

A Study of English Equivalents of Islamic Financial and Economic Terms in Online Dictionaries

Antar Fuad Ali¹; Krishnavanie Shunmugam²;
Sukainah Hasan Saleh Al Hebshi³

^{1&2}University of Malaya, Kuala Lumpur, Malaysia

³University of Malaysia, Terengganu, Malaysia

Email1 : legaltranslatorsana@gmail.com

Email2 : rishnav@um.edu.my

Email3 : Sokhassan84@gmail.com

Received	Accepted	Published
1/5/2024	7/7/2024	15/7/2024

DOI : 10.63939/AJTS.4053nr49

Cite this article as : Fuad Ali, A., Shunmugam, K., & Al Hebshi, S. (2024). A Study of English Equivalents of Islamic Financial and Economic Terms in Online Dictionaries. *Arabic Journal for Translation Studies*, 3(8), 80-95.

Abstract

In the age of digitalization, the internet makes up a pivotal tool to conduct research and acquire new knowledge. One of its products is an online dictionary that can be monolingual, bilingual, or polylingual free from spatial or economic restrictions. Having said so, the majority of these dictionaries are based on paper dictionaries such as Longman, Collins, and Mu'jam al-Leghati al-'Arabīyati al-Mu'āṣira. Although monolingual specialized dictionaries are still scarce, specialized bilingual dictionaries are scarcer. Such a reality creates many challenges for Islamic economic terminology researchers since the majority of Islamic economic terms are awaiting rendition into different languages. Additionally, in lexicography and translation, the concept of synonymy is so essential, the absence of which may add more challenges. The current study explores two online dictionaries, Almaany.com and Glosbe.com, to identify the concept of synonymy in rendering Islamic financial and economic terms collated from a monolingual dictionary. The results of the study prove that culture-specific terms still present a difficulty for lexicographers and translators up to date regardless of the means of presentation.

Keywords: Islamic Economic Terms, Bilingual Dictionaries, Synonymy, Online Dictionaries

© 2024, Fuad Ali & Shunmugam & Al Hebshi, licensee Democratic Arab Center. This article is published under the terms of the Creative Commons Attribution-NonCommercial 4.0 International (CC BY-NC 4.0), which permits non-commercial use of the material, appropriate credit, and indication if changes in the material were made. You can copy and redistribute the material in any medium or format as well as remix, transform, and build upon the material, provided the original work is properly cited.

1. Introduction

Arabic, known as the language of Arabs who live in parts of Asia and Africa, is used for daily activities and religious rituals such as prayers. What gives the language a wider significance is that the reading of the Quran and performing prayers is only possible through the Arabic language. It is estimated that Arabic has been in use for over 15 centuries (Ali, Saleh, & Shunmugam, 2021). Moreover, Islamic jurists and scholars of different sects in Islam have contributed to the creation of a number of concepts and terms to explain things related to religious transactions. Thus, Islamic financial and economic concepts and terms have developed over a long period of time. It is worth mentioning that the sources of these terms are found in the Quran, the prophetic traditions, and writings of jurists. In the Quran, terms like *reba*, *ḥalāl*, and *ibnu sabeel*, i.e., usury, permissible, and passerby, respectively, are frequently mentioned. The prophetic traditions include a number of Islamic financial and economic terms (IFETs) such as *iḥsān*, *maṭl*, and *istihām*, i.e., state of kindness, deferment of payment, and drawing lots, respectively. A multitude of IFETs, however, have come from the writings of jurists upon explaining jurisprudence and unprecedented events.

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

- The first stage accompanied the appearance of monographs that illustrated Islamic concepts and terminologies from the Holy Quran and Hadeeth associated with rulings. Additionally, economic events contributed to the interaction between scholars and daily issues. The main books of this stage are *Kharaj* (Tribute) of Abi Yousif (d. 182 AH), *Kharaj* of Yahya bin Adam Al-Qurashi (d. 203 AH), and *Al-Amwal* (Moneys) of Abi Ubaidal Qasem bin Salam (d. 224 AH) (bin Salam, 1989).
- The second stage witnessed the efforts of jurists to scrupulously define IFETs used in financial transaction books. The precise definition of every transaction with its legal restrictions, consequences, and contexts was carried out. That being so, books of jurists are a great source for legal terminologies concerning companies, sales, and donations.
- The third stage was characterized with strenuous efforts to prove the practicality of Islamic thoughts. The books of this stage also focused on terminologies and their philosophical facets. To mention some of the best known: Ibn Khaldon's *Al-Muqaddimah* (Prolegomenon) discussed livelihood and sustenance from an Islamic point of view; *Iqtisādunā* (Our Economy) of Baqir As-Sadr (d. 1980) is a book which sparks serious discussions on economic, Islamic conceptualizations and beliefs in comparison to capitalist ones; and *Al-'ahkamus Sultanya* (the Ordinances of Government) of Al-Mawardi (d. 1058), and *As-Sayyāsatu Shar'ayya* (Governance) of ibn Taymiyyah (d. 1328) have lively debates of some terminologies scattered therein.

- The fourth stage observed the materialization of lexicographical works like dictionaries and encyclopedias. The scanty presence of such works had inspired a number of writers to make concerted efforts to gather book-scattered terms and put them in one volume for bankers, jurists, and concerned people. To list a few books: Jamal Abdulmana'am's *Encyclopedia of Islamic Economy* (1989), Nazih Hammad's *Dictionary of Financial and Economic Terms in the Register of Jurists* (2008), and Yasser Ajeel's *Differences between Islamic and Traditional Institutions, and Distinctions between Islamic and Economic Terms* (2007) (Wauraqiah, 2008).

2. Literature Review

Globalization has helped to remove barriers between countries in terms of knowledge and business. An explosion of business transactions and activities has been the result of a shrinking world (Cronin, 2013). Islamic banking and investment are part of the new trend in today's business, which explains why Islamic literature related to finance and economy should be studied and analyzed. Without the proper translation of its vocabulary, the task will be difficult. Needless to say, Islamic banking has recently drawn international attention due to its fast worldwide growth (Iqbal & Molyneux, 2016). The rapid growth of Islamic banking has been estimated to be 5-8% faster than traditional banking (Lahsasna, 2008). The Banker's 2015 survey mentions the top 500 Islamic banks worldwide (The Banker Database, 2015), which illustrates the importance to have one unified Arabic-English glossary to address the potential clients with insufficient knowledge about terms related to Islamic finance and economics.

This research is an attempt to explore the ways utilized to render IFETs by online English dictionaries. Its importance stems from the lack of prior studies related to this focus of inquiry. Studies in this specific field have been insufficient to enrich the knowledge of concerned people, i.e., entrepreneurs or clients of Islamic banking, lay people and jurists, linguists (lexicologists, lexicographers, sociolinguists etc), translators, and historians of the Islamic World. Linguists and translators would be interested to look into the production or creation of equivalent terms and simplification of Arabic financial and economic lexemes into English. The bankers would appreciate solutions to overcome difficulties when explaining these terms to non-Arabic speaking clients. Another problem is caused by the existence of several equivalents of one Islamic economic term, hindering effective communication from taking place between bankers and potential clients with insufficient understanding of IFETs.

It is safe to say that some kind of translation is considered an area of interdisciplinarity (theoretical and practical areas) that deals with studies related to a specific business, linguistics, translation studies, and communication (Cronin, 2013). Economic translation includes areas related to economy, business, commerce and trade, and it studies "formal and informal communication within business organisations and with the outside world,

with the practical goal of improving its effectiveness and efficiency” (Cronin, 2013, p. 2). Accordingly, the name of economic translation is not well established as legal translation or medical translation, but it may be interchangeable with business translation, commercial translation, and financial translation. In addition, it is also studied under a title such as institutional translation (Koskinen, 2011). On the other hand, interdisciplinary knowledge is required to supply correct translations for lexicographers (Fuertes-Olivera & Nielsen, 2018). As a result, a lexicographer or translator who works with IFETs needs to know both languages and have a good expertise of Islamic fiqh and economics.

The field of lexicography addressing IFETs is at large in its infancy, let alone the compilation of a bilingual dictionary to help translators, bankers, and specialists in the Islamic financial and economic issues. In most cases, there is a need for better bilingual dictionaries. However, in the case of IFETs, there is a dire need to create a bilingual dictionary. Having said so, the compilation of bilingual dictionaries underscores the significance of the term equivalence.

2.1 Equivalence

In a logical sense, equivalence can be carefully examined through isomorphism (conceptual correspondence) and anisomorphism (lack of conceptual correspondence). Synonymy in monolingual dictionaries is so close to isomorphism in bilingual dictionaries. In the process of making a dictionary, two types of conceptual correspondence are identified: full equivalence and partial equivalence. As full synonymy is believed to be rare, it is believed to exist between technical and scientific expressions in two languages. Standardization in technology and science makes this type of equivalence possible. Should a source lexical item be unmarked, full equivalence can be only applied to one of its several meanings. For example, ‘bank’ in English means a financial institution, once rendered into Arabic it is matched with two Arabic words: *bank* and *maṣrif*. The former is a direct loan from English, using the transliteration technique, while the latter is an Arabic word which can be found in some bank names such as *Maṣrif Al-Rajhi*. On the other hand, the phenomenon where two expressions in different languages agree but not completely is identified as partial equivalence. A good example is the English words *interest* and *usury* which have partial equivalence with the Arabic term *riba*. According to Longman Dictionary, *usury* refers to “the practice of lending money to people and making them pay interest” (Longman, 2022). On the other hand, the Arabic term *riba* is not only applicable to lending money, but also to other transactions, regardless of its business nature, such as sales of dates in advance (Umar, 2008).

In a technical language, it is obvious to come across a host of terms referring to the same concept. The designation of more than one term to the same concept may hinder communication if the concept is not fixed. The existence of technical variants in a

discipline may be attributed to the lack of standardization as it is the case in terminology (Wright & Budin, 2001), or collective preference like scholars of an Islamic sect (Hammad, 2008; Qal'aji, 1988). For example, *muḍārabah* and *qirāḍan* refer to *ṣirkatul muḍārabah*, so-called sleeping-partnership enterprise (Qal'aji, 1988).

As virtually agreed among semanticists, total synonymy is a rare case and synonyms of the same concept are called quasi-synonyms whose usage is often mutually interchangeable. Verbs, for example, *start*, *commence*, *begin*, and *initiate* are good examples of partial synonyms. The situation becomes complicated when one term refers to two or more unrelated concepts, a condition known as homonymy. This phenomenon in linguistics is studied under either polysemy or homonymy. For instance, the designation 'ayn (eye) in Arabic may refer to an organ of vision, a spring of water, a scout, a hole, etc. In business, it, on the other hand, means either an object of material value opposite to debt (Wehr & Cowan, 1979) or an asset (Rohi Baalbaki, 2009) or better known in fiqh books as 'usufruct'. Here comes the role of the contextual reference to unlock the ambiguity of the term. Having said that, it is noticed in Islamic jurisprudence that jurists of the same sect prefer to designate a certain meaning to the term, while jurists of other sects ignore such meanings (Sinany, 2009). It can also be said:

“As a type of specialised professional communication, one of the dominant features of business discourse is terminology that facilitates communication within the discourse community. Since terms are a means of representing and communicating specialised knowledge, economic terms are units of economic knowledge and points of access to knowledge structures of the domain, which are internalised and intersubjectively shared by the discourse community (cf. Biel, 2014, p. 41).

The concept of economic terminology refers to culture-specific terms that are the products of economic systems. They are also part of the legal terminology which talks about business practices such as contract law, company law, banking law etc (Biel & Sosoni, 2017).

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

such as *blockchain*, *organized tawarruq*, and *parallel istisna* ' are considered neologisms in this case. They have entered Arabic monolingual specialized dictionaries.

A dictionary may be defined as a collection of vocabulary and polylexicals in one language or more. It may be given different names such as a word reference book, a compendium, a wordbook, a lexicon, or vocabulary. A common perception of dictionary use is that people refer to dictionaries to find meanings, but Fuertes-Olivera and Nielsen claim that a dictionary may be consulted in various situations: 1) communicative situations: either a writer or a translator seeks a word to deliver a certain sense as part of communicative acts, and 2) cognitive situations: it is when a student or a translator needs to widen his knowledge about a subject field (Fuertes-Olivera & Nielsen, 2018). The researchers believe that the second use mentioned above is applicable to encyclopedias, too, which provide in-depth information about a topic. Also, a user may consult a dictionary to search for a) accurate pronunciation, b) stress, c) orthographic and morphological information, d) usage, e) collocation, f) synonyms and/or antonyms in rare cases, and g) dual or plural forms as is the case in Arabic. The animal lion in Arabic, for instance, has four plural forms: *'āsād*, *'asd*, *'asud*, and *'usūd* (Umar, 2008). Similarly, bilingual accounting dictionaries have “headwords, definitions, equivalents, inflectional data, synonyms, antonyms, collocations and phrases, example sentences, data on sources and cross-references” (Fuertes-Olivera & Nielsen, 2018). In addition, some dictionaries may provide factual issues and usage restrictions (Svensén, 2009).

In Arabic, *qāmus* and *mu'ğam* are used to refer to dictionary (Ramzi Baalbaki, 2014). A long-running dispute has arisen between which term is more popular in Arabic. However, a quick glance over the Google search engine illustrates *qāmūs* appears more than *mu'ğam*, almost 27 million results to 19 million results respectively (as of February, 2020). The difference between the two terms has little significance on the way the treatment of a dictionary to words since they are involved with the needs and interest of the user. Specialized dictionaries, for example, focus on particular subjects, for instance medicine, physics, banking, and etc. The identification of terms is first conducted, and this is followed by the establishment of terms used to designate them (Sharma, 2012).

The notion of equivalence in bilingual and/or multilingual dictionaries may be considered at the heart of dictionary compilation (Adamska-Sałaciak, 2010). It is the fundamental purpose of cross-cultural communication between the compiler and the user. Equivalence may be understood as the “the relationship between a source-language expression and a target-language expression with regard to meaning... and usage...” (Svensén, 2009). The coordination of lexical units of one language with their counterparts in the other language is painstaking and time-consuming (R. Hartmann, 2002). Requirements like correspondence in semantic, categorial, and pragmatic features should be taken into consideration, which is easier said than done. For example, categorial

equivalence between Arabic and English seems problematic since Arabic has only three parts of speech, while English has eight. Additionally, the establishment of equivalence between the lemmatized word and its interlingual lexical equivalents depends largely on how etymologically close the two languages are. European languages share relatively similar cultural commonality, which allows for ease in finding corresponding target language lexemes (Dickins, Hervey, & Higgins, 2017). Otherwise, not equivalents but encyclopedic information should be given in the case of distant cultures (Zgusta, 1971). Logically speaking, equivalents may be divided into three types: Full equivalents, partial equivalents, and zero equivalents (R. Hartmann, 2002; Svensén, 2009; Yong & Peng, 2007). The first two types can be viewed through isomorphism (conceptual correspondence) as explained earlier.

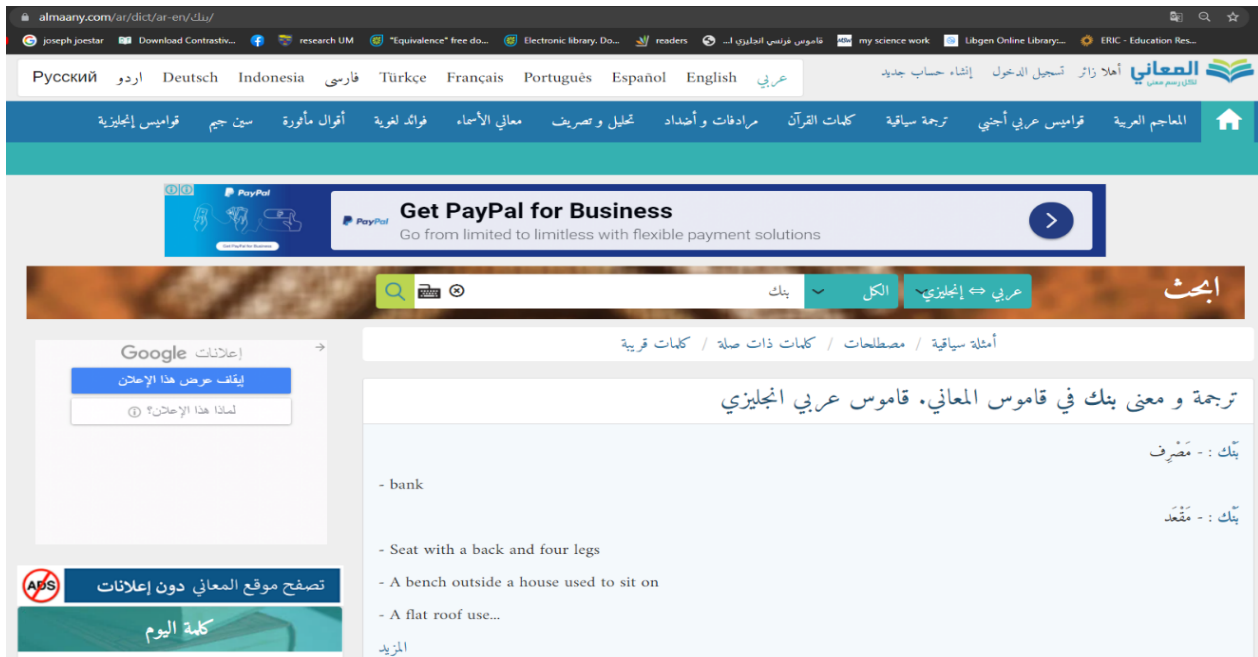
2.2 Two Online Dictionaries

Paper dictionaries were first made into small electronic devices such as Atlas Electronic Dictionaries. Small and light, these electronic devices can accommodate a number of dictionaries to the user with a few clicks. Next, with the prevalence of desktops, laptops, tablets, and smartphones, it has become easy to have software dictionaries. Later, online dictionaries have become available worldwide.

For the current study, the researchers have utilized two online dictionaries as follows:

1. Almaany.com is a free website that offers many inter- and intralingual services, one of which is a multilingual dictionary. A user can search ten bi-directional dictionaries where Arabic is the source language: English, Spanish, Portuguese, French, Turkish, Persian, Indonesian, Russian, Urdu and German. Furthermore, in bi-directional dictionaries, there are fifteen language pairs where English is the source language.

The online dictionary provides English-Arabic or Arabic-English dictionaries. One of its merits is the provision of equivalents according to over 47 fields. A user, for example, can limit his search for words of legal, Islamic, sport, or military nature and so on. Another merit is the listing of all derivatives of the source word. To help the user understand the word better, the dictionary also provides numerous expressions that contain the word or its derivatives in different fields. A new addition to the dictionary is the contextual examples of the word under search. These examples, however, never change when the field is changed.



Snapshot 1: English-Arabic dictionary format

ترجمة و معنى بنك في قاموس عربي انجليزي

المعنى	النص الأصلي
Banach	بنك [عامه]
long bench-like seats	بنك [عامه]
core; root	بنك [عامه]
Bench	بنك [تقنية]
Workbench; banking house; Lending bank	بنك [اقتصادية]

المعنى	النص الأصلي
inter- bank borrowing	اقتراض بنك من بنك أخرى [مالية]
African Development Bank	البنك الإفريقي للتنمية (بنك التنمية الإفريقي) [عامه]

Snapshot 2: English-Arabic Terms Dictionary format

أمثلة سياقية: بنك في نص مترجم

CBY issues a regulation to convert the current approval process for branches into a simple notification to CBY by the bank, while retaining the right of the CBY to return to an approval of an individual bank's branching if the CBY considers that bank's growth risky

إصدار البنك المركزي اليمني للأئحة تنظيمية تتحول بموجبها عملية الموافقة الحالية للفروع إلى إخطار بسيط يقدم من البنك إلى البنك المركزي، مع الاحتفاظ بحق البنك المركزي اليمني في العودة إلى الموافقة الخاصة بإنشاء فروع لأحد البنوك إذا رأى البنك المركزي أن نمو هذا البنك ينطوي على مخاطر

عامة

Snapshot 3: Contextual Example: bank in a translated text

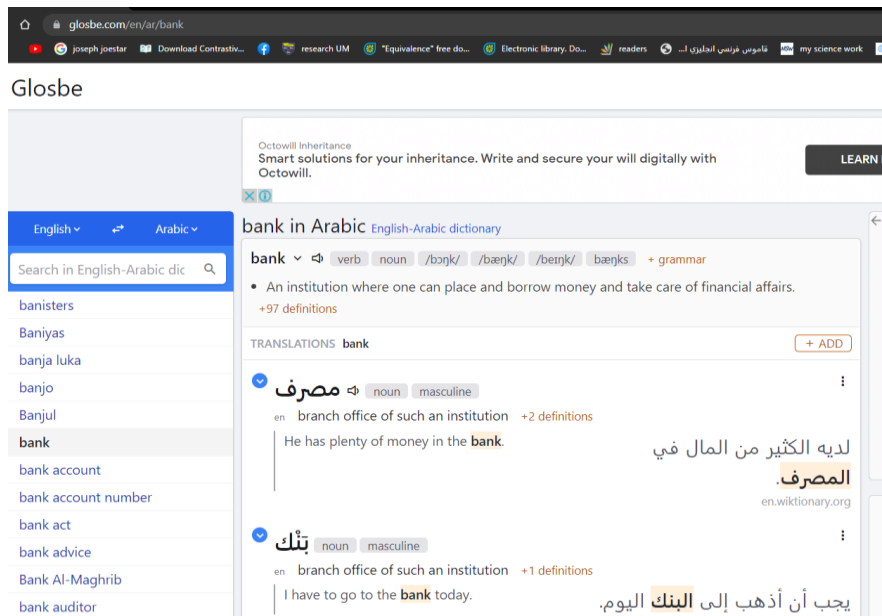
2. Glosbe.com is a multilingual online dictionary. The website of Glosbe claims to have 6000 languages, 2 billion translations, 400000 audio recordings, and 1 billion example sentences (as of July, 2020).

It provides the pronunciation of words according to IPA transcription. After listing the target equivalent, it demonstrates the definition of the word. Similar phrases containing the being-searched word are listed and derivatives are illustrated. The last section in this dictionary is the example sentences that contains the being-searched word. In the examples the location of the word is highlighted for convenience.

The screenshot shows the Glosbe website interface. At the top, there is a search bar with the text "Search in English-Arabic dictionary". Below the search bar, the Glosbe logo is displayed, followed by the word "Dictionary". There are two dropdown menus for "English" and "Arabic". Below these, a blue banner contains the text "The biggest online dictionary". Underneath the banner, a message states: "Glosbe is the biggest community-built dictionary. It supports ALL languages in the world! Join us today!". At the bottom, four statistics are listed: 6,000 languages, 2,000,000,000 translations, 400,000 audio recordings, and 1,000,000,000 example sentences.

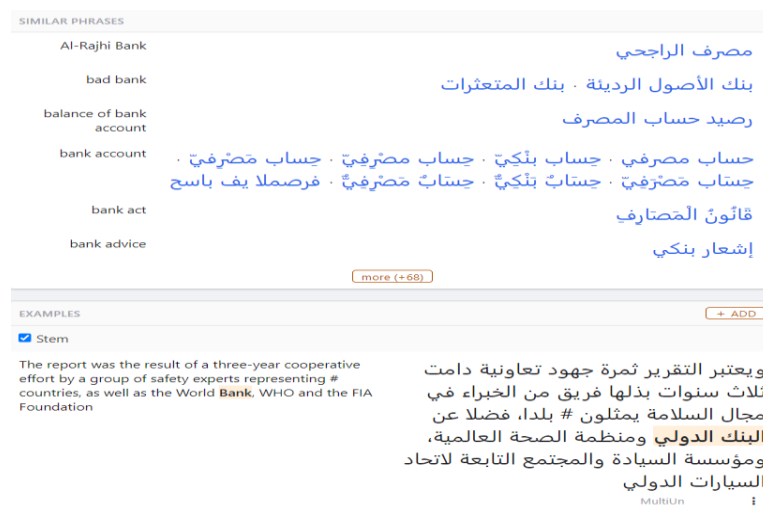
Snapshot 4: Glosbe Interface

On balance, online dictionaries are considered a tool for acquiring general and specialized meanings. Compared with conventional dictionaries, online dictionaries are characterized with an extraordinary volume of data, better platforms to present information including pronounced examples, and easy accessibility by smart phones and laptops. Online dictionaries may be updated on daily basis. One can copy and paste materials easily from online dictionaries.



Snapshot 5: Bank in Arabic

Despite these attractive and improved characteristics, beginners may be bewildered with the overwhelming volume of data online dictionaries provide. According to Mateo, “The advantages of general (mono and bilingual) electronic dictionaries over paper ones have been sufficiently quoted in the literature especially in certain areas like second language teaching where it is significant the use of electronic pocket dictionaries especially by Asian students” (Mateo, 2014, p. 2).



Snapshot 6: Similar Phrases and Examples

3. Research Methodology

The research method employed in the current study included the creation of a random sample of 100 IFETs, extracted from a monolingual Islamic dictionary. The monolingual dictionary is called “*Dictionary of Financial and Economic Terms in the Register of Jurists*” (Hammad, 2008). It consists of 993 entries, of which the sample represented nearly 10%. Then, the sample was inserted in an excel sheet column where each IFET was matched with suitable equivalents from the two online dictionaries, Almaany.com and Glosbe.com.

4. Results and Discussions

The current study employed two online dictionaries, Almaany.com and Glosbe.com, to conduct the analysis of use of synonyms to render the selected IFETs from the monolingual dictionary. Since these online dictionaries have no concerns related to space or price, they generally list more entries and more senses to each entry than paper dictionaries. The researchers needed to go through the examples to see whether the given senses match the meaning of the IFETs in Arabic.

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

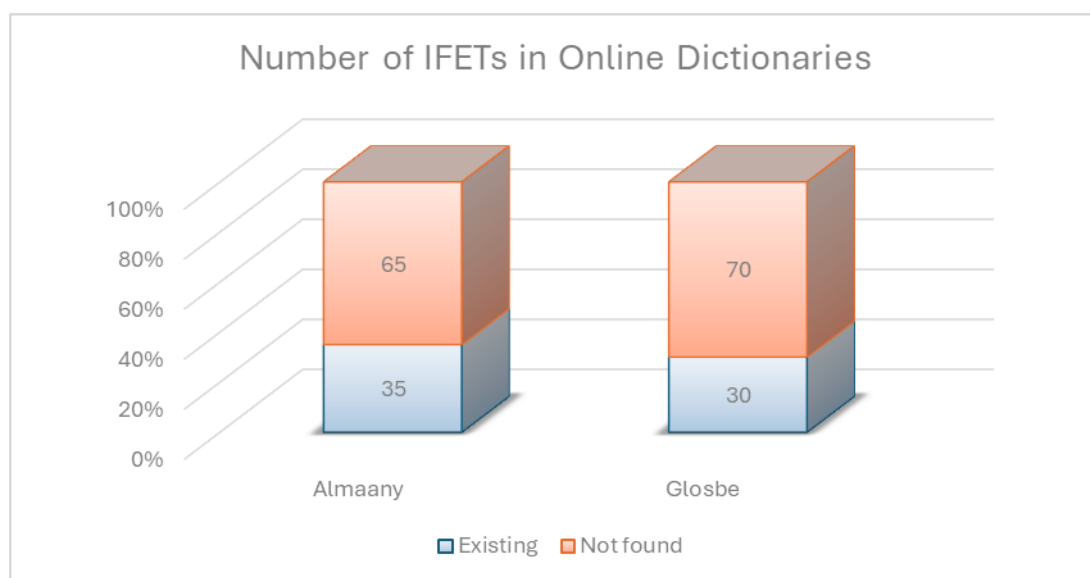


Figure 1: IFETs in the Online Dictionaries

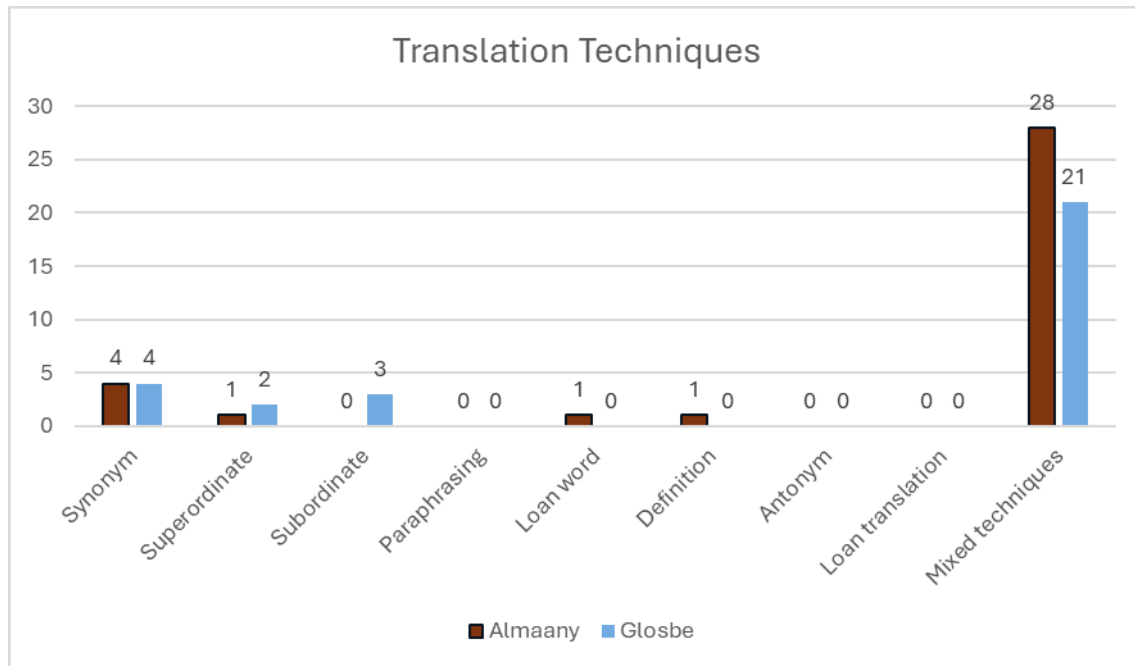


Figure 9: Synonyms Used in the Online Dictionaries

No	IFET	Almaany.com	Glosbe.com
1.	نَفَقَةٌ <i>nafaqah</i>	0	alimony
2.	اِحْتِشَاشٌ <i>ihtišāš</i>	0	cutting
3.	جُزْيَةٌ <i>ġizyah</i>	جزية (إسلامية) Jizyah; Protection fee; A tax taken from non- Muslims living in a Muslim state to protect them	protection fee
4.	أَسْوَاقٌ <i>aswāq</i>	markets	markets
5.	خِيَارُ الْغَيْبِ <i>hiyāru al'ayb</i>	actio empty	0
6.	مَبِيعٌ <i>mabiy</i>	Sold	0
7.	الشَّرْطُ الْجَزَائِيّ <i>alšarṭu alġazā'ī</i>	penalty clause	penalty clause; penal provision

Table 1: Synonyms in the online dictionaries

The table above shows that both dictionaries have provided synonyms to the Arabic IFETs, but the percentage both dictionaries share is really low, just 7%. Moreover, it is obvious both dictionaries have made use of the mixed technique to provide full/partial synonyms and/or a definition. Both dictionaries share two IFETs. The first IFET *'aswāq* is the plural form of *suq* so-called *market* in English. The second IFET is *alšarṭu alġazā'ī*, a borrowed modern term from English. The synonym *penalty clause* is shared by both online dictionaries, but the *penal provision* is given by Glosbe.com. In regard to *nafaqah* derived

from a word that means *spending*, only Glosbe provides the English equivalent, alimony. However, the Arabic word means both child support and alimony. The Arabic word *iḥtišāš* that is derived from a word that means grass has *cutting* as an English equivalent to denote the process of cutting herbage whether dry or green. The next IFET is *ḡizyah*, referring to protection fees paid by non-Muslims who used to live in a Muslim country. It is similar to a fee one pays to be exempted from serving in the military. A loan word, a definition, and a synonym are used to as equivalents of *ḡizyah*. A French term, *actio empty*, was used as an equivalent of *hiyāru al'ayb* in Almaany.com. The IFET “refers to the option to return a commodity due to a disapproved fault that may belittle its value and may lack in similar commodities” (Ali, Shunmugam, Saleh, & Saleh, 2021). The IFET *mabiy*, that can be used as a noun or an adjective in Arabic, refers to a sold item. Almaany.com focuses on its adjective function, so it supplies the equivalent that reflects the adjective form thereof.

5. Conclusion

Generally, the research has illustrated that the two online dictionaries are not adequate in providing translation synonyms for the sampled IFETs. Specifically, the study has shown that only 7% of the Arabic sample is matched with English equivalents in both online dictionaries. The two dictionaries share the same three IFETs with slightly different translation synonyms, whereas each dictionary separately provides English equivalents to the other IFETs.

The two online dictionaries illustrate 30 to 35% of equivalents for the sampled 100 IFETs, respectively. The case, on the other hand, is worse when synonymous equivalents are identified: the percentage dropped to 5% for both dictionaries. This result was unexpected due to the belief that online dictionaries, unrestricted by space or economy, would document most of the IFETs and match them with equivalents, regardless of the type of equivalence. Since online dictionaries can be readily updated on daily basis, another study may be attempted within a year to compare the findings. Further research needs be done to explore other forms of equivalents in these dictionaries. Finally, online dictionaries need more work to cope with the increasing demand of internet users who may believe that the internet is the best place to search for equivalents. Based on this, traditional specialized paper dictionaries may be still the most appropriate choice for specialists to study bilingual terms.

6. Recommendations

Pedagogically, it is recommended to train students on using online dictionaries. The lecturer or instructor should divide the task into three stages in order to instruct students on how to use online dictionaries to discover English equivalents for Arabic IFETs: prior to searching for the English equivalents, while using the dictionaries, and subsequent to using the dictionaries.

- a) Prior to searching for English equivalents, it is advisable for pupils to consult the Arabic dictionary for the definition of IFETs. At this stage, the learners must

comprehend the meaning and usage of the term in sentences. Once they have grasped the definition, they may generate possible English equivalents and engage in a discussion justifying which one they believe they can locate in the dictionaries.

b) When using dictionaries, it is expected that students utilize all available features in order to generate potential English equivalents. An illustration of how a learner may restrict the search capabilities of the Almaany dictionary is by employing semantic fields, which may include the following: Islamic, Legal, and Financial.

c) Subsequent to using the dictionaries, it is possible to analyze each of the listed equivalents by referring to the Arabic definition. Only possible English equivalents can be further studied. The learners can use English-English dictionaries at this time, whether they are general or specialized. Presenting the shortlisted equivalents to a specialist or professional translator will assist in the identification of the most precise equivalents to the Arabic IFETs that were researched.

NB: This article has been presented in IATIS-UST2024 Conference held online at the University of Science & Technology-Hodeidah on 7-8 January 2024.

Bibliography List

- Adamska-Sałaciak, A. (2010). Examining equivalence. *International Journal of Lexicography*, 23(4), 387-409.
- Ali, A. F., Saleh, A. O. H., & Shunmugam, K. (2021). The Semantic Fields of Islamic Financial and Economic Lexemes. *Journal of Islamic Shariah*, 1(1), 1-39.
- Ali, A. F., Shunmugam, K., Saleh, A. O. H., & Saleh, S. H. (2021). A Review of an Islamic Financial Dictionary. *Al-Rashad Journal of Islamic Finance*, 1(1), 24-35.
- Baalbaki, R. (Ed.) (2009) *Al-Mawrid: A Modern Arabic-English Dictionary* (7th ed.). Lebanon: Dar Elm-Ilm Lilmalayin.
- Baalbaki, R. (2014). *The Arabic Lexicographical Tradition: from the 2nd/8th to the 12th/18th Century*: Brill.
- Biel, Ł., & Sosoni, V. (2017). The translation of economics and the economics of translation. *Perspectives*, 25(3), 351-361.
- bin Salam, A. U. A.-Q. (1989). *Book of Money*. Beirut Ash-Sharoq Print House.
- Cronin, M. (2013). *Translation and globalization*: Routledge.
- Dickins, J., Hervey, S., & Higgins, I. (2017). *Thinking Arabic Translation: A course in translation method: Arabic to English* (2 ed.): Routledge.
- Fuertes-Olivera, P. A., & Nielsen, S. (2018). Translating English specialized dictionary articles into Danish and Spanish: some reflections.

- Hammad, N. (Ed.) (2008) *Mu'ğamu Almuṣṭalahāti Almālyati wāl Iqtiṣādyati fī Luġati Alfuqahā'*. Damascus: Dar Al-Qalam.
- Iqbal, M., & Molyneux, P. (2016). *Thirty years of Islamic banking: History, performance and prospects*: Springer.
- Koskinen, K. (2011). Institutional translation. *Handbook of translation studies*, 2, 54-60.
- Lahsasna, A. (2008). *The Role of Translation in Development and Research in Islamic Economic and its Contribution*.
- Longman, P. (2022). Longman Dictionary of Contemporary English. Retrieved from <https://www.ldoceonline.com/dictionary/usury>
- Qal'aji, M. R. Q., Hāmid Sādiq. (Ed.) (1988) *Mu'jam Lughati al-Fuqahā'*: Dictionary of Islamic Legal Terminology (2 ed.). Lebanon: Dar An-Nafa'es.
- R. Hartmann, G. J. (2002). *Dictionary of lexicography*: Routledge.
- Sharma, R. S. (2012). *Applied linguistics: stylistics, language teaching, neurogrammar, lexicography and translation*. New Delhi: Atlantic publishers and distributors.
- Sinany, S. (2009). *ma'ajim almustalahat alfaqhia: almisbah almunir fī ghurayb alsharah alkabir ilfayumii*. unpublished PhD. Social Sciences and Islamic Sciences. University of Batna. Algeria.
- Svensén, B. (2009). *A handbook of lexicography: The theory and practice of dictionary-making*: Cambridge University Press.
- The Banker Database. (2015). Islamic Financial Institution. Retrieved from <https://www.thebanker.com/Banker-Data/Top-Islamic-Financial-Institutions>
- Umar, A. M. (2008). *Mu'jam al-Lugha al-'Arabīya al-Mu'āṣira "Lexicon of the Modern Arabic Language"* (Vol. 4): Books World.
- Wauraqiah, A. (2008). *altaṭawuru almuṣṭalahi fiy alaqtisādi al'islāmi*. In *7th International Conference on Islamic Economics*. KSA: King Abdulaziz University.
- Wehr, H., & Cowan, J. M. (1979). *A dictionary of modern written Arabic: (Arab.-Engl.)*: Otto Harrassowitz Verlag.
- Wright, S. E., & Budin, G. (2001). *Handbook of terminology management: application-oriented terminology management* (Vol. 2): John Benjamins Publishing.
- Yong, H., & Peng, J. (2007). *Bilingual lexicography from a communicative perspective Terminology and lexicography research and practice v 9* (pp. viii, 229 p.). Retrieved from <http://site.ebrary.com/lib/yale/Doc?id=10176626>
- Zgusta, L. (1971). *Manual of lexicography* (Vol. 39): Walter de Gruyter.

Author's Biography:

Antar Fuad Ali is a PhD candidate in Universiti Malaya, interested in lexicography and translation. He has some publications in regard to semantic fields, equivalence, and mono- and bilingual Arabic dictionaries.

Krishnavanie Shunmugam is a Senior Lecturer at the Department of English Language, Faculty of Languages and Linguistics, Universiti Malaya. She has served with the department for almost

30 years. Her expertise is in the field of Translation Studies, English Literature, World Literatures in English, Stylistics and TESL.

Sukainah Hasan Saleh Al Hebshi, FBESD, University of Malaya Terangganu

Ethics declarations

Competing interests

The authors declare no competing interests.

Data availability statements

The datasets generated during and/or analysed during the current study are available from the corresponding author on reasonable request.

Ethical approval

This article does not contain any studies with human participants performed by any of the authors.

Informed consent

This article does not contain any studies with human participants performed by any of the authors.