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**Islamic finance terms in Electronic Translation Analytic &  
Comparative Study of Al Baraka Bank's Official Website  
from Arabic into English**

**Presented by :**  
**- AZOUAOU Karima**  
**-NEKACHE Saliha**

**Supervised by:**  
**- Dr. KHALEF El Djouher**

**Board of Examiners :**

Chairman/Chairwoman: TALEB Kahina, MAA, UMMTO  
Supervisor : KHALEF El Djouher, MCB, UMMTO  
Examiner : BENHIDJEB Taous Asmah, MAB, UMMTO

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# Dedication

AZOUAOU Karima:

To my mother,

To my father and my husband,

To my sisters and brothers

To my nephews: Dyna, Yacine, Amilia, Amir, Dacine & Amiral

I dedicate this work

NEKACHE Saliha:

To my lovely parents,

To my sisters and brothers

To my nephews: Kamilia, Imane, Leatitia, Yasmine

Yanis, Yacine, Adam, Adel, Rafik & Samy

I dedicate this work.

# Acknowledgments

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There is a number of people without whom this work might not have been written, and to whom we are greatly indebted.

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# Summary

Translation nowadays goes beyond the classical framework as it widely entered in the domain of economics in particular. Consequently, it requires a technology which meets the modern needs and this is what led to the appearance of electronic translation that constitutes our theme of research entitled : “ *Islamic finance terms in electronic translation. Analytic and comparative study of Al Baraka Bank’s Official Website from Arabic into English* ”.

Regarding all the advantages that it offers, electronic translation presents some difficulties for which we tried to find some solutions in our research. That’s why we focused on two fields : Translatology and modern islamic banking system.

Our study is an analytic and a comparative one, It aims at finding out the different procedures used in the electronic translation from Arabic into English with a highly connotation shared between finance and religion. Our corpus was appropriate to the study as it is the official website of al Baraka bank which is available both in English and Arabic.

In order to answer our problematic, we have used some of the procedures proposed by Vinay and Darbelnet (1977) besides the interpretive theory that we could easily adapt to manage electronic translation problems in the domain of islamic finance.

**Key words :** Electronic translation, Islamic finance terms, stylistics approach and the interpretive approach, Al Baraka Bank, translation study.

## ملخص

لقد تخطت الترجمة الإلكترونية حالياً حدود الترجمة الكلاسيكية، فقد سجلت دخولها في الميدان الإقتصادي على وجه الخصوص، ميدان يتطلب بدوره وجوب استخدام التكنولوجيا لتلبية حاجيات الساعة، ما أدى إلى ظهور ما يسمى اليوم بالترجمة الإلكترونية التي يتمحور حولها موضوع بحثنا المعنون:

"مصطلحات المالية الإسلامية في الترجمة الإلكترونية:

دراسة تحليلية مقارنة للموقع الإلكتروني الرسمي لبنك البركة من العربية إلى الإنجليزية "

توفر الترجمة الإلكترونية أفضليات كثيرة ، و لكن هذا لا ينفي خلوها من بعض الصعوبات أيضاً، حيث تطرقنا في بحثنا هذا إلى بعض الحلول الممكنة لهذه الصعوبات، و فيه ركزنا على ميدانين ألا و هما: الدراسة الترجمية لظاهرة المصطلح و النظام الإسلامي البنكي الحديث.

و تعتبر دراستنا تحليلية مقارنة تهدف إلى إيجاد التقنيات المختلفة المستعملة في الترجمة الإلكترونية، مع الإشارة إلى العلاقة الموجودة بين النظام المالي و الدين. و تم اختيار المدونة المتمثلة في الموقع الإلكتروني الرسمي لبنك البركة لأنها مناسبة لموضوع بحثنا لاسيما أنها متوفرة بكلتي اللغتين العربية و الإنجليزية.

و من أجل إيجاد حلول لإشكالياتنا المطروحة، استندنا إلى بعض تقنيات الترجمة التي تناولها كل من فيني و دارلني (1977) ، و كذا النظرية التأويلية (1984) حسب مدرسة باريس، إذ وجدناهما الأكثر ملاءمة لحلّ العقبات المصطلحية التي نواجهها في الترجمة الإلكترونية و في الميدان المالي الإسلامي.

## الكلمات المفاتيح

الترجمة الإلكترونية , المصطلحات المالية الإسلامية, النظرية الأسلوبية و النظرية التفسيرية, بنك البركة, الدراسات الترجمانية.



# Introduction

Many translators have tried to translate financial terms used in the Islamic banking. They have mainly done their translation into english due to the fact that english is a universal language and has become a key instrument of globalisation.

What is paramount today is knowing how to translate into english language; because there are also many developing communities of non-arab muslims in the western world who need accurate and clear translations.

As we notice, this field is receiving significant attention compared to some other fields of study which tend to disappear. Expert linguists are more and more in demand to an increasingly globalised society; ICT can however help overcome this issue.

The integration of technology into translation is becoming almost unavoidable in our multilingual societies and globalised business environment.

The main focus in this study is on the analysis of electronic translation of the islamic financial terms in Al Baraka Bank website, and that is in order to examine how did the translator manage in rendering the meaning into english and what are the techniques and strategies adopted in the electronic translation of this specific website.

Our reasons for choosing this topic are as follow:

First, we chose to focus on electronic translation in order to know how it works, that is to say, how to translate electronically? and what are its benefits as well as its limits?

Second, the complexity of the topic and how the translators were able to combine the two fields together knowing that they are both complex and recent fields which demand a double effort and attention.

The vital role which English plays in international communication and the growing impact of

the Arab nations on world affairs have increased the demand for English/Arabic/English translation in the Arab world.

Our decision to use Al Baraka bank website as a case study is based on the fact that it is a well known bank in the Arab world as well as in the occidental world.

*“The production of a corpus of case-studies provides an evidential base for generalisation, and, more importantly, for the dissemination of good practice”* (Nichol & Watson, 2003 :134).

Apart from the general usefulness of the research findings, The importance of this study stems from the fact that it deals with a topic of great importance today; i.e. the electronic translation of islamic financial terms in a website of a bank. This study may fill the gap in the two fields (islamic finance and electronic translation).

The problematic addressed in this study can be stated in the following major questions :

- ✓ What is the method adopted in electronic translation to transfer Islamic finance terms from Arabic into English?
- ✓ Are there any translation strategies used in this specific process and how acceptable those techniques are on average?
- ✓ Did the translator(s) succeed to render the meaning intended by the Islamic Sharea?
- ✓ What is the appropriate approach within translation studies to be involved in this context?

In order to answer those questions, we set the following hypothesis :

- As our topic is about the use of technology in translation it is obvious that the translator will use technological tools in order to solve the difficulties he may encounter.
- The translation of financial terms especially if the system in the source text is not the same as the one practiced in the target language, requires a great attention.
- The translators have to consider the differences that do exist between the two languages and the way the readers in the two cultures interpret the religious meaning of the terms (the interpretative model of translation).
- The most suitable approach to apply in the electronic translation of the Islamic financial terms is the comparative stylistics of English & French as proposed by Vinay and Darbelnet (1977) especially the three techniques of direct translation : borrowing, literal translation & calque.

In order to solve our problematic, we're going to adopt the following plan which consists of two parts :

In the first part, we have two theoretical chapters. The first one introduces Islamic banking and gives some definitions about terminology and lexicology as well as the differences between them.

As we are working on the terminology of the Islamic finance, we also try to define the Islamic finance terms in order to know what makes these linguistic units so particular then to detect how much they can be ambiguous, modern or even still unknown.

Moreover, this same chapter includes an overview on the Islamic bank, its meaning and its emergence in the Arabian world besides the importance of the Islamic finance system, its basis which is Al Shariah with all its sources explained. Focus is by the end on the characteristics, principles of the Islamic banking and the differences that exist between the Islamic banking and the traditional one.

The second one is about the electronic translation, and here we expose the first attempts to integrate the machine in translation through talking about the use of the machine and internet in translation, translation in the information age and explaining how technology influenced translation. Afterwards, we show the tools used in electronic translation and their advantages in the working process of this activity. Limits and disadvantages of electronic translation are highlighted as well. This chapter ends up with Vinay & Darbelnet's approach and also the interpretative approach to see how it can be used for islamic financial terms.

The second part of our research is very practical. It scopes out the corpora, the meaning of Al Baraka which is the name of the bank we are working on, the foundation of Al Baraka Bank and some other information about the bank's website. The methodology and the steps to be followed while doing our analysis are also explained just before the study of the chosen examples as samples.

Our objective from this research is to raise awareness of the difficulties that may face the translator dealing with the religious terms in the domain of finance. By this fact, we aim at finding out tangible ways to overcome such problems within translation studies.

In order to successfully do our research we did our best to use reliable references; some of these references we may mention: Vanessa ENREQUIZ RAIDO (2014), Mona BAKER (2009) and VINAY & DARBELNET (1977) in addition to many papers read in *Meta* the journal of translators on line ([www.erudit.org](http://www.erudit.org))

During our research, we encountered some difficulties which are:

- The lack of books dealing with the electronic translation, most of the books we found were about machine translation which is not really the same.

- The rarity of researches made on Islamic finance especially in translation or even linguistics.

In fact, there are very few studies which have combined the two fields and this made the task more difficult for us but, interesting at the same time because it is a new experience.

A decorative horizontal border with rounded ends, resembling a scroll. It has a black outline and a light gray shadow on the top and right sides. The text is centered within this border.

# **CHAPTER I**

## **Financial terminology in islamic banking**

This chapter is devoted to introduce the Islamic financial system, its emergence and its development in contrast to the conventional one, but before that we included some important material such as some definitions and explanation about terminology, lexicology and lexicography in order to better understand the islamic financial terminology which will be useful for the coming chapters.

## **I.1-Terminology, lexicology and lexicography:**

### **I.1.1- Terminology:**

One of the simplest definitions we found for *terminology* was in Oxford English Dictionary where it is: “the body of terms used with particular technical application in a subject of study, a theory or a profession. eg: terminology of semiotics” ( [www.Oxford.com](http://www.Oxford.com) visited on August 23<sup>rd</sup> ,2016 )

FELBER (1984) divides “terminology” into three concepts:

- First concept : Terminology is a science

« Inter -and transdisciplinary field of knowledge dealing with concepts and their representations (term, symbols, etc.) »

- Second concept : Terminology is an aggregate of terms which represent the system of concepts of an individual subject field.

- Third concept : Terminology is a publication in which a system of concepts of a subject field is represented in *terms*.

For Maria Térésa CABRÉ (1998); The word *terminology* means:

“ a) A set of principles and conceptual foundation that governs the study of terms ;

b) A set of rules that allow the achievement of terminographic work ;

c) A set of terms of any given domain of specialty ” (Our translation)

Among the Arab linguists who have studied the terminology, we may mention علي القاسمي (2008) ALI ALKASIMI who says:

"علم المصطلح هو العلم الذي يبحث في العلاقة بين المفاهيم العلمية و الألفاظ اللغوية التي تعبر عنها  
و هو بحث علمي و تقني يهتم بدراسة المصطلحات العلمية و التقنية دراسة علمية دقيقة و معمقة حيث  
تضبط فيه المفاهيم و تسميتها و تقسيمها." (القاسمي، 2008 :48)

*"Terminology is the science that studies the relation between the scientific concepts and the linguistic signs that express it. Terminology is a scientific and technical research; its aim is to do an accurate and in-depth study in order to regulate, name and devide the concepts. "*

(Our translation)

After all these accurate definitions, we conclude that *terminology* is a science whose aim is to study lexical elements used in specialized fields. Moreover, the importance of Terminologies, generally speaking, has been considered fundamental by FELBER(1984) for :

- Ordering of knowledge on grounds of the relationship of concepts (general theory of science; conceptual classification for each scientific discipline)
- The transfer of knowledge, skills and technology
- The formulation and dissemination of scientific and technical information (scientific writing and editing , publishing)
- The transfer of the knowledge and skills is only possible if the terminologies in the respective languages are developed

So Terminologies are so important especially for the translators and interpreters who feel the need to them, when they face a lack of equivalent terms which oblige them to reformulate the information in the other language.

### **I.1.2-Lexicology & Lexicography:**

In the MERRIAM-WEBSTER dictionary (1828), **lexicology** is a branch of linguistics concerned with the signification and application of words.

It is the study of words in general.

According to khidekel and knyazeva (2004) lexicology means : 'lexicology is composed of two greek morphems :lexis meaning »word,phrase'(hence lexico shaving to do with

words)and logos which denotes ‘learning, a departement of knowledge’. Thus the leteral meaning of the term lexicoology is ‘the science of the word.’

On the other hand, **lexicography** is “ *the practice of new compiling dictionaries*” (www. Oxford dictionary.com visited on August 25<sup>th</sup> ,2016 ).

It is, in fact, a scholarly discipline that involves compiling, writing,and editing dictionaries. Lexicography is widely considered as an independent scholarly discipline though, it is a subfield within linguistics. ([http//zw.wisegreek.com](http://zw.wisegreek.com) visited on August 25<sup>th</sup> , 2016)

In order to better understand *lexicography*, it may help to know what a lexicon is.

*Lexicon* is a term used in linguistics to indicate the archive of lexemes, the later is the abstract minimal units in a language that link related forms of a word together . eg :the words *fly,flight,flew,flying* and so on , are all morphologic varations of the lexeme *fly* which is the lexicon because it is the basic from of these words’ variations arise.

([http //www.wisegreek.com](http://www.wisegreek.com) visited on August, 25th, 2016)

Lexicography is devided into two related areas :

- Practical Lexicography, which is the act of writing or editing dictionaries ;
- Theoretical Lexicography, which is the analysis or the description of the vocabulary of a particulary language ,and the meaning that links certain words to others in a dictionary. It is particularly concerned with developing theories regarding the structural and semantic relationship among words in the dictionary, that’s why it is also known as metalexigraphy.

([http//www.wisegreek.com/what is lexicography ?](http://www.wisegreek.com/what is lexicography ?) visited on August, 25th, 2016)

HARTMANN and JAMES (1998) define lexicography as: “*the professional activity and academic field concerned with dictionaries and other reference works. It has two basic divisions: lexicographic practice or the dictionary making, and lexicographic theory, or dictionary research.*” (HARTMANN and JAMES ,1998: 138)

### I.1.3- Difference between lexicology and terminology :

The work and objectives of lexicographers and terminographers are in many ways complementary but there are some important differences which mainly consist on the fact that lexicology is a speciality in linguistics dealing with the study of the lexicon (vocabulary) of a person or a language and it is the study of words in general that are not concerned with only one particular application, whereas terminology is always in some sense concept-based; dealing with concepts of a special subject field and their domination. It is language independent, that is to say it is not connected to a particular language but based on a large – underlying conceptual structure of the mind. In most cases, it finds expression through language.as it is concerned with the relation between concepts, and between concepts and their designations. ([www.termnet.com](http://www.termnet.com) visited on August 29th 2016)

To summerize, we can say that terminology is based on the concept and lexicology is based on the linguistic representation.

## I.2- Islamic Finance terms :

### I.2.1 Definition :

For GHAZALA(2004) the Islamic finance terms is:

"المصطلح المستمد من الشريعة الإسلامية أو المصطلح الإسلامي هو باختصار كل لفظ أو تعبير أو مفهوم جديد في اللغة العربية مصدره القرآن الكريم و السنة النبوية و الفقه الإسلامي." ( غزالة, 2004 : 84 )

The islamic Finance term is drived from the islamic law *al shariah*. It is every word or expression or a new concept in the arabic language that is derived from the holly Quran, al Sunnah *السنة* and Al Fiqh *الفقه*. (our translation)

For example : **al riba** which is a translation for the arabic term taken from the Quran  
الربا

And according to the Oxford dictionary any *term* is: “*a word or phrase used to describe a thing or to express a concept, especially in a particular kind of language, or branch of study.*” (www.Oxford dictionary.com visited on August 29<sup>th</sup> ;2016 )

It is also, according to FELBER (1984): “ *any conventional symbol representing a concept defined in a subject field.*” (FELBER, 1984: 168)

But in terminology, a "term" or a "terminological unit" is the meaning unit made up of one single word (simple term) or several words (complex term) which presents a concept in a univocal way in a specific semantic field, that is Islamic Finance for our context.

Al-Jurjani (1998) has also much written in arabic about term and its formation saying that :

"الاصطلاح عبارة عن اتفاق قوم على تسمية الشيء باسم ما ينقل عن موضعه الأول و إخراج اللفظ من

معنى لغوي الى آخر . (الجرجاني، 1998 :44)

i.e, "terminology is the agreement of a community to give a certain name to something and transfer it from its first position and extract the term from its linguistic meaning into another "

(Our translation)

### **I.2.2-The islamic financial terms between ambiguity and modernity :**

The islamic financial terms are terms that describe financial tools which are recognized internationally. Terms such as *speculation* ,*lease* , *share* and *murabaha* are still ambiguous to the ordinary people and the public opinion in general. Nevertheless, some intellectuals also do not realize the exact meaning of those terms. This may be due to the fact that islamic finance is still a new field in banking and in accademic works as well, that's why it is not well known comparing to the contemporary economic even if we should mention that muslims practiced it centuries ago. As it may also be due to the none codification of the terms that have not been by this fact, introduced to people at the largest level.

According to some experts, this phenomena is not that much complicated to be solved, because for them, everything new has its terms which seem to be ambiguous when they appear for the first time; but with time and repetition, those terms become clearer, known and used. Other experts assirt that the terms of Islamic Finance, should be selected carefully and precisely, although it may cause complication when it comes to understanding and publishing them.

On the other hand, there is a disparity in the degree of awareness of the investor and the consumer on the way the Islamic Finance works and in understanding its policies, authorities and requirements especially that this system can not work in all legal enviroments as it is

necessary to adjust and expand many rules (just like European and Asian countries seek). In banking, it is an alternative system that do not contradict the islamic Shariah, and a choice to interested non-muslims also.

### **I.3 The islamic bank :**

#### **I.3.1 Definition :**

The clearest definition of islamic bank we found in the different reference books consulted for the research is the following one of the arab author GHARBI غربي (2016) who says :

" تُعرف البنوك الإسلامية بأنها مؤسسات مالية مصرفية لتجميع الأموال و توظيفه و تقديم الخدمات المصرفية بما لا يخالف الشريعة الإسلامية و مقاصدها و بما يخدم المجتمع و عدالة التوزيع بوضع المال في مساره الإسلام السليم " (غربي، 2016: 86)

*" The Islamic Banks are Financial Institutions that collect money in order to use them and offer banking services in a way that does not contravene with the islamic law (shariah) and its tenets and in a way that help the society "* (Our translation).

#### **I.3.2 The emergence of islamic banking in the Arabian World :**

The establishment of the first Islamic Bank dates to 1963 in Egypt and that was the beginning of the islamic banking movement, but formally, islamic banking started in the late 1970s with a handful of institutions. However, in the islamic history, its activity existed long before that period and witnessed three important phases :

- The first phase began from the early years of islam until the period of caliph arashidin. In this period, small loans to merchants and farmer were practiced; what distinguish this era from the others is that, in that period there were activities that went against shariah.

- The second phase known as the middle era began from the era of caliphates until the fall of Othomans' empire. At that time, people used to deposit their funds in the bank for

security purposes as they felt that the State guarantees the safe keeping of their funds. this period witnessed the continuation of the activities practiced in the first period but what characterises it more is that with the fall of the islamic empire followed with the fall of the roman empire, there were significant adverse impact on the economic activities of muslim countries and as a result, this system failed to expand.

•The third phase is known as the modern era. It started with the establishment of Mit Ghamr saving bank in Egypt in 1963. This bank provided basic banking services such as deposit loans, etc. In this era, the banking system was totally based on shariah's principles and its first task was to formulate the guidelines and the frameworks on the practical aspect of islamic banking system. The banking process matured by the time and spread all over the world. (غريبي، 2006:94-95)

The need to establish an islamic banking system was first taken by private initiative rather than by government. The king Faisal Bin Abdulaziz فيصل بن عبد العزيز was the first to take this initiative in Saudi Arabia, when he established the first Organization of Islamic Countries (OIC). The system reached its peak around the 70s and the first most important banks were :

-Islamic development bank (1975)

-Dubai islamic bank (1975)

-Faisal islamic bank of Egypt (1977)

(غريبي، 2006: 102)

In this context, ZAHARI (2009) says that bringing religion into our economics lives necessarily means bringing moral values into what is supposed to be free of such values.

So what is now known as banking, Muslims practiced it long time even before Europeans and referring to غربي (2006) , here are some of the practices that were predominant in the islamic civilization :

-The prophet Muhammad peace be upon him was known by his trustfulness and honesty this is why people kept their precious staff with him to avoid theft and loss.

-Al zubair Bin Al-Awam الزبير بن العوام was accepting deposits from people as loans and invested that money.

-The bill of exchange or what is called in arabic (السفتجة/ asaftajah) was known when Nasser Wakhasrou ناصر و خصرو recieved a cheque in a city in Egypt in an amount of 5.000 dirham.

### **I.3.3 The importance of islamic finance system :**

According to Sahar NASER (2011) the importance of islamic banking has grown in the last two decades and especially recently, with the global financial crisis when it was realized that islamic financial institutions were more resilient to shocks. It is viewed by many as a stable system as it avoids interest, focuses on equity, rejects debt and restricts speculation.

Nowadays, it is recieving an increasing attention worldwide and that is due to the fact that the conventional institutions played a significant role in the global financial crisis and gave the chance to the islamic banks to grow rapidly. That was also a result of the increased wealth in some islamic countries such as Saudi Arabia.

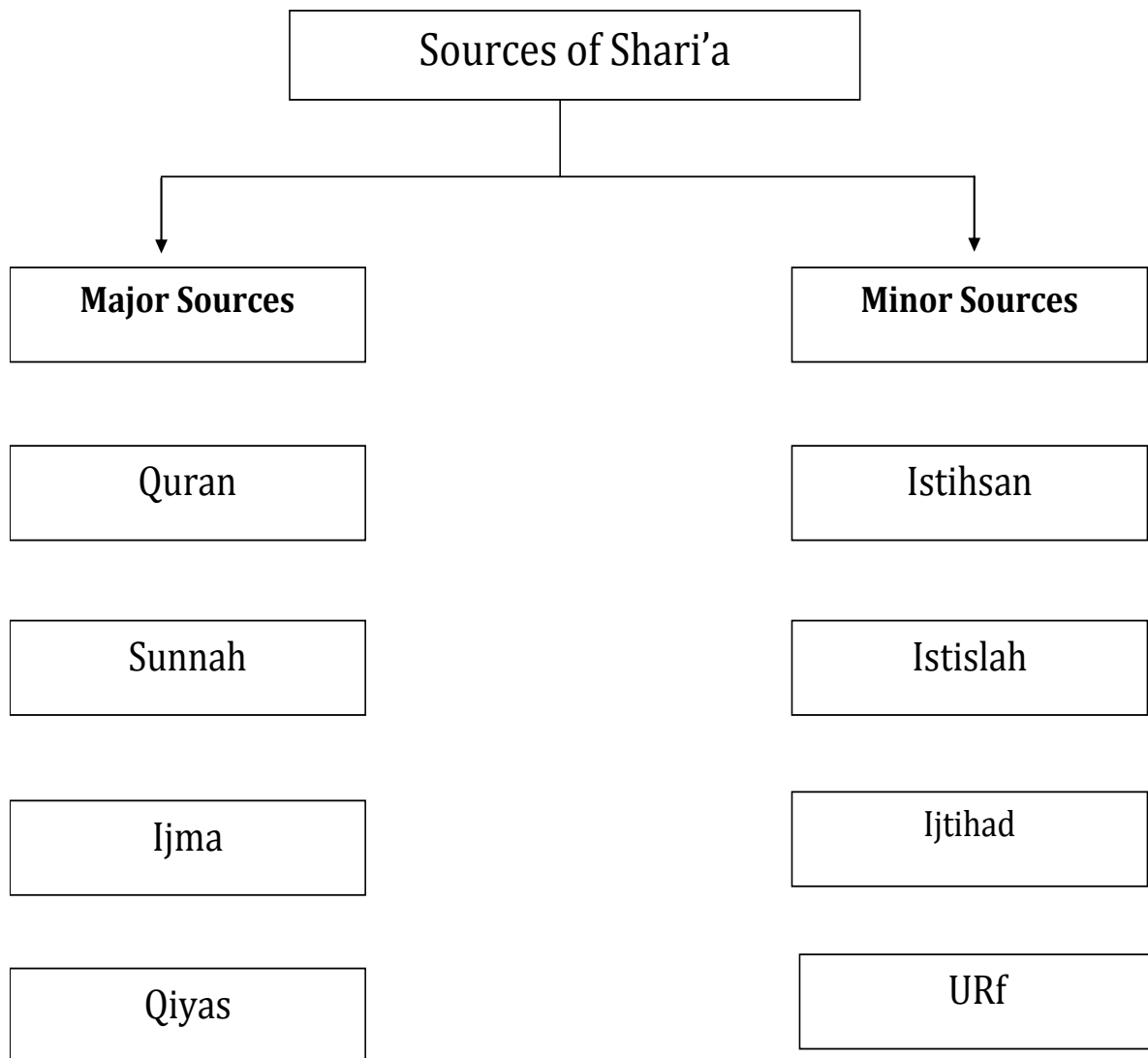
Islamic banking is now becoming a market that could compete with the conventional sector in many countries. It is viewed as an increasing alternative to conventional banks not only in islamic countries but also in countries with large muslim populations. It is also viewed as an alternative source of financing that could deepen the financial sector of the developing countries. As a consequence, some countries have gone forward to move their entire system toward islamic finance, just like Saudi Arabia and Iran where the whole system has been islamized. Other countries opted for having a mixed system that includes islamic and conventional banks such as Algeria, Sudan, Pakistan and so on.

#### **I.4-The basis of islamic finance :**

Islamic finance is based on shariah الشريعة الإسلامية which is the revealed or canonical law of islam ; the whole body of rules governing the life of muslims which are derived from the holly Quran and Sunnah. (Islamic Terms Dictionary, 2004 : 268).

#### **III.3.1- Shariah's sources :**

The sources of Shariah are devided into two parts as the following figure shows :



**Fig1 : Shariah's sources**

(The research foundation of CFA institute)

There are *major sources* including :

**a/ Quran** : The final word of Allah, revealed to his last prophet Muhammad (peace and blessing of Allah be upon him) ;

**b/Sunnah** : All the traditions and practices of the prophet Muhammad (peace and blessing of Allah be upon him) that have become as models to be followed by the Muslims ;

**c/Ijmaa** : The third foundation of Islamic legislation which is the consent of all Muslims. *“the agreed view of the Sahaba or the companions of the Holy Prophet and later it meant the unanimous consent of the learned doctors ”*

**d/Qiyas** : Verdicts and judgments given by the Islamic religious scholars. Qiyas is not to be practiced except if the judgment of a case is not found in the three above mentioned proofs. Qiyas means *“the application to a new problem of the principles underlying an existing decision on some other point which could be regarded with the new problem”*

As there are *minor sources* which include :

**a/ Istihsan** : Giving a verdict with a proof.

**b/Istislah** : According to *al Masalih Al Mursalah* المصالح المرسلة which means that there is no text for considering lawful or unlawful ; provided that they do not contradict a text.

**c/Ijtihad** : Independent judgement in a legal question based on the interpretation and application of the four foundations (Usul) as opposed to (Taqlid) individual judgement.

**d/Urf** : Custom, tradition, legal practice. (Zahari, 2009 :13-14)

So it is from those sources of Shariah that the Islamic finance takes all its principles.

### **I.5-Characteristics and principles of the Islamic banking :**

The financial system was designed in conformity with the principles of Islam (Shariah). What links the Islamic banking system to Shariah is the concept of muamalat. IQBAL and TSUBOTA(2006) are describing the Islamic financial system simply as « interest free » does not do justice to the system. Promotion of entrepreneurship, preservation of property rights, transparency and the sanctity of contractual obligation, which are crucial to any financial system. (Zahari, 2009 :3-4)

The prohibition of *Al riba* الربا is the core of the system but, it also reflects other principles and here are some of the fundamental ones :

**•Prohibition of riba :**

*“Riba is an arabic word for « growth »or « increase » and denotes the payment or receipt of intrest for the use of money ” ZAHARI ,2009 :21)*

The financiers should only generate benefit from the project in which they invest. The reason why islam prohibits *riba* is that it is an unjust transaction in which the investor earn more while the enterapreneur suffers and is victimized. This creates a misbalance in the society in which the poor falls down the line of poverty, and the rich grows richer, what may lead to chaos and fraud.

The aim of prohibiting *riba* is to foster an environment based on fairness.

**•Risk sharing :**

In the islamic banking, both parties must share risks as well as rewards. The objectives are to encourage partners rather than to inter into a creditor debtor relationship.

**•Avoidance of gharar :**

Gharar is when there is an excessive uncertainty and the main objective is to avoid any dammage that may come from.

**•Unethical investment :**

In islamic finance, not all products and activities are allowed. Investing or dealing in certain products such as alcohol, armaments or pork is then prohibited.

**•Principle of ownership :**

It consists in the ruling of “do not sell what you do not own ”.

Comparing to the traditional banks, the appearance of the islamic banking do not exceed 40 years, despite this what it accomplished and achieved enabled it to gain an important place all over the world. Its function is nearly the same as the traditional bank except in dealing with interest which is allowed by the traditional banks.The islamic banking

strictly prohibits interest and that is noticeable in the Quran through many expressing verses. This is why all muslims consider this as a sin.

### **I.6-Differences between islamic banking and traditional banking :**

The structure and principles of the islamic banks are different than the conventional banking from its essence,nature and spirit. In the conventional banking, interest plays a pivotal role but the islamic banking has strictly prohibited it.

**In the islamic banking**, it is not only the interest that makes a financial transaction impermissible, but some other factors are also involved in making it come under the prohibition. For islam, everything, that brings more harms than the benefits, should not be permissible. So ZAHARI(2009) affirms that what makes this system different from the conventional one is that it follows all what is good for the society and the individual :

- Business framework is on compliance with shariah ;
- Interest charging is based on risk and reward sharing, i.e the bank and the clients share all the risks that may come from the common projects ;
- Islamic banks only participate in activities which are allowed by the shariah (not everything that brings money is permitted) ;
- Islamic banks collect and distribute Zakat ;
- Gambling is prohibited ;
- The relationship of the banker and the client is that of a partner and investor. In islamic banking because profits and losses are shared, banks will receive a return only if a project is successful. Therefore, islamic banks are more prone to finance sound project even if the client has no credit history ;
- bankers are not allowed to charge penalties for their enrichment ;

**whereas in the conventional lending system**, the customers take the loan with the condition of paying back the same with an additional amount, as agreed upon by the parties. Other differences are mentioned by ZAHARI (2009) as follow :

- Its functions are based on secular principles and not reigious laws ;

- There is not a complete risk sharing , ie when a bank gives out a loan, the borrower bears all risks except in case of bankruptcy ;
- Speculative investments are allowed ;
- No religious taxes ;
- Any lawful product or service can be financed ;
- The relationship between the banker and the client is a relationship of a creditor and a debtor. This is the main determinant of the lending decision ;
- Additional money is charced in case of late payment or defaults.

Nowadays there is an increasing number of islamic banks operating in over 70 countries comprising most of the muslims world and many western countries.

Many people are intrested to know how does the islamik banking system operates ;yet despite the expansion over the last 30 years ,the islamic banking remains poorly understood in many parts of the muslim world and continue to be a mestery in much of the west.

The goal of those banks is to achieve high level of customer satisfaction and the nneed to diliver increases in sales ;as a solution technology is the best way in achieving their goals nawadays .

The next chapter will make us understand how can technolgy be helpful in this field, how it works and what are the difficulties a translator may encounter while using technology?

## **Chapter II**

*Electronic translation & translation approaches*

The use of the *world wide web* as a source of information is part and parcel of both professional lives of modern translators and translation students. Online dictionaries, terminological databases and electronic corpora all represent integral tools in today's knowledge society that information and communication skills are at the very core of any professional activity involving a critical and informed approach to decision making.

Translation is one such activity, which is foremost knowledge based (Austermühl, 2001:224) and "*which constantly requires information as well as decision making*" (Pinto and sales 2007:532).the global demand for knowledge dissemination as well as the development of new information and communication technologies (ICT) have largely contributed to shape translators role as "*information users processors and producers*" (Molina in Enrequiz Raido, 2013:56) multilingual ,multicultural and technological environment within which many of these professionals operate thus strengthens the role that documentary research plays as "*a vital instrumental link in the chain of mediation and knowledge transfer that makes up translation, as an indispensable part of translational know-how* " (MOLINA & SALVADOR,2007 : 532)

## **II.1 First attempts to Integrate the Machine in Translation:**

The idea of using computer in translation dates to 1947 thanks to the mathematician Warner WEAVER. Since 1947, many universities in USA such as the university of California, los Angeles and Texas made investigations about the possibility of using the machine in translation and the first attempt was achieved in 1954 from English into Russian language in George town ;the same experience was made in the Soviet Union 1955 until 1966

and that was from Russian into English language in the field of mathematics by using a dictionary with 2300 words. The system used at that period was the 1st generation system. Researchers and translators faced many problems which led to a slowdown in the researches and sometimes a neglect.

Between 1975 and 1985, the attention regained its importance in this field in Europe and Canada, as a result it gave birth to what we call MACHINE TRANSLATION; but after that by the growing number of business institutions and many domain which most of them use technologies many programs were added to follow the speed and development of the information flow. (HUTCHINS,1986: 5-7)

## **II.2 Translation in the information age:**

The acceleration of the available information forced humans to virtualize their private and business life; as a consequence, translators were obliged to change their way of working in order to be as fast as the speed of the information's flow.

As we all know, the main task of translators is the transfer of technical and cultural information, which according to Frank AUSTERMUHL (2001) can now only be achieved through the use of extensive knowledge bases, for him translation requires new strategies and a shift in the methodology paradigm. This shift must embrace practice teaching and research.

To better know and understand the need to those developed technologies which is considered as tools and sources of help in our life, there is one fundamental question which should be asked first by the translators and secondly by the readers in general, this question is as follow:

As translators and cultural linguistic mediators, do we need tools to assist us in our task?

The proliferation of the electronic market in particular, and the growing demand for the translation of websites and other forms of multimedia texts (eg, DVD productions ) plays a vital role in the translation industry and the demand for software localization will further contribute to the expansion of the industry. (Routledge encyclopaedia, 2009: 48)

According to AUSTERMUHL: “... it is estimated that the total number of internet users worldwide will increase from 17million in 1999 to 345 million in 2005.this will lead to a growing number for multilingual sites and thus to a growing demand for website translation.” (AUSTERMUHL, 2001: 60)

Another reason for the automation of translation is the general digitization of the global economies which the international businesses are witnessing and which are influenced by the information and communication technology. But what has strongly influenced the translation industry is the enormous degree of technical specialization and the explosion in economic diversification taking place today.

In this context, AUSTERMUHL (2001) says that the amount of knowledge to be processed within the next decade is larger than the amount of knowledge accumulated during the past 2500 years. He adds:

- 90 percent of all scientists who have ever lived are alive and working today;
- 165.000 scientific journals are currently being published;
- 20.000new scientific papers are produced every day (MARKEL in AUSTERMUHL: 2001:126);
- The amount of data that is circulating on the internet on any given day is larger than all the information available throughout the 19th century; (DER SPIEGEL (1996) in AUSTERMUHL: 2001:126);

- According to an estimate by Germany's Siemens Corporation, the combined vocabulary of technical and scientific disciplines amounted to 30 million words in 1991. The study predicted a doubling within five years (SCHNEIDER (1991) in AUSTERMUHL: 2001: 127)

### **II.3 The use of internet in translation:**

Internet has nowadays a profound impact on business as well as on translation.

CRONIN (2013) states that the internet started in the 1980s when personal computers became widely available to translators. It was as an introduction to rapid development in the following three decades which affected the daily work of translators, and more broadly increase the impact of technology on the ways in which translations are produced, circulated and finally used by clients and target readers.

But it was until 1990 that we could talk about online translation and that was because of two main reasons which CRONIN (1990) states as follow:

- until that time, the internet was not yet widely available across the globe ,with the exception of relatively few users working mostly for government agencies, academic institutions, multinational companies and large organizations in a small number of countries around the world;
- the internet still had very little to offer to translators, compared to the impressive array of online resources, tools and opportunities that can be found online today.

HOGAN(1996) confirms that it was just only in 1990s that we could talk of online translation which was most used by translation agencies and professionals who use e-mail in order to receive source text from their clients and deliver back their translations and some translators who translate websites to advertise their services.

Online translation was at most a reaction to the primary tools used in translation such as fax machine and floppy disks which were used for exchanging and translating files. This was clearly a very limited use of the internet, which was largely confined to taking advantage of its speed and convenience for transferring files electronically and for promotional purposes.

## **II.4 Electronic Translation:**

The increase in information resembles a flood of data in which the human brain can no longer alone be a Noah's ark of knowledge. *“ The brain's natural capacities have to be supported by electronic tools in order to help avoid a potential synaptic collapse i.e. in addition to the natural knowledge bases, electronic knowledge bases have to be provided.”* (AUSTERMUHL,2014: 7)

The term “ electronic translation ” does not refer exclusively to machine translation. MT systems are only one of many kinds of translation tools. Indeed, since MT systems neglect the communicative, cultural and encyclopaedic dimensions of translation, it is questionable whether they really provide translation at all !

Electronic translation cannot be considered or viewed as an alternative to human translation, however, choosing the right tools and using them properly can help good translators improve the efficiency and quality of their work because quality is the primary yardstick for assessing electronic translation tools. (RAIDO, 2014:265)

### **II.4.1 Electronic tool for the online translation:**

The demand for online translation has given a huge impetus to the development of the electronic tools and systems.

There are several and different online tools for translators which are used and made available by reputable sources ,following intensive quality checks, in order to provide more reliable and

authoritative materials to translators conducting research for a specific assignment. The need to translate web pages and email messages made the researchers develop those systems.

According to DREXLER (2016), the most important tools which are used widely are as follow:

#### **II.4.1.1 Iate:**

One of the online multilingual terminology database started to be used internally by the European Union in 2004 and was developed from the European Union's inter institutional terminology assets, which were built up over many years by translators, terminologists and linguists working in various EU institutions and agencies. In the mid 2007, it was used publically making considerable efforts in terminology collection, validation and standardization. (Drexler; 2016:61).

The Iate terminology is extended in all the official EU languages and touches a variety of areas including law, agriculture, economics computing. Iate can be used by any translator even those who do not work for the European Union thanks to its excellent terminological data.

IATE is not the only data base used in online translation, but there are countless other web-based terminological databases and online glossaries covering an extremely wide range of languages and subjects which can be found on the internet using search engines.

Other sources we may mention:

#### **II.4.1.2 Google Translator Toolkit (GTT):**

It is a web application that supports translators, not necessarily only professionals but also amateurs bilinguals who wish to translate documents or web pages. It was released in

2009 and handles several document formats. The most important thing in it is that it can be configured so that it offers a draft of the target text based on MT output provided by Google translate ,which the user can then correct and improve. So Google translate is used when no matches are found in the translation memories. (Routledge encyclopedia, 2014: 585)

#### **II.4.1.3 SDL Trados:**

In 1984, John HUMMEL and Iko KNYPHAUSEN established Trados GMBH as language service providers (GARCIA, 2005 in Routledge encyclopedia). SDL trados is still the most popular translation tool in the market, holding an estimated 80 percent global market share according to a survey by the world bank 2004. (Routledge encyclopedia, 2014:585)

#### **II.4.1.4 Wordfast:**

It is the world's second largest provider of translation memory software solution after SDL trados. (Wordfast 2012). It was founded by Yves CHOMPILLION in 1999. Wordfast users have the opportunity to add different kinds of MT systems to their working environment such as Google MT systran, power translator and reverse. It also supports all file format and works with all kind of languages (European languages, various forms of Hindi, right to left languages eg: Arabic and Hebrew.(Routledge encyclopedia;2014:586)

All those programs are made to refine and improve the lexical selection and generate more idiomatic target language text.

### **II.5 Advantages of electronic translation:**

In the mid 1990, CompuServe began to offer an online translation of emails and Systran made its systems available online for text and webpage translation in ALTA Vista's Babel fish services (BAKER, 2009:165)

Now, the attention efforts are made to integrate the use of two systems which are the combination of rule-based which is the most successful system with the corpus-based in what we call « hybrid system ». Its objective is to improve the quality of the translation and strengthen the rule- based system. By the combination of the two systems, the task will be facilitated and the given translation would be much better than the one resulting from the rule-based system alone. The most important advantages of using tools in electronic translation are as follow :

- It would be advantageous to provide a document localisation management and delivery system that automatically serves content in the correct language to a website;
- It would further be advantageous to provide a document localization management and delivery system that allows the website manager to create one site that is easily converted to a plurality of languages without creating an entirely different site for each language, thereby reducing the overall memory requirement and enhancing the maintainability of the system as a whole;
- A preferred embodiment of the invention provides a comprehensive suite of 03 modules that allow a user to build, operate and maintain a multilingual website easily and efficiently;
- The invention enhances an existing web site by adding advanced multilingual content management and process control capabilities to the customer's web server .it also uses standard and open interfaces thus enabling the invention to work with all web servers on supported platforms;
- The developer modules enable the website developer to build a single « master » site which is subsequently displayed in any number of languages compared with conventional methods whereby the site is re-engineered for each language;

- The various new technologies make the task of the translator wider-ranging dealing with more of the word in less time. (PYM, 2003:481-485)

## **II.6 Limits of electronic translation:**

To better understand this technology and to use it properly we must look at both sides, that is to say, its reasonable potential and current limitations.

Here we cite some of its limitations:

- The linguistic and extra linguistic knowledge are required in order to do a good translation and that is not really achieved in electronic translation since extra linguistic knowledge is much harder to codify.
- There are linguistic ambiguities which are one of the greatest challenges that can only be disambiguated by the human intelligence.
- Structural mismatches which occur when the languages use different structures for the same purpose and the same structure for different purposes. This complicates the translation process and as a result, it cannot be done by the machine.
- Some texts require knowledge that goes beyond the terminology used and that overcomes the capacity of computers.

## **II.7 Need to electronic translation:**

Since 1970, the notion of translation competence has been viewed as at least :

1- a mode of bilingualism, open to linguistic analysis;

2- a question of market demands, given to extreme historical and social change;

3- a multicomponent competence involving sets of skills that are linguistic, cultural, technological and professional;

4- a super competence that would somehow stand above the rest. The general trend among theorists has been to expand the multicomponent model so as to bring new skills and proficiencies into the field of translator training. This trend may be expected to continue with the increasing use of electronic tools. (META,2003: 483)

The technological and social evolution of the internet seems to be an unstoppable process. More and more users from different countries and with a variety of linguistic and cultural backgrounds obtain online access and become active on web social media and in internet-based projects. While this extends the potential for collaborative translation and large-scale crowd sourcing efforts (European commission 2012), it also raises thorny issues in terms of professionalism, quality, accountability, public perception, etc.

Electronic translation will remain an exciting area for volunteer and professional translators, translation scholars and researchers but if the current importance of online translation is there for all to see, the ways in which professional and amateur translators will be able to harness its potential and maximize the opportunities that it offers still remain to be discovered. (Routledge Encyclopedia, 2014:595)

Let's see now how can electronic translation be truly practiced thanks to specific approaches that help in terms transfer and for which we are giving a general overview here after.

## II.8 Vinay and Darbelnet's direct translation:

By their famous work entitled "Stylistique comparée de l'Anglais et du français" (1977), VINAY and DARBELNET proposed seven procedures within two categories:

- ♦ Direct translation which will normally be helpful to analyze our particular corpora in the practical part of our research;
- ♦ Indirect translation that we will not here develop as we judge its procedures useless for our problematic.

Vinay and Darbelnet note that due to structural and metalinguistic parallelisms that occur between languages, it is often possible to overcome gaps between the source language and the target language by transposing the SL message word by word into the TL.

This can be accomplished with one of the three following direct translation procedures:

•**Borrowing**: which is according to them the simplest of all procedures used in translation; it involves using foreign phrasing in the target text. Nowadays, it is caused by new technologies entering rapidly the surrounding reality.

e.g: المرابحة translated (Al Murabaha)

•**Calque**: is a special kind of borrowing in which the target language borrows an expression from the source language by translating literally each of the original elements. The result creates either a lexical calque which preserves the syntactic structure of the target language, but at the same time introduces a new mode of expression; or a structural calque which introduces a new construction into the language.

•**Literal translation**: relies on the direct transfer of a text from source language into a grammatical and meaningful text in the target language.

e.g: الغرر translated (gambling)

## II.9 Overview on the interpretative model of translation:

In addition to the above mentioned procedures of translation as established by Vinay & Darbelnet (1977), the interpretative model can also be involved in electronic translation.

The interpretive theory or what is called the theory of sense, is a theory in which the main concern is a work about the message and its meaning. Whether it is a written translation or spoken one it operates in two ways: « comprendre et dire » founded by the ESIT school (ecole supérieure d'interprètes et de traducteurs, Paris) by two of its researchers DANICA SELESKOVITCH and MARIANE LEDERER in 1984, it started to develop in the 70s.

for them interpreting and translating is based on meaning as opposed to lexical and verbal meaning .the researchers of this school realized that the translation phenomenon is beyond the linguistic knowledge; for them there is a non-linguistic features that influence the translation .

The main focus of his theory is the well transmission of the message, ie: even if there is no exact equivalent in the target language we can transmit the message by giving an explanation of the meaning, what is called explanative translation.

For example:        تحريم الفائدة أو الربا (prohibition of usury or interest)

In the next chapter we will try to understand how these procedures help the translators overcome the difficulties they may encounter and how they may be useful in the kind of translation we are working on (electronic translation of the Islamic finance)

A decorative border resembling a scroll, with a vertical strip on the left and rounded corners on the right, framing the chapter title and subtitle.

# **Chapter III**

**Analytic and comparative study  
of Al Baraka bank website**

In this chapter we will introduce the examples we chose from the website in order to analyse them and extract the procedures used; but before that we will introduce the website and the bank and also explain the methodology we adopted for our research.

### III.1 Presentation of the corpus

The screenshot displays the Arabic version of the Al Baraka Banking Group website. At the top, there is a navigation bar with links for 'English', 'تسجيل دخول الموظف', 'خارطة الموقع', and 'اتصل بنا'. Below this is a search bar and a main menu with categories: 'عن الشركة', 'المسئولية الاجتماعية', 'علاقات المستثمرين', 'المنتجات والخدمات', 'الهوية الموحدة', 'لدوة الشركة', 'الحوكمة الإدارية', and 'المركز الاعلامي'. The main content area is divided into several sections:
 

- المساهمات الاجتماعية (Social Contributions):** Features a large image of people planting trees in a field, with the text 'شبكة الشركة الالكترونية' and 'قانون الامتثال الضريبي على الحسابات الخارجية الامريكاني (FATCA)'. Below this is a map of the bank's network across various countries including Jordan, Indonesia, Pakistan, Bahrain, Turkey, Tunisia, Libya, Saudi Arabia, Algeria, South Africa, Sudan, Syria, Lebanon, Egypt, and Iraq.
- التصنيف الائتماني (Credit Rating):** A section titled 'تقسيم التمويل العقاري' (Real Estate Financing) with a sub-section 'تقسيم' (Division) and a list of countries: الجزائر, السودان, سوريا, مصر, العراق, الاردن, اندونيسيا, باكستان, البحرين, تركيا, تونس, ليبيا, السعودية.
- مقالات الرئيس التنفيذي (CEO Articles):** A section with a photo of the CEO and the text 'مقالات الرئيس التنفيذي'.
- التقرير السنوي 2015 (Annual Report 2015):** A section with a photo of the report cover and the text 'التقرير السنوي 2015'.
- الاحكام والشروط (Terms and Conditions):** A section with a photo of the document and the text 'الاحكام والشروط'.

 The footer contains the Al Baraka logo, a search bar, and a copyright notice: '© Copyright 2016 Al Baraka Banking Group (Licensed as an Islamic wholesale bank by CBB). All Rights Reserved.'

As it is seen in the picture above which is the home page of the website we are working on, our corpus is a bank's official website which is named Al Baraka. It has two versions the source language which is Arabic and the target language which is English.

### **III.1.1-The meaning of al Baraka:**

According to the bank's website, al Baraka البركة , as an arab origin word, means :

“تأتي بمعنى النماء و الزيادة و كثرة الخير. و البركة هبة من الله عزوجلّ فوق الأسباب التي يتعاطاها البشر. و إذا بارك الله في المال و نماء و كثره و أصلحه و ثمره و وفقّ صاحبه لصرفه في أمور الخير و الطاعة.”

i.e “*Baraka (blessing) represents fertility, growth and affluence. Baraka is the unseen growth of things; it comes from Allah, the Almighty, as a gift or bestowment. If Allah, the Almighty, has blessed the wealth, it will grow, prosper and flourish. The owner of that wealth will be blessed to use it for the good of himself, his family, and the wider society*”.

(www. albaraka.com visited on 25/10/2016)

### **III.1.2-The foundation of al Baraka bank:**

al Baraka banking group (A.B.G) is licensed as an Islamic wholesale bank by the central bank of Bahrain, listed on Bahrain bourse and nasdaq Dubai stock exchanges. It is a leading international Islamic banking group providing its unique services in countries with a population totalling around one billion. It is jointly rated BBB+(long term) on the national by the Islamic international rating agency and degong Global credit rating company limited, and by standard and poor's at BB+(long term) /B(short term). This group was established in mid 2002 in Bahrain in order to work as an umbrella to the banks and companies founded by Salih abed allahkamel in 1929.

al Baraka offers retail, corporate, treasury and investment banking services, strictly in accordance with the principles of the Islamic shariah. The authorized capital of al baraka is us\$1.5billion,while total equity is at about us\$2.1billion.

The group has a wide geographical presence in the form of subsidiary banking units and representative offices in fifteen countries, which in turn provide their services through over 650 branches. al Baraka currently has a strong presence in Turkey, Jurdan, Egypt, Algeria, Tunisia, etc. (www.albaraka.com visited on 27/10/2016)

The al Baraka brand is today at the forefront of Islamic banking and emphasizes the group's commitment to becoming the natural global leader in Islamic banking. The brand is in fact a strong symbol not only of the union of all subsidiaries under a single banner, but it also stands for building trust and adding value to the lives of many customers.

### **III.1.3-Al Baraka bank's website (www.albaraka.com)**

The website we are presenting is the official website of al Baraka bank and as it appears in the above picture, the website is available in two versions, Arabic and English as foresaid.

In the home page of the website, the first thing we see is the al Baraka bank's logo, in that page we have eight windows and each one has a title. Then, in each title, we find subtitles which may explain, advertise or define something. Advertisement images are also very present in the home page.

The creation date of this website is unknown.

### **III.2 The advantages of using websites:**

There are many advantages in using websites and we can order them as follow:

First, we have advertising;

Second, we have satisfaction and the task is made easier for the customer;

Third, it increases customers;

Fourth, accessibility (an online site can be visited by costumers in any time and place);

Fifth, quick access to information;

Sixth, sales increase.

(<http://dogulindigital.com> visited on 27/10/2016)

### **III.3 Our methodology of analysis**

Here we will try to analyse some examples taken from al Baraka bank's website

The steps to be followed in our analysis are as follow:

First, we will take a screenshot for some pages in the website then, we will select in each page some terms that have a relation to the Islamic finance. We will compare the original texts with their translations and will analyze the Islamic financial terms then, we will try to find what are the procedures used in the translation as long as we are working according to the approaches developed in the second chapter in order to explain why did the translator opted for a given kind of translation and if he/she has succeeded in his/her choice, if not, we will suggest an alternative.

At the end, we'll draw a table to list other Islamic financial terms that we found interesting in al Baraka bank. We will give their translation in the site then, we will suggest

our own equivalents if necessary. Hence, the table will contain the terms, their translation in the website, the procedure used and our translation if needed.

### III.4-Analytical study of the chosen examples:

A set of examples extracted from the attached screenshots are here analysed.

#### ➤ First example:

### Islamic Banking

#### Principles of Islamic Banking

**What is an Islamic Bank?**

There is no standard way of defining what an Islamic bank is, but broadly speaking an 'Islamic bank is an institution that mobilises financial resources and invests them in an attempt to achieve predetermined Islamically -acceptable social and financial objectives. Both mobilisation and investment of funds should be conducted in accordance with the principles of Islamic Shar'a'.

1. Prohibition of Interest or Usury
2. Ethical Standards
3. Moral and Social Values
4. Liability and Business Risk

#### Differences from Conventional Banks

ISLAMIC BANKING	CONVENTIONAL BANKING
FOCUS ON INVESTMENT	FOCUS ON LENDING
EMPHASIS ON SOUNDNESS OF PROJECT	EMPHASIS ON ABILITY TO REPAY
COORDINATION WITH PARTNERS IN RESOURCE MOBILISATION	DEPENDENCE ON BORROWING IN RESOURCE MOBILISATION

#### Foreign Assets Compliance (FATCA)

#### Al Baraka's Global Network

- Jordan
- Indonesia
- Pakistan
- Bahrain
- Turkey
- Tunisia
- Libya
- Saudi Arabia
- Algeria
- South Africa
- Sudan
- Syria
- Lebanon
- Egypt
- Iraq

#### Useful Links:

- Bahrain Bourse
- NASDAQ Dubai
- Central Bank of Bahrain
- Accounting and Auditing On
- Union of Arab Bank



## المصرفية الاسلامية

### المبادئ الأساسية للتمويل الإسلامي

1. تحريم التعامل بالفائدة أو الربا
2. المعايير الأخلاقية
3. القيم المعنوية والاجتماعية
4. المسؤولية عن المخاطر التجارية

#### 1- تحريم الفائدة أو الربا

تستمد مبادئ التمويل الإسلامي من القرآن الكريم والذي يؤمن المسلمون بأنه كلمات الله سبحانه وتعالى الحقّة كما أوحى بها للنبي محمد (ص). ويمكن تلخيص هذه المبادئ الإسلامية للتمويل في أربعة مفاهيم كما يلي.

As we see in this page, the only terms related to Islamic finance are in the first subtitle: “**Prohibition of interest or usury**” which is the translation of **تحريم الفائدة أو الربا** in the source text.

In this sentence, we find that the translator used two procedures which are explanative translation for the term **الربا** and literal translation for the term **الفائدة**. What cause difficulties here to the reader is the misunderstanding of the terms meant by the Muslim jurist.


#### **Our analysis:**

The question to be asked here is: May the reader of the second language understand the term **الربا** exactly as it is meant in the source language especially that **interest** in English does not really convey the meaning given by the Islamic law “sharia” to **al riba**. What we notice in this translation is that the translator neglected the difference that does exist between the two banking systems.


In the conventional banking, **interest** is regarded as a lawful action and even as a necessary one; however, in the Islamic banking, this action is unlawful and it is strictly forbidden by the Islamic law.

What we propose as an adequate translation for the whole sentence is as follow **(prohibition of interest (al riba)** with a footnote if necessary to explain in few lines the meaning of the concept in sharia. Here we make sure that the reader will understand the term without forgetting its religious aspect which comes from Islam, and that will help him to make the difference.

➤ Second example:



Al Baraka Social Responsibility Investor Relations Products & Services Unified Identity Nadwah Cor



## Islamic Banking

### Types of Financing

#### Ijarah and Ijarah Muntahia Bittamleek

Ijarah is an operating lease whereby the bank will buy and lease out equipment required by the customer for an agreed rental fee. The agreement does not include a promise that the leased asset at the end of the lease term will be transferred to the lessee.

Ijarah is defined in Fiqh as a "possession of a usufruct or benefits for consideration in the Islamic Fiqh. This term is used to denote two things:

- To employ the services of a person on wages given to him as consideration for his hired services.

- الإجارة والإجارة المنتهية بالتملك

## المصرفية الإسلامية

### صيغ التمويل الإسلامي


#### الإجارة والإجارة المنتهية بالتملك

الإجارة هي عقد إيجار تشغيلي يقوم بموجبه المصرف بشراء وتأجير معدات مطلوبة من قبل العميل مقابل إيجار متفق عليه. لا يشمل العقد وعداً بأن يتم نقل ملكية العين المؤجرة في نهاية مدة الإيجار إلى المستأجر.

الإجارة المنتهية بالتملك هي عقد إيجار يقوم بموجبه المصرف بشراء وتأجير معدات مطلوبة من قبل العميل مقابل إيجار متفق عليه. ومع ذلك يختلف هذا العقد عن عقد الإجارة في أن هذه الترتيبات تتيح للمستأجر خيار تملك العين المؤجرة في نهاية مدة الإيجار المحددة.

هكذا، عقد الإجارة والإجارة المنتهية بالتملك

الإعلانات



شبكة البركة العالم

الأردن  
أندونيسيا

In this page, we have the Islamic financial term **إجارة منتهية بالتمليك** which is translated as “**ijara muntahia bitamleek**” and this is just a *phonetic transcription* of the Arabic term.

**Our analysis:**

In this case, it is obvious to say that the translator should give the equivalent of this phrase in the target language as soon as the meant action exists in both cultures and the meaning given to it is the same in both languages. So, as an alternative, we propose to translate the term like this: **lease ended with ownership**. According to us, this translation facilitates the understanding of the exact meaning without altering it at all.

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➤ **Third example:**

Net Zakatable Equity Attributable to Shareholders

**Less:**

Musharaka underlined by unzakatable assets  
 Investment in Islamic Sukuk underlined by unzakatable assets  
 Ijarah Muntahia Bittamleek  
 Long-term investment in real estate  
 Properties and equipment  
 Intangible assets  
 Investment in Associates  
 Prepayments  
 Deferred tax asset

**Add:**

Shareholders share on Zakatable Assets by Associates  
 Borrowing to finance Unzakatable Assets  
 Sale of long-term investment in real estate during the year  
 Deferred tax liability  
 Employees' end of services benefit

Zakatable amount

Zakah Percentage

1,141,134

صافي الحقوق الخاضعة للزكاة

**مطروح منه:**

(32,152)

مشاركة ذات أصول غير زكوية

(271,006)

استثمارات في الصكوك الإسلامية ذات أصول غير زكوية

(401,156)

إجارة منتهية بالتمليك

(45,223)

استثمارات عقارية طويلة الأجل

(202,471)

عقارات ومعدات

(143,331)

أصول غير ملموسة

(34,103)

الاستثمارات في الشركات الزميلة

(13,286)

مصرفوات مدفوعة مقدماً

(28)

الأصول الضريبية المؤجلة

**مضاف إليه:**

9,758

نصيب مساهمي الشركة الأم من الوعاء الزكوي للشركات الزميلة

181,091

تمويل أصول غير خاضعة للزكاة

198

بيع استثمارات عقارية طويلة الأجل خلال العام

6,055

المطلوبات الضريبية المؤجلة

55,578

مكافآت زيادة الخدمة للموظفين

This picture is extracted from the annual report of al Baraka bank, 2014. In the first sentence, we have **Net Zakatable Equity Attributable to Shareholders** which is a translation for **صافي الحقوق الخاضعة للزكاة**

**Our analysis:**

Here the translator opted for borrowing and he made some modifications to create a sort of derivation where he kept the root of the term as it is in the source language and added the English suffix (able) **Zakatable** . This means that he adopted the grammatical rules of the second language and applied them to the Arabic term **زكاة** . By doing that, the translator classifies the term as an adjective according to English grammar.

We think that it is an acceptable solution as soon as this term has no equivalent in the target language that may convey its religious meaning. That's why we accept it as useful neologism.

➤ **Fourth example: (Same screenshot)**

**Musharaka underlined by unzakatable assets** which is the translation of **مشاركة ذات أصول غير زكوية**. For this term-phrase, the translator acted as for the previous example where he used borrowing.

**Our analysis:**

What we suggest, is that for the term **Musharaka**, he gives its equivalent in the target language (English) as long as it does exist with the same meaning as the one of the source language (Arabic). So as an alternative to this translation, we suggest to use its english equivalent “**partnership**” instead of *musharaka*.

As for the term **unzakatable**, the translator kept the root as it was in the source language and added the prefix “un” and the suffix “able”. By adding the prefix and the suffix, the translator shows that this term has not the same meaning as the one of the third example above. Instead it has totally a different meaning because in English the prefix “un” gives the negative form of words or their opposites.

And because the action of **Al zakat** **الزكاة** does only exist in the Islamic world, it was judicious to let the root as it is in the source language and apply the grammatical rules of the target language in order to let the reader make even a linguistic distinction.

➤ **Fifth example: (Same screenshot)**

**Investment in Islamic Sukuk underlined by unzakatable assets** which is a translation for **إستثمارات في الصكوك الإسلامية ذات أصول غير زكوية**

**Our analysis:**

Here for the Islamic financial term **Sukuk**, the translator used the borrowing procedure of Vinay & Darbelnet (1977). However, the word **Cheques** in English has exactly the meaning of **الصكوك** in Arabic according to the Oxford dictionary from which we have extracted the following definition of “cheque”:

« [Early 18th century. Variant of check] **paper money substitute**: a small printed form that, when filled in and signed, instructs a bank to pay a specific sum of money to the person named on it. »

### III.5 Table of other Islamic finance terms in Al Baraka bank website :

In the table bellow, we will present other Islamic financial terms taken from al baraka bank website apart from the five ones analysed before:

The word	The website's translation	Its meaning (Extracted from the dictionary of islamic terms by Deeb al KHUDAWI)	The procedure used	Our suggestion
العربون	Al arbun	Money paid in a legal transaction	borrowing	Al arbun (down payment)
الغرر	Al gharar	It means any element of absolute or excessive uncertainty in any business or a contract about the subject of the contract or its price, or mere speculative risk. it leads to undue loss to a party and unjustified enrichment of other, which is prohibited	borrowing	Al gharar (Aleatory contract)
الميسر	Al mayssir	One of the three fundamental prohibitions in Islamic finance (the two others being al riba and al gharar). The prohibition of al mayssir is often used as the ground for criticism of conventional financial practices such as speculation, conventional insurance and derivatives.	borrowing	Al mayssir (gambling)
الأمانة	Al amana	The trust or the moral responsibility or honesty, and all the duties which Allah has ordained.	borrowing	Al amana
الوقف	Al waqf	A term which in the language of the law signifies the appropriation or dedication of property to charitable uses and the service of Allah. An endowment. The object of such an endowment or appropriation must be of a perpetual nature, and such property or land cannot be sold or transferred.	borrowing	Al waqf

الوديعة	Al wadia	In a language of the law signifies a thing entrusted to the care of another. The proprietor of the thing is called mûdi' , or dipositor, the person entrusted with it is mûda, or trustee, and the property deposited is wadi'ah, which literally means the leaving of a thing with another.	borrowing	Al wadia (deposit)
الفرض	Al fard	That which is obligatory. A term for those rules and ordinances of religion which has been established and enjoined by Allah himself. Fardh, that is proved beyond all doubt to have been enjoined either in the Qur'an or in a tradition of undoubted authority and the denial or disobedience of which is positive infidelity.	borrowing	Al fardh
الوكالة	Al wakala	The office of substitute, an embassy, an agency, power of attorney, authorization .	borrowing	Al wakala (authorization)
الأجر	Al ajr	A reward.	borrowing	Al ajr (reward)
الرهن	Al rahn	Pledging or pawning. A legal term which signifies the detention of a thing on account of a claim which may be answered by means of that thing: as in the case of debt. This practice of pawning and pledging is lawful in Islam .The word is used in the Qur'an in its plural form, rihân. «if you are on a journey and cannot find a scribe ,a pledge with possession (may serve the purpose)» « و إن كنتم على سفر و لم تجدوا كاتباً فرهن مقبوضة »	borrowing	Al rahn (mortgage)

### III.6 Observations:

As we see, in all those Islamic financial terms taken from al Baraka bank website the translator used borrowing. In our suggestions, sometimes we also kept the Islamic financial term as it is that means using borrowing but some other times; we added between brackets the term equivalent when it exists in the target language. For example, for the word الغرر, we suggested to use its equivalent in English which is **gambling**. We think that this term would make the task easier for the reader as he will better understand what the action of **al gharar** is, because after all, the action is the same in the two cultures. The difference is then the religious meaning as *gambling* in Islam is forbidden but is not in the religion of a foreign language like English and its speakers.

By keeping the term as it is in the source text with a phonetic transcription and adding between brackets its equivalent in the target language, we guarantee both the easy transfer of the meaning and its non alteration during the process of translation.

The conclusion we draw from this chapter is that the translation of the Islamic financial term using electronic translation is a complex action where translators must have a good knowledge about the religion aspects of each unit in order to properly transfer the meaning to the reader.

At the end of our analysis, we found that for most of the Islamic financial terms that are in Al Baraka bank website the translator opted for borrowing to render them and for other Islamic terms, he used either explanative translation or literal translation and in a few times, he gave their equivalents in the target language but they were not always appropriate ones as long as they fail conveying the Islamic meaning.

As a solution, we proposed to keep the term as it was in the source language wherever there is no equivalence that may describe its action in the target language and to add between brackets its equivalent if it exists in the target language. Footnotes can also be a helpful solution to make sure the reader understands the meaning and to be faithful to the general religious aspect prevailing in such corpora and their specific terminology.

By doing that, we can say that the website is a credible source of information and its translation contributes in the development of the bank and the growth of Islamic finance all over the world.

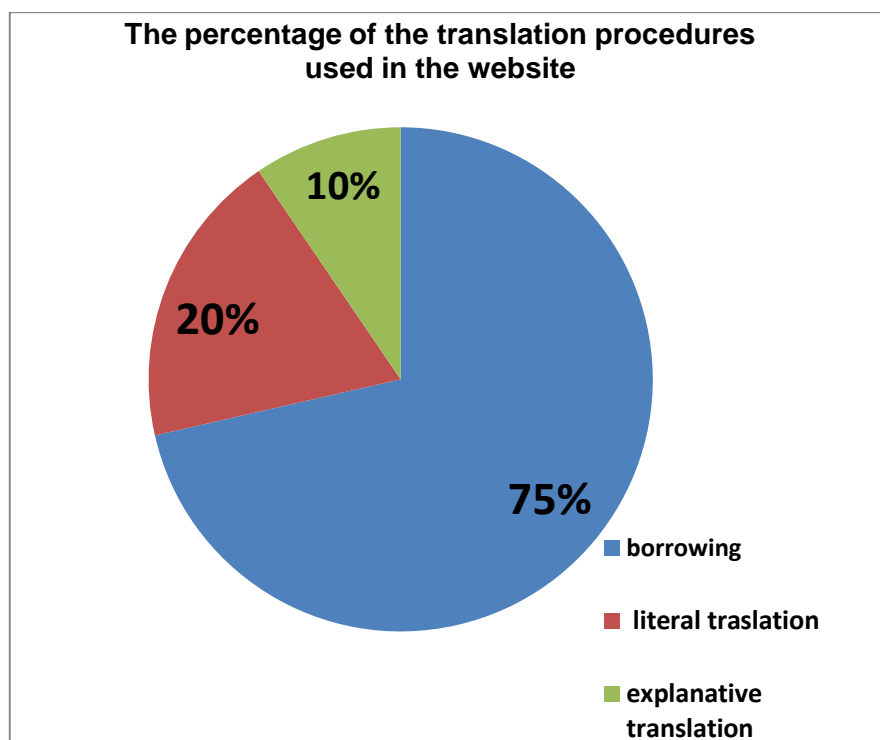


# Conclusion

This dissertation has shed light on a really interesting subject related to Arabic / English translation, with particular emphasis on electronic translation, social and religious aspects of islamic finance. An attempt has been made to investigate the relevant procedures used in this kind of translation characterized by many differences between the source and target cultures besides the linguistic systems ones.

The central focus of the research has taken shape through a set of examples taken from Al Baraka bank's website, and thanks to this work, we acquired a good knowledge not only in terms of vocabulary related to islamic finance, but also concerning the techniques of translation and their use in the new field of electronic translation.

Now as we notice from the following scheme, the results of our research can be cited this way :



- The most used procedure is *borrowing* (75%) and that is, according to our analysis, because it is the procedure in which the translator makes sure that the meaning is not altered.

- The second procedure used in the website's translation is *literal translation* (20%) in which the translator chooses the first equivalents of the Islamic terms.

- The third most procedure used is *explanative translation* (10%) when the translator did not find an equivalent which has the exact meaning of the Muslim jurist, so he adds an explanatory expression to render as fully as possible the meaning of the Islamic terms.

Moreover, further results of our research are worth to be mentioned :

- The translation of the Islamic finance requires a linguistic and *fiqhi* comprehension in order to be as close as possible to the right equivalent ;

- To find the right equivalent, it is not enough to use dictionaries but also to refer to *fiqhi* books and that is in order to keep, as much as the translator can, its religious meaning .

- Some of the equivalents we found in the target language do not really convey the meaning given by the Islamic law (Al Shariah ). This leads to a certain loss and misunderstanding to the real meaning of the Islamic term .

- Some of the Islamic terms need an explanation in the target language and that is in order not to alter their true meaning .

As we see, our results reveal that there are many challenges for which electronic translators have to be careful while dealing with the translation of Islamic finance terminology.

Hence, exploring this topic for future researches can reveal other challenges like :

- Semiotics in Islamic finance translation as we have noticed for example that in Al Baraka bank's website, the home page image is the logo of the bank which is a sort of necklace if we can call it like that because it is a particular necklace which is used by Muslims during prayers. This image is kept as it is in the home page of the target language without any explanation. So, will its religious meaning be obviously understood by the targeted audience ?

- In our opinion, there is still much to be explored in this same topic because the website is really vast and other techniques of translation can be found within the study of its translation process.

At last hope we have succeeded even a little bit in revealing some of the challenges of translating the islamic finance to english and again we are thankful to all who helped us and we wish a good luck for the future student researchers who will develop and enrich this work by going deep in the research.

As far as it is related to a field of technology, we invite the community of translators with the colloboration of informaticians to create websites of translation explaining religion and including electronic dictionnaries wich will serve, facilitate and help the translators while doing their task ; as electronic translation is not purely a work of a translator but rather a work which realy needs both informaticians and translators in addition to religion jurists..

# **English/Arabic Glossary**

English	Arabic	Meaning
<b>- A -</b>		
Amana	أمانة	The trust or the moral responsibility or honesty, and all the duties which Allah has ordained. (The dictionary of islamic terms by Deeb al KHUDRAWI,2004:p31 )
Aleatory contract	غرر	Any element of absolute or excessive uncertainty in any business or a contract about the subject of the contract or its price, or mere speculative risk.(The dictionary of islamic terms by Deeb al KHUDRAWI, 2004: p61 )
Authorization	وكالة	The office of substitute, an embassy, an agency, attorneyship, power of attorney, authorization. ( The dictionary of Islamic terms by Deeb Al KHUDRAWI,2004:p538 )
Assets	أصول	. usually <b>assets</b> An item of property owned by a person or company, regarded as having value and available to meet debts,commitments.orlegacies. ( <a href="https://en.oxforddictionaries.com/definition/asset">https://en.oxforddictionaries.com/definition/asset</a> ) accessed on January 28, 2017.
<b>- B -</b>		
Bill of exchange	سفتجة	A <u>document</u> , used especially in <u>international trade</u> , that <u>orders a person or organization to pay a particular amount of money</u> at a particular <u>time</u> for <u>goods</u> or <u>services</u> . ( <a href="http://dictionary.cambridge.org/dictionary/english/bill-of-exchange">http://dictionary.cambridge.org/dictionary/english/bill-of-exchange</a> ) accessed on January 28, 2017.
<b>- C -</b>		
Cheque	صك	A small printed form that, when filled in and signed, instructs a bank to pay a specific sum of money to the person named on it. ( <a href="https://en.oxforddictionaries.com/definition/cheque">https://en.oxforddictionaries.com/definition/cheque</a> ) accessed on January 28, 2017

<b>- D -</b>		
Deposits	ودائع	To <u>pay</u> someone an <u>amount</u> of <u>money</u> when you make an <u>agreement</u> with that <u>person</u> to <u>pay</u> for or <u>buy</u> something, that either will be <u>returned</u> to you <u>later</u> , if the <u>agreed arrangement</u> is <u>kept</u> , or that <u>forms part</u> of the <u>total payment</u> . ( <a href="http://dictionary.cambridge.org/dictionary/english/asset?q=asset">http://dictionary.cambridge.org/dictionary/english/asset?q=asset</a> ) accessed on February 02,2017.
Down payment	عربون	An <u>amount</u> of <u>money</u> that you <u>pay</u> at the <u>time</u> that you <u>buy</u> something but is only a <u>part</u> of the <u>total cost</u> of that thing. You usually <u>pay</u> the <u>rest</u> of the <u>cost</u> over a <u>period</u> of <u>time</u> . ( <a href="http://dictionary.cambridge.org/dictionary/english/down-payment">http://dictionary.cambridge.org/dictionary/english/down-payment</a> ) accessed on February 02,2017.
<b>- G -</b>		
Gambling	ميسر	the <u>activity</u> of <u>betting money</u> , for <u>example</u> in a <u>game</u> or on a <u>horse race</u> . ( <a href="http://dictionary.cambridge.org/dictionary/english/gambling">http://dictionary.cambridge.org/dictionary/english/gambling</a> ) accessed on February 02,2017 .
<b>- I -</b>		
Interest	فائدة	<u>Money</u> that you <u>earn</u> from <u>keeping your money</u> in an <u>account</u> in a <u>bank</u> or other <u>financial organization</u> . ( <a href="http://dictionary.cambridge.org/dictionary/english/interest">http://dictionary.cambridge.org/dictionary/english/interest</a> ) accessed on February 02,2017.
<b>- M -</b>		
Mortgage	رهن	An <u>agreement</u> that <u>allows</u> you to <u>borrow money</u> from a <u>bank</u> or <u>similar organization</u> , <u>especially in order</u> to <u>buy a house</u> , or the <u>amount</u> of <u>money</u> itself . ( <a href="http://dictionary.cambridge.org/dictionary/english/mortgage">http://dictionary.cambridge.org/dictionary/english/mortgage</a> ). accessed on February 02,2017.
Murabaha	مرابحة	Is a financing arrangement whereby the bank agrees to purchase an asset at the request of the customer. The bank takes legal possession of the asset that is then sold to the customer at an agreed sale price consisting of the amount of financing plus the profit margin . it is a cost plus transaction. (www.Al Baraka bank website.dz) visited on February 04,2017.
<b>- O -</b>		
Ownership	تمليك	The act, state, or right of possessing something : Ex. The ownership of land. ( <a href="https://en.oxforddictionaries.com/definition/ownership">https://en.oxforddictionaries.com/definition/ownership</a> ) accessed on February 04,2017.
<b>- P -</b>		
Partnership	مشاركة	Musharaka is an Islamic mode of financing in the form of a partnership between the bank and its client whereby each party contributes to the capital of the partnership in equal or varying degrees either to establish a new project or share in

		an existing project. (www.Al Baraka bank website.dz) visited on February 04,2017
<b>- S -</b>		
Speculation (mudaraba)	مضاربة	It is an Islamic mode of financing between the bank, providing a specified amount of capital, and the Mudarib, providing management for carrying out the venture, trade or service with a view to earning profit. It is a special kind of partnership where one partner gives money to another for investing it in a commercial enterprise. The former is called Rabb - ul - mal and the latter is called Mudharib. (www.Al Baraka bank website.dz) visited on February 08,2017.
<b>- U -</b>		
Usury	ربا	An excess according to a legal standart of measurement or weight in one or two homogenous articles opposed to each other in a contract of exchange ,and in which such excess is stipulated as an obligatory on one of the parties without any return. Reba includes all gain upon loans whether from the loan of money or goods or property of any kind. (The dictionary of islamic terms by Deeb al KHUDRAWI, 2004: p142).
<b>- W -</b>		
waqf (endowment)	وقف	signifies the appropriation or dedication of property to charitable uses and the service of Allah. An endowment. (The dictionary of islamic terms by Deeb al KHUDRAWI, 2004: P536)
<b>- Z -</b>		
Zakat	زكاة	A certain fixed proportion of the wealth and of every kind of the property liable to Zakat of a Muslim to be paid yearly ( The Islamic Year ) for the benefit of the poor in the Muslim community. The payment of Zakat is obligatory as it is one of the major principles of Islam. Zakat is the major economic means for establishing social justice and leading the Muslim society to prosperity and security. (The dictionary of islamic terms by Deeb al KHUDRAWI, 2004: 217)

# **Arabic/English Glossary**

عربي	إنجليزي	المعنى
- أ -		
أصول	Assets	أيُّ شيء ذي قيمة تمتلكه شركة أو مؤسَّسة، وقد يكون على شكل سيولة نقدية أو استثمارات :- تم بيع جزء من أصول الشركة لسداد ديونها (معجم المعاني للغة العربية: <a href="http://www.almaani.com">www.almaani.com</a> تاريخ الزيارة: 2017/02/08)
أمانة	Amana	هي الوديعة، وأيضا الأمانة من أمن تكون بمعنى الوفاء، وفلان أمين أي وفي لا يتعدى على حق الغير. (معجم المعاني للغة العربية: <a href="http://www.almaani.com">www.almaani.com</a> تاريخ الزيارة: 2017/02/08)
- ت -		
تمليك	Ownership	من ملك يملك تمليكا، ولغة ; ملك فلانا الشيء جعله مالكا عليها وأعطاه إياها. واصطلاحا ; هو بحسب هذا المعنى فأعطاء العين على نحو التمليك بأن يصبح المعطي مالكا لها ويقابله الإعطاء على نحو الإباحة. (معجم المعاني للغة العربية: <a href="http://www.almaani.com">www.almaani.com</a> تاريخ الزيارة: 2017/02/08)
- ر -		
ربا	Usury	في اللغة هي الزيادة على الشيء، وفيما يتعلق بالتمويل، فإنّ تعريف الربا في الشريعة الإسلامية هو أيّة زيادة في الدين مشروطة في العقد أو حسب العرف المعتاد. (معجم المعاني للغة العربية: <a href="http://www.almaani.com">www.almaani.com</a> تاريخ الزيارة: 2017/02/09)

<p>أنه جعل عين لها قيمة ماليته في نظر الشرع وثيقة بدين، فإذا استدان شخص ديناً من شخص آخر وجعل نظر ذلك الدين عقاراً أو حيواناً محبوباً تحت يده حتى يقضيه دينه، كان ذلك هو الرهن شرعاً. (معجم المعاني للغة العربية: <a href="http://www.almaani.com">www.almaani.com</a> تاريخ الزيارة: 2017/02/09)</p>	Mortgage	رهن
- ز -		
<p>حصة مقدرة من المال فرضها الله عز وجل للمستحقين الذين سماهم في كتابه الكريم، أو هي مقدار مخصوص في مال مخصوص لطائفة مخصوصة، و يطلق لفظ الزكاة على نفس الحصة المخرجة من المال المزكى. و الزكاة الشرعية قد تسمى في لغة القرآن و السنة صدقة. (معجم المعاني للغة العربية: <a href="http://www.almaani.com">www.almaani.com</a> تاريخ الزيارة: 2017/02/09)</p>	Zakat	زكاة
- س -		
<p>حوالة صادرة من دائن ، يكلف فيها مديته دفع مبلغ معين في تاريخ معين لإذن شخص ثالث ، أو لإذن الدائن نفسه ، أو لإذن الحامل لهذه الحوالة والجمع : سَفَاتِجُ (معجم المعاني للغة العربية: <a href="http://www.almaani.com">www.almaani.com</a> تاريخ الزيارة: 2017/02/09)</p>	Bill of exchange	سفتجة
- ص -		
<p>شيك ، نموذج مطبوع بشكل معين يستعمله المودع في أحد المصارف للأمر بدفع المبلغ المحرر به. (معجم المعاني للغة العربية: <a href="http://www.almaani.com">www.almaani.com</a> تاريخ الزيارة: 2017/02/09)</p>	Cheque	صك

- ع -

<p>ما يُعَجَّل من الثَّمَن ، على أن يُحسَبَ منه إذا تمَّ البيع وإلاَّ استحقَّه البائع. (معجم المعاني للغة العربية: <a href="http://www.almaani.com">www.almaani.com</a> تاريخ الزيارة: 2017/02/10)</p>	<p>Down payment</p>	<p>عربون</p>
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- غ -

<p>بيع ما يجهله المتبايعان ، أو ما لا يُوثق بتسلّمه ، كبيع السمك في الماء ، أو الطير في الهواء ، وسُمِّي غَرَرًا ؛ لأنَّ له ظاهرًا يغرُّ المشتري وباطنه مجهول. (معجم المعاني للغة العربية: <a href="http://www.almaani.com">www.almaani.com</a> تاريخ الزيارة: 2017/02/10).</p>	<p>Aleatory contract</p>	<p>غرر</p>
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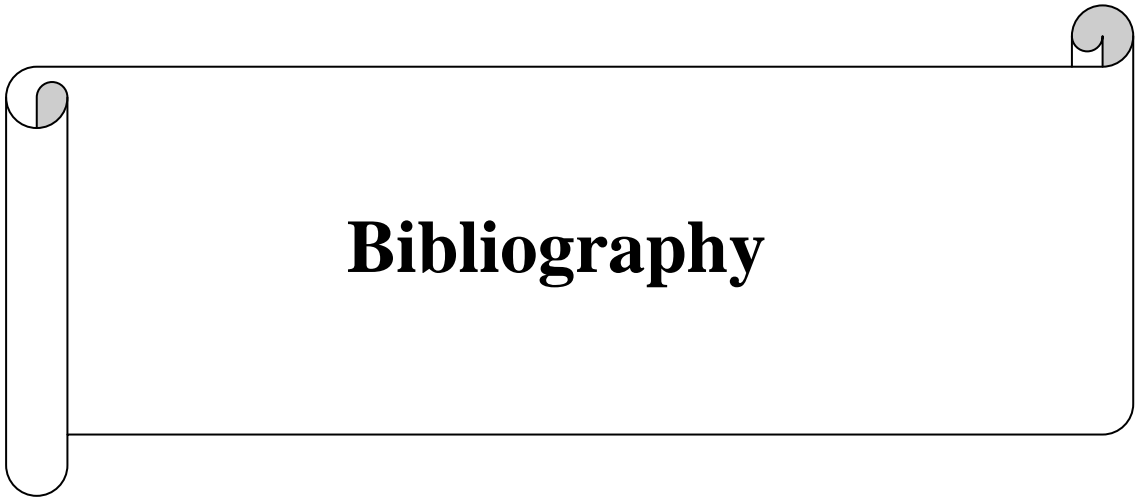
- ف -

<p>القدر الزائد المشروط المحدد على رأس المال المقترض نظير الأجل . و هو أيضا الزيادة مقابل الأجل سواء أكانت مشروطة ابتداء أو محددة عند الاستحقاق. (معجم المعاني للغة العربية: <a href="http://www.almaani.com">www.almaani.com</a> تاريخ الزيارة: 2017/02/10)</p>	<p>Interest</p>	<p>فائدة</p>
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- م -

<p>المرابحة هي ترتيبات تمويل يوافق المصرف بموجبها على شراء أصل من الأصول (سلعة) بناء على طلب العميل. يقوم المصرف بحيازة السلعة حيازة قانونية ثم يبيعه بعد ذلك إلى العميل بسعر بيع متفق عليه يتألف من مبلغ التمويل زائدا هامش الريح. ( <a href="http://www.albaraka.com">www.albaraka.com</a> تاريخ الزيارة: 2017/02/10)</p>	<p>Murabaha</p>	<p>مرابحة</p>
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<p>المشاركة هي صيغة تمويل إسلامي في شكل شراكة بين المصرف و العميل يقوم بموجبها كل طرف بالمساهمة في رأس مال الشراكة بشكل متساوي أو بدرجات متفاوتة إما لإقامة مشروع جديد أو المشاركة في مشروع قائم. ( <a href="http://www.albaraka.com">www.albaraka.com</a> تاريخ الزيارة: 2017/02/10)</p>	Partnership	مشاركة
<p>قِمَار ، مُقَامرة ، كَلَّ لعب فيه مُراهنة و القمار هو رِهَانٌ قَائِمٌ عَلَى الصَّدَقَةِ وَالْحَظِّ بِأَدَوَاتٍ مُخْتَلِفَةٍ ، يَأْخُذُ بِمُقْتَضَاهُ الْعَالِبُ مِنَ الْمَغْلُوبِ الْقَدْرَ الْمُنَقَّقَ عَلَيْهِ. (معجم المعاني للغة العربية: <a href="http://www.almaani.com">www.almaani.com</a> تاريخ الزيارة: 2017/02/10)</p>	Gambling	ميسر
- و -		
<p>أمانة ، ما استودعته لتستردّه فيما بعد و أيضا وديعة بنكية مالية تسحب عند الطلب من غير إشعار مسبق. (معجم المعاني للغة العربية: <a href="http://www.almaani.com">www.almaani.com</a> تاريخ الزيارة: 2017/02/10)</p>	Deposit	وديعة
<p>حبس أرض أو ممتلكات عقارية على ملك الواقف أو على ملك الله تعالى والتصدق بالمنفعة. (معجم المعاني للغة العربية: <a href="http://www.almaani.com">www.almaani.com</a> تاريخ الزيارة: 2017/02/12)</p>	Waqf	وقف
<p>هي استنابة جائرِ التصرف مثله فيما تدخّله النيابة؛ أي: أن يفوض المرء غيره بالقيام بتصرفٍ يملكُ هذا المفوضُ القيامَ به بنفسه، ليقوم به عنه. (معجم المعاني للغة العربية: <a href="http://www.almaani.com">www.almaani.com</a> تاريخ الزيارة: 2017/02/12)</p>	Autorisation	وكالة



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