشاة$^1$, واللهم$^1$ حليم$^1$, ورحم$^1$ الله$^1$, على أربعين$^1$ شاة$^1$، واللهم$^1$ أعلم.

**ENGLISH TRANSLATION**

No Zakah$^3$ is due upon fewer than forty goats$^1$; and upon forty goats, which feed$^2$ for the greater part of the year upon pastures, there is due, at the expiration$^4$ 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* are acceptable payment, but not *Juzzes*. This is the Zahir-Riwayah. *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 *Juzzas* of Sheep; and there is one opinion of Imam Abu Hanifah 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 “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 be term *Juzza*, as mentioned in the tradition, is to be understood the Juzzas 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, 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.

<table>
<thead>
<tr>
<th>Financial term &amp; related financial term</th>
<th>A) How do you rate the English translation of the Arabic financial term in terms of comprehensibility?</th>
<th>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?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arabic Term</td>
<td>English Term</td>
<td>A) Completely comprehensible</td>
</tr>
<tr>
<td>-------------</td>
<td>--------------</td>
<td>-----------------------------</td>
</tr>
<tr>
<td>1 غنم</td>
<td>goats</td>
<td></td>
</tr>
<tr>
<td>2 سائمة</td>
<td>which feed [...] upon pastures</td>
<td></td>
</tr>
<tr>
<td>3 صدقة</td>
<td>Zakah</td>
<td></td>
</tr>
<tr>
<td>4 حول</td>
<td>year</td>
<td></td>
</tr>
<tr>
<td>5 شاة</td>
<td>one goat</td>
<td></td>
</tr>
<tr>
<td>6 ثني</td>
<td>Sinnees</td>
<td></td>
</tr>
<tr>
<td>7 جذع</td>
<td>Juzzas</td>
<td></td>
</tr>
<tr>
<td>8 موقفا</td>
<td>Ø</td>
<td></td>
</tr>
<tr>
<td>9 ومرفعا</td>
<td>Ø</td>
<td></td>
</tr>
<tr>
<td>10 جذعة</td>
<td>Juzza</td>
<td></td>
</tr>
<tr>
<td>11 شاة</td>
<td>Shat</td>
<td></td>
</tr>
</tbody>
</table>

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’.

E) If you have any further comments on Extract 5, please provide them below.
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. الغنم and their equivalents in the English Translation (also followed by the same superscript number) (e.g. a ghanam). 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 أقل من أربعين من الغنم السائمة صدقة، فإذا كانت أربعين سائمة وحال عليها الحول ففيها شاة إلى مائة وعشرين، فإذا زادت واحدة ففيها شتان إلى مائتين، فإذا زادت واحدة ففيها ثلاث شتاه، فإذا بلغت أربعماة ففيها أربع شتاه، ثم في كل مائة شاّة شتاه هكذا ورد البيان في كتاب رسول اللَّه عليه الصلاة والسلام وفي كتاب أبي بكر رضي الله عنه وعليه انعقد الاجتماع (والضأن والمعز سواء) لأن لفظة الغنم شاملة للكل والنص ورد به، ويؤخذ الثني في زكاتها، ولا يؤخذ الجذع من الضأن إلا في رواية الحسن عن أبي حنيفة رحمه الله، والثاني منها ما تمته له سنة، والجذع ما أتي عليه أكثرها. وعن أبي حنيفة رحمه الله وهو قولهما: إنه يؤخذ الجذع ل قوله عليه الصلاة والسلام «إنما حقنا الجذع والثني» ولا لأنه يتلادي به الأضحية فكذا الزكاة. وجه الظاهر حديث علي رضي الله عنه موقوفا ومرفوعا. «لا يؤخذ في الزكاة إلا التي فصاعدا» ولأن الواجب هو الوسط وهذا من الصغار، ولهذا لا يجوز فيها الجذع من المعز، وجواز التضحية به عرف نصا، والمراد بما روي الجذعة من الإبل (ويؤخذ في زكاة الغنم الذكور والإبل) لأن اسم الشاّة بينهما قد قال عليه الصلاة والسلام «في أربعين شاة شتاه» والله أعلم.

**ENGLISH TRANSLATION**

There is no ṣadaqah on less than forty pasturing ghanam. When the number reaches forty pasturing ghanam and a year passes over them, then the charge is one goat. If this number increases by one, there are two goats up to one hundred and twenty. If this number increases by one, there are 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 are accepted as their zakāt, but a jadh 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‘, “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 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 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.

<table>
<thead>
<tr>
<th>Arabic Term ST</th>
<th>English Term TT</th>
<th>A) How do you rate the English translation of the Arabic financial term in terms of comprehensibility?</th>
<th>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?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 صدقة</td>
<td>sadaqah</td>
<td>A Completely comprehensible</td>
<td>A Completely acceptable</td>
</tr>
<tr>
<td>2 غنم</td>
<td>ghanam</td>
<td>B Fairly comprehensible</td>
<td>B Fairly acceptable</td>
</tr>
<tr>
<td>3 سائمة</td>
<td>pasturing</td>
<td>C Fairly incomprehensible</td>
<td>C Fairly unacceptable</td>
</tr>
<tr>
<td>4 شاة</td>
<td>goat</td>
<td>D Totally incomprehensible</td>
<td>D Totally unacceptable</td>
</tr>
<tr>
<td>5 حول</td>
<td>year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6 ثني</td>
<td>thaniyy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7 الجذع</td>
<td>jadh‘</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8 موقوفا ومرفوعا</td>
<td>mawqūf and marfū‘</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9 جذعة</td>
<td>jadh‘ah</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10 شاه</td>
<td>goats</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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’.

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. بيع) and their equivalents in the English Translation (also followed by the same superscript number) (e.g. are sold). 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 (5: 12))
في حالة بيع بضائع بسبيعة المرابحة، هل تضاف على تكلفة البضاعة جميع المصاريف التي صرفت عليها بما فيها مرتبات الموظفين الذين خدموا استيراد تلك البضاعة من كتبة ومراجعين ومخلصي الجمارك؟

ENGLISH TRANSLATION
Question (5: 12): Adding Expenses to the Price
In cases where goods are sold by means of murabahah, may the bank add (to the purchase price of the goods) the expenses incurred in obtaining those goods, including the salaries 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 regularly incurred in accordance with customary practice, those which add value 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 purchasing process and the services offered by the bank in exchange for its right to make a
profit\textsuperscript{11}. With respect to customs clearance, if those who undertake this work are not bank\textsuperscript{12} 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.

<table>
<thead>
<tr>
<th>Arabic Term (ST)</th>
<th>English Term (TT)</th>
<th>A) How do you rate the English translation of the Arabic financial term in terms of comprehensibility?</th>
<th>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?</th>
</tr>
</thead>
<tbody>
<tr>
<td>بيع</td>
<td>sold</td>
<td>A Completely comprehensible</td>
<td>A Completely acceptable</td>
</tr>
<tr>
<td>بضائع</td>
<td>goods</td>
<td>B Fairly comprehensible</td>
<td>B Fairly acceptable</td>
</tr>
<tr>
<td>المرابحة</td>
<td>murabahah</td>
<td>C Incomprehensible</td>
<td>C Incomprehensible</td>
</tr>
<tr>
<td>تكلفة</td>
<td>purchase price</td>
<td>D Incomprehensible</td>
<td>D Incomprehensible</td>
</tr>
<tr>
<td>المصاريف</td>
<td>expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>صرفت</td>
<td>incurred</td>
<td></td>
<td></td>
</tr>
<tr>
<td>مرتبات</td>
<td>salaries</td>
<td></td>
<td></td>
</tr>
<tr>
<td>المضبطة</td>
<td>regularly incurred</td>
<td></td>
<td></td>
</tr>
<tr>
<td>قيمة</td>
<td>value</td>
<td></td>
<td></td>
</tr>
<tr>
<td>الشراء</td>
<td>purchasing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>الربح</td>
<td>profit</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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’.

.................................................................................................................................................................................................................................................................................................................................

E) If you have any further comments on Extract 7, please provide them below.

.................................................................................................................................................................................................................................................................................................................................

480
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. المشتري) and their equivalents in the English Translation (also followed by the same superscript number) (e.g. the purchaser). 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**

(والسؤال 5:12)

بالنسبة لبيوع المرابحة تسلم المستندات محولة إلى المشتري ليتمكن من استلام البضاعة. وفي بعض الأحيان يستحق على البضاعة (أرضية) وهي غرامة تدفع للجمارك بسبب التأخير في استلام البضاعة. والسؤال هو: من الذي يتحمل دفع هذه الغرامات؟ المشتري أم بيت التمويل؟

**ENGLISH TRANSLATION**

**Question (6:12-13) Demurrage Costs**

In regard to murabahah sales, documents will be handed over to the purchaser so as to enable him/her to take delivery of the merchandise. At times, there will be demurrage charges on the merchandise, or a fine 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.
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

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<table>
<thead>
<tr>
<th>Arabic Term</th>
<th>English Term</th>
<th>A) How do you rate the English translation of the Arabic financial term in terms of comprehensibility?</th>
<th>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?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 المشتري</td>
<td>purchaser</td>
<td>A Completely comprehensible</td>
<td>D Totally unacceptable</td>
</tr>
<tr>
<td>2 استلام</td>
<td>take delivery</td>
<td>A Completely comprehensible</td>
<td>D Totally unacceptable</td>
</tr>
<tr>
<td>3 البضاعة</td>
<td>merchandise</td>
<td>A Completely comprehensible</td>
<td>D Totally unacceptable</td>
</tr>
<tr>
<td>4 الأرضية</td>
<td>demurrage charges</td>
<td>A Completely comprehensible</td>
<td>D Totally unacceptable</td>
</tr>
<tr>
<td>5 غرامة</td>
<td>fine</td>
<td>A Completely comprehensible</td>
<td>D Totally unacceptable</td>
</tr>
</tbody>
</table>
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’.

E) If you have any further comments on Extract 8, please provide them below.

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. 1يجوز) 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 يجوز 1إعادة جدولة 2أقساط 3المرابحة بسبب إعسار المدين 4، إذا اتفق مع البنك على ذلك؟

الجواب
نعم يجوز 1إعادة جدولة أقساط المرابحة في حالة المدين المعسر 3، شريطة أن لا يزداد أي مبلغ على المبلغ المستحق للدائن 4.
**ENGLISH TRANSLATION**

**Question 11:18 Rescheduling of Instalments**

Is it lawful\(^1\), in a murabahah transaction, for the debtor\(^4\) who is unable to pay instalments when they are due, to agree with the bank to reschedule\(^2\) the remaining instalments\(^3\)?

**Fatwa**

Yes. Rescheduling the remaining instalments is permissible provided that the amount due to the creditor\(^3\) (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.

<table>
<thead>
<tr>
<th>Arabic Term ST</th>
<th>English Term TT</th>
<th>A) How do you rate the English translation of the Arabic financial term in terms of comprehensibility?</th>
<th>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?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>يجوز</td>
<td>Completely comprehensible</td>
<td>Completely acceptable</td>
</tr>
<tr>
<td>2</td>
<td>اعادة جدولة</td>
<td>Fairly comprehensible</td>
<td>Fairly acceptable</td>
</tr>
<tr>
<td>3</td>
<td>اقساط</td>
<td>Incomprehensible</td>
<td>Unacceptable</td>
</tr>
<tr>
<td>4</td>
<td>اعسار المدين</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>المدين المعسر</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>دائن</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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.
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END OF QUESTIONNAIRE
k.o.alsaleem@edu.salford.ac.uk
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:

I- 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**

<table>
<thead>
<tr>
<th>English term</th>
<th>Arabic Term</th>
<th>A) How do you rate the Arabic translation of the English financial terms in terms of comprehensibility?</th>
<th>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?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 khauffirs</td>
<td>اسهم استخراج الذهب بجنوب افريقيا</td>
<td>A Comprehensible</td>
<td>A Completely acceptable</td>
</tr>
<tr>
<td>2 karat</td>
<td>وحدة قياس درجة نقاء الذهب</td>
<td>B Fairly comprehensible</td>
<td>B Fairly acceptable</td>
</tr>
<tr>
<td>3 keiretsu</td>
<td>كيرتسو (شبكة من الشركات اليابانية يجمع بينها بنك يشتري من بعضها البعض ويصعب على الأشخاص اختراقها)</td>
<td>C Fairly incomprehensible</td>
<td>C Fairly unacceptable</td>
</tr>
<tr>
<td>4 kerb market</td>
<td>سوق غير رسمي</td>
<td>D Totally incomprehensible</td>
<td>D Totally unacceptable</td>
</tr>
<tr>
<td>5 key currency</td>
<td>عملة دولية</td>
<td>A Comprehensible</td>
<td>A Completely acceptable</td>
</tr>
<tr>
<td>6 key industry</td>
<td>قطاع اقتصادي مهم</td>
<td>B Fairly comprehensible</td>
<td>B Fairly acceptable</td>
</tr>
<tr>
<td>7 key man insurance</td>
<td>وثيقة تأمين على حياة مدير تنفيذي</td>
<td>C Fairly incomprehensible</td>
<td>C Fairly unacceptable</td>
</tr>
<tr>
<td>8 key reversal</td>
<td>تراجع رئيسي</td>
<td>D Totally incomprehensible</td>
<td>D Totally unacceptable</td>
</tr>
<tr>
<td>9 kick it out</td>
<td>امر تصفية المركز</td>
<td>A Comprehensible</td>
<td>A Completely acceptable</td>
</tr>
<tr>
<td>10 kickback</td>
<td>إتاوة (تعويض تدفعة الشركة المالية للمسار عن خصم أوراق الشراء بالتقسيط)</td>
<td>B Fairly comprehensible</td>
<td>B Fairly acceptable</td>
</tr>
<tr>
<td>11 kicker</td>
<td>ميزرة اضافية (في أداة الذين زيادة جذرية (قابلة للتسويق بين المستثمرين)</td>
<td>C Fairly incomprehensible</td>
<td>C Fairly unacceptable</td>
</tr>
<tr>
<td>12</td>
<td>killer bee</td>
<td>مستشار مخاطر (مستشار تخطى الشركة لمقاومة عملية شراء قسري لها)</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>kiss of death</td>
<td>استثمار لا يتوقع نجاح</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>kiting</td>
<td>سحب سند وهمي</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>kitty</td>
<td>أموال مجمعة في صندوق وهمي</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>knock-on effect</td>
<td>أثر تتابعي</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>knock-out option</td>
<td>خيار لاقتماله (خيار يصبح لا قيمة له عند الانتهاء إذا وصل سعر السلعة أو العملة المرتبطة به إلى مستوى معين</td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>krugerrand</td>
<td>قطعة نقدية جنوب أفريقية تزن أونصة واحدة</td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>kurtosis</td>
<td>كورتوسيز (مقياس لضخامة أذناب التوزيع الاحتمالي ، وهناك احتمال أكبر من المعتاد بأن يكون للتوزيع ذي النابض الضخم تأثير سلبي أو إيجابي كبير)</td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>KYC policies</td>
<td>سياسات مراقبة الزبائن المطلوب من البنك التفاعلها</td>
<td></td>
</tr>
</tbody>
</table>

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
1d) Provide any further reasons which you have for regarding the translation of terms in list D1/1 as ‘completely acceptable’, ‘fairly acceptable’, ‘fairly unacceptable’ or ‘totally unacceptable’.

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1e) If you have any further comments on financial term in list D1/1, please provide them below.

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# SECTION D1/2

<table>
<thead>
<tr>
<th>Financial term</th>
<th>Arabic Term</th>
<th>Comprehensibility</th>
<th>General Acceptability</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1a)</strong> How do you rate the Arabic translation of the English financial term 1 in terms of comprehensibility?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>1b)</strong> 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?</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>English term</th>
<th>Arabic Term</th>
<th>A: Completely comprehensible</th>
<th>B: Fairly comprehensible</th>
<th>C: Fairly incomprehensible</th>
<th>D: Totally incomprehensible</th>
<th>A: Completely acceptable</th>
<th>B: Fairly acceptable</th>
<th>C: Fairly unacceptable</th>
<th>D: Totally unacceptable</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1</strong> haircut</td>
<td>فرق القيمة (الفرق بين قيمة الورقة المالية في السوق والقيمة التقديرية التي وصعها المقرض)</td>
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<tr>
<td><strong>2</strong> Half-life</td>
<td>نصف لمدة (عدد السنوات اللازمة للسداد نصف قيمة الdíرة)</td>
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<tr>
<td><strong>3</strong> Half-way hesitation</td>
<td>تعثر في منتصف الطريق (في التحليل التأقي لداء السهم، يتم النظر في تحليل النتائج الاجمالية للجزء التالي من سوق السهم، ونستخدمها كواحدة من النماذج)</td>
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<td><strong>4</strong> hammering</td>
<td>طرد أحد أعضاء الورقة بجودة عن الوفاء بالالتزامات</td>
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<td><strong>5</strong> hammering the market</td>
<td>إغراق السوق</td>
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<td><strong>6</strong> hands-off investor</td>
<td>مستثمر كبير في شركة لا يتدخل في ادارتها</td>
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<td><strong>7</strong> hard currency</td>
<td>عملة صعبة (عملة قابلة للتحويل بسهولة لا يتوقف انخفاض فئاتها في المستقبل المتوقع)</td>
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<td><strong>8</strong> hard landing</td>
<td>تفلس الاقتصادي معتمد (صطلح يستخدمه خبراء الاقتصاد لوصف تقلص الاختصاص المعلوم عنه)</td>
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<td><strong>9</strong> hard sell</td>
<td>بيع ممارسة الضغوط</td>
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<td><strong>10</strong> head and shoulders</td>
<td>رأس وكتفان (في التحليل التقني لداء السهم، يتم النظر في الحركة المؤدية من رأس وكتفين، عند اتخاذ الحق يتوقع هبوط السهم)</td>
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<td><strong>11</strong> healthy bank</td>
<td>مصرش ذو وضع سليم</td>
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<td>12</td>
<td>hedge</td>
<td>تحوط (حماية الأرباح المستقبلية بإجراءات مختلفة مثل الخيارات أو العقود الآجلة)</td>
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<tr>
<td>13</td>
<td>hedged portfolio</td>
<td>حافظة خالية من المخاطر (نتيجة استخدام أساليب تحوط)</td>
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<tr>
<td>14</td>
<td>hemline theory</td>
<td>نظرية طول الثوب (نظرية تقول أن أسعار الأسهم تحرك باتجاه طول ثوب المرأة في ظل ظروف ظهور القصيرة في العشرينيات والستينيات إلى الأسواق القوية والتنانير الطويلة في الثلاثينيات والأربعينيات إلى الأسواق المضعف)</td>
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<td>15</td>
<td>hidden inflation</td>
<td>تضخم مستمر</td>
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<tr>
<td>16</td>
<td>high-end</td>
<td>زبون راق</td>
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<tr>
<td>17</td>
<td>hit the bid</td>
<td>بيع عاجل بسعر الإبراء المغروض</td>
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<td>18</td>
<td>hoarding</td>
<td>اكتناز ، اختزان</td>
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</tr>
<tr>
<td>19</td>
<td>home run</td>
<td>ربح كبير في وقت قصير (الأهم)</td>
<td></td>
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<td></td>
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<tr>
<td>20</td>
<td>hot money</td>
<td>أمون يشعر أصحابها بالذعر</td>
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</tbody>
</table>

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
1d) Provide any further reasons which you have for regarding the translation of terms in list D1/2 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 D2/1

<table>
<thead>
<tr>
<th>Financial term</th>
<th>1a) How do you rate the Arabic translation of the English financial term 1 in terms of comprehensibility?</th>
<th>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?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>English term</strong></td>
<td><strong>Arabic Term</strong></td>
<td><strong>A</strong></td>
</tr>
<tr>
<td>ST</td>
<td>TT</td>
<td>Comprehensible</td>
</tr>
<tr>
<td>1 กีเรกุตสิ (keiretsu)</td>
<td>يشير هذا التغيير الياباني إلى مجموعات الشركات المدمجة مع بعضها البعض بطريقة شاقولية عمودية أو أفقية بحيث تملك إحداها أسهم المجموعات الأخرى ولكن بعضهما مصحيح وعادة ما يكون هناك أحد البنوك اليابانية أو إحدى الشركات اليابانية تدير أو ترأس عمليات لهذه المجموعات</td>
<td>A</td>
</tr>
<tr>
<td>2 key letters on worksheet</td>
<td>مفتاح الرموز في استمارة العمل: مفتاح الرموز (الحروف الرئيسية) يستخدم لبيان قيود التسوية (دائنة أو مدينة) في حالات استمارة العمل الخاصة بيقود التسوية بعبارة الرجوع ليتسيري المشروع والميمنة مماثلة</td>
<td>A</td>
</tr>
</tbody>
</table>

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
1d) Provide any further reasons which you have for regarding the translation of terms in the list D2/1 as ‘completely acceptable’, ‘fairly acceptable’, ‘fairly unacceptable’ or ‘totally unacceptable’.

1e) If you have any further comments on financial term 1, please provide them below.
### SECTION D2/2

<table>
<thead>
<tr>
<th>English term ST</th>
<th>Arabic Term TT</th>
<th>1a) How do you rate the Arabic translation of the English financial term 1 in terms of comprehensibility?</th>
<th>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?</th>
</tr>
</thead>
<tbody>
<tr>
<td>harvest mission</td>
<td>مهمه الحصاد هي عبارة عن مهمه شركة ما لتحقيق أعلى مستويات تنفق الأموال والدراجات القصيرة المدى حتى ولو كان ذلك على حساب خسائرها، فالمهمة أساسها (عملياتها) في السوق</td>
<td>A: Completely comprehensible</td>
<td>A: Completely acceptable</td>
</tr>
<tr>
<td>heading of a financial statement</td>
<td>عنوان بيان مالي: عنوان البيان المالي هو الذي يحدد اسم الوحدة التجارية ونوع البيان والتاريخ والذات التي يشملها لهذا البيان</td>
<td>A: Comprehensible</td>
<td></td>
</tr>
<tr>
<td>hedging</td>
<td>وقاية من الخسائر المالية: يشير لهذا التغيير إلى الوقاية ضد تقلبات الأسعار، وذلك عن طريق تقديم صفقات تعويضية مقابلة في أسواق متناقضة، وعلى سبيل المثال يمكن تحقيق هذه الوقاية عن طريق صفقة مالية في سوق الأموال النقدية الأوروبية وصفقة أخرى في السوق المالية المستقبلية</td>
<td>A: Fairly comprehensible</td>
<td>B: Fairly acceptable</td>
</tr>
<tr>
<td>high and law method</td>
<td>طريقة الحد الأعلى والحدود الأدنى: تستخدم هذه الطرق لفصل عناصر التكاليف الثابتة عن عناصر التكاليف المتغيرة في عناصر التكاليف المتغيرة في تكاليف، ويتطلب فيها حقيقية نوع طريقة من التكاليف، تسمى التكاليف الصحفية المتغيرة أو التكاليف المستجيبة، ويتم هذا الفصل عن طريق إيجاد مستويات للملف الثابتية في التكاليف والتغليف في التكاليف، وتوازن على الربح والزائدة في التعادل في التكاليف</td>
<td>A: Incomprehensible</td>
<td>D: Totally unacceptable</td>
</tr>
<tr>
<td>historical rate</td>
<td>سعر العملة التاريخي: هو عبارة عن سعر تبادل العملة بالفترة التي توفي فيه شراء المواد أو حدوث التحويلات بالعملة الأجنبية</td>
<td>A: Incomprehensible</td>
<td>A: Incomprehensible</td>
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<td>6</td>
<td>hold mission</td>
<td>مهمة الصمود: يشير هذا التغيير إلى مهمة الغرض منها حماية حصة الشركة في السوق (رقم مبيعاتها) وفازوها في مركز المنافسة</td>
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<tr>
<td>7</td>
<td>holder in due course</td>
<td>صاحب سند متداول: صاحب سند متداول هو الشخص الذي يعطي شيئًا ذا قيمة في مقابل سند قابل للتداول قبل ميعاد استحقاقه دون علم بالمبالغ والعيوب في حق الملكية حاملة السند السابقين</td>
<td></td>
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<tr>
<td>8</td>
<td>horizontal price fixing</td>
<td>تحديد الأسعار الأفقي: يحدث تحديد الأسعار الأفقي عندما يتأثر المنتجون المتنافسون أو يوافقون معا على تحديد أسعار سلعهم أو خدماتهم المقدمة للسوق</td>
<td></td>
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<tr>
<td>9</td>
<td>Hurdle rate</td>
<td>نسبة العائد المسبقة: هي عبارة عن نسبة عائد رأس المال المسبق تحديدها والمقدمة للمقارنة مع نسب عائد رؤوس الأموال الأخرى وهي عبارة عن كلفة رأس المال عندما تُستخدم في تقييم المشاريع الرأسمالية</td>
<td></td>
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<tr>
<td>10</td>
<td>Hyperinflation</td>
<td>التضخم الحاد: ينتج التضخم الحاد عن الزيادة الحادة في الأسعار والتي تزيد عن 25 بالمائة سنويا</td>
<td></td>
</tr>
</tbody>
</table>

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
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

1d) Provide any further reasons which you have for regarding the translation of terms in list D2/2 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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<table>
<thead>
<tr>
<th>English term</th>
<th>Arabic Term</th>
<th>Financial term</th>
<th>1a) How do you rate the Arabic translation of the English financial term in terms of comprehensibility?</th>
<th>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?</th>
</tr>
</thead>
<tbody>
<tr>
<td>keelage</td>
<td>رسم ارساء في الاصطلاحات البحرية، تعني الكلمة الرسم الذي يستوفي معايير المثلج لرسام مركب أو سفينة في ميناء</td>
<td>1a) How do you rate the Arabic translation of the English term in terms of comprehensibility?</td>
<td>F</td>
<td>B</td>
</tr>
<tr>
<td>kickback</td>
<td>إتاوة، خوة: جزء من أجرة أو عوائد بيعها (أو وديعها) شخصين إلى وكيل أو موفق كرشه مقابل مبلغ إذا أو السماحة لا تحقق أو تكسب هذه الأجرة أو العوائد</td>
<td>1a) How do you rate the Arabic translation of the English term in terms of comprehensibility?</td>
<td>C</td>
<td>C</td>
</tr>
<tr>
<td>knocked down</td>
<td>مفكك، إرساء البيع، مخفض</td>
<td>1a) How do you rate the Arabic translation of the English term in terms of comprehensibility?</td>
<td>F</td>
<td>B</td>
</tr>
</tbody>
</table>

- keelage: رسم ارساء في الاصطلاحات البحرية، تعني الكلمة الرسم الذي يستوفي معايير المثلج لرسام مركب أو سفينة في ميناء.
- kickback: إتاوة، خوة: جزء من أجرة أو عوائد بيعها (أو وديعها) شخصين إلى وكيل أو موفق كرشه مقابل مبلغ إذا أو السماحة لا تحقق أو تكسب هذه الأجرة أو العوائد.
- knocked down: مفكك، إرساء البيع، مخفض.
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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1c) If you have any further comments on financial term 1, please provide them below.
<table>
<thead>
<tr>
<th>English term</th>
<th>Arabic Term</th>
<th>ST</th>
<th>TT</th>
<th>Comprehensible</th>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
</tr>
</thead>
<tbody>
<tr>
<td>handle</td>
<td>يتعامل ، يتاجر بسلعة ما أو يصف البضائع، أو يشتري أو بيع أو يتلقى أو وزع سلعة معينة أو يبيع أو يبيع أو يتميز أو يتميز أو بيع سلعة معينة، وتلبي الكلمة أيضًا: يراقب الأعمال أو يديرها أو يوجهها</td>
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<tr>
<td>hand-to-mouth</td>
<td>كفاكمي استعمال يعني عادة: الشيء الذي يقلل حتى فعلاً نقول: إن شركة محترمة تستأجر لوزارتها شراء كفاكمي أي إذا كنتري ما يمكن الاستنتاج من ذلك، إذا استغلال الناء التجارية أو الحالية فقط للاختيارات المستقبلية</td>
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<tr>
<td>harbor dues</td>
<td>رسوم الميناء، كلفة يدفعها المستوردون والتصدير مفاسد استعمال مراقب الميناء، أماكن الرسم</td>
<td>3</td>
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<tr>
<td>hard cash</td>
<td>النقد صعب في الاصطلاح المدارج، يعني العبارة: المال، أي أكره على شكل عملة وردية أو نقية، تميزًا له عن الدين أو الإلمام الذي ليست على نقد سنة</td>
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<tr>
<td>hard (or tight) money</td>
<td>عملة كمية، النقطة &quot;مال مقرض بفائدة عالية مقرض في الاحراعاء: العملة المغطاة بالذهب أو النقدية، علامة ضرورية لها عن العملة التي تعتمد في أوقاتها فقط على لائحة الناس في الحكومة، كلاهم اعتذرة</td>
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<td>heavy market</td>
<td>أسواق أسعارها منخفضة في بورصة الأسهم والبنك الأساسي تستخدم العبارة لوصف الحالة التي يزيد في أنها تمر على الطابع ويؤدي ذلك إلى انخفاض في الأسعار</td>
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<td>heir apparent</td>
<td>وارث شرعي وارث جمة في الارث ضممن بشرط أن يظل على اظهيرة بعد وفاة مورثة مثال على ذلك الابن الاكبر</td>
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<td>8</td>
<td>heir at law</td>
<td>وارث بقوة القانون وارث بعطيه القانون الحق في ارثات تبقى مصابة بدون وصية قانونيين كثير من البلدان تنص على أن كلارمل والإيام الحق الأول في ارث التركات التي يتوفي أصحابها دون وصية ولذا فهم يسمون ورثة بقوة القانون</td>
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<td>9</td>
<td>heir presumptive</td>
<td>وارث الافتراضي وارث بحق له أن يرث التركة في حالة وفاة السلف في الظروف القدمة حالياً غير أن حقه في ذلك غير مضمون، شأن على ذلك إذا أو ابن السلف الذي يفقد حقه في الارث إذا رزق الموت الذي لا عرض له ولا قبل وقائه</td>
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</tbody>
</table>

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
1d) Provide any further reasons which you have for regarding the translation terms numbers in D3/2 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 D4/1

<table>
<thead>
<tr>
<th>English term</th>
<th>Arabic Term</th>
<th>1a) How do you rate the Arabic translation of the English financial term in terms of comprehensibility?</th>
<th>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?</th>
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<td>kaffirs</td>
<td>اسهم شركات المناجم في جنوب افريقيا</td>
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<td>karat</td>
<td>قيراط</td>
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<td>اجرة رسوم السفينة</td>
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<td>kerb-broker</td>
<td>مسار خارج البورصة</td>
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<td>kerb-market</td>
<td>سوق مالية خارج البورصة</td>
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<td>key-currency</td>
<td>عملة رئيسية</td>
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<td>kickoff</td>
<td>مردودات عمولة خفية</td>
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<td>kite cheque</td>
<td>شييك بدون رصيد</td>
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<td>Kite-flying</td>
<td>إصدار كمبيالات مجاملة</td>
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<td>kiting</td>
<td>طرح شبكات بالسوق بدون رصيد</td>
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<td>knockout</td>
<td>تواطؤ بين المزايدين على خفض الأسعار</td>
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<td>knockout competition</td>
<td>منافسة حادة</td>
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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

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<th>Financial term</th>
<th>Arabic Term</th>
<th>1a) How do you rate the Arabic translation of the English financial term in terms of comprehensibility?</th>
<th>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?</th>
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<td></td>
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<td>Complete</td>
<td>Comprehensible</td>
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<td>English term</td>
<td>Arabic Term</td>
<td>A</td>
<td>B</td>
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<td>haggle</td>
<td>سلم فاصّل</td>
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<td>hague convention</td>
<td>اتفاقية لاهاي</td>
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<td>hague tribunal</td>
<td>محكمة لاهاي</td>
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<td>haircut finance</td>
<td>قرض بضمانت اوراق مالية</td>
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<td>hammer prices</td>
<td>خفض الأسعار تخفيضاً , ازل الأسعار كمرسلاً</td>
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<td>hand notes</td>
<td>اوراق تدفقات وارسل تصف كل عدد بالبريد</td>
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<td>handling charges</td>
<td>مصاريف تدفقات مصاريف ميدّة , مصاريف مثال</td>
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<td>handsome price</td>
<td>سعر جيد</td>
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<td>hard cash:- money</td>
<td>نقود معدّية</td>
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<td>head teller</td>
<td>رئيس قسم الخزينة</td>
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<td>hedge, to</td>
<td>تحوط , توقي, مراجعة او موازنة</td>
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<td>heir-apparent</td>
<td>وارث ظاهر</td>
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<td>heir-at-law</td>
<td>وارث شريعي - ظني</td>
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<td>heir- presumptive</td>
<td>وارث ظني - افتراضي</td>
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<td>hidden inflation</td>
<td>تضخم مستمر</td>
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<td>high money</td>
<td>عمل مقرّر بسعر فائدة عالّة</td>
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<td>hot money</td>
<td>روسوم موالّات جائهة أو غير مستقرة بسبب الظروف الاقتصادية أو لمسؤولة الادارة</td>
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<tr>
<td>hush-money</td>
<td>رشوة , ثم السكوت</td>
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<td></td>
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<td>hyperinflation</td>
<td>تضخم جامح</td>
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<td>hypothecary creditor</td>
<td>دان مرنّه</td>
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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...
has contributed to the translation being ‘fairly unacceptable’ / ‘totally unacceptable’? Please circle the number which is related to the term in the list D4/2

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

1d) Provide any further reasons which you have for regarding the translation of terms list D4/4 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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