

## TRANSLATION OF ECONOMIC TERMINOLOGY AND CONCEPTS BETWEEN ARABIC AND UZBEK: CHALLENGES AND STRATEGIES

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### ABSTRACT

This article examines the challenges and effective strategies involved in translating economic terminology and concepts between Arabic and Uzbek. Key difficulties are analyzed, including lexical gaps, cultural disparities, polysemy, semantic ambiguity, and the pervasive influence of English as a global economic lingua franca. The morphological and syntactic differences between the two language families are also discussed as significant structural hurdles. The study evaluates translation strategies — borrowing, transliteration, calque, adaptation, descriptive translation, and neologism creation — through practical examples drawn from Islamic finance, market economy concepts, and specific economic indicators.

**Keywords:** economic terminology, Arabic, Uzbek, translation challenges, lexical gaps, Islamic finance, market economy, neologisms.

### 1. INTRODUCTION

In an increasingly interconnected global economy, the accurate and nuanced translation of economic terminology and concepts is paramount for effective communication, policy formulation, and international cooperation. This is especially true for languages with distinct linguistic and cultural foundations, such as Arabic and Uzbek.

Arabic, deeply rooted in Islamic jurisprudence and historically a language of trade and scholarship, and Uzbek, a Turkic language shaped by Persian, Russian, and Arabic influences, represent two fundamentally different linguistic systems. Uzbekistan's post-independence transition from a centrally planned Soviet economy to a market economy required the rapid development of a new economic lexicon, making translation between these languages a critical concern.

This article provides a comprehensive analysis of the challenges inherent in translating economic terminology between Arabic and Uzbek, proposes and evaluates applicable strategies, and illustrates their application through practical case studies. The ultimate goal is to facilitate more precise economic communication and foster greater integration between Arabic-speaking and Uzbek-speaking regions.

### 2. LINGUISTIC LANDSCAPE AND HISTORICAL CONTEXT

#### 2.1. The Arabic Language and Its Influence

Arabic, a Semitic language, occupies a prominent global position as the liturgical language of Islam and as a historical vehicle of science, philosophy, and commerce. The Islamic Golden Age produced an intricate economic vocabulary — terms such as *riba* (usury/interest), *zakat* (almsgiving), and *waqf* (endowment) reflect a distinct ethical and legal framework that often diverges from Western economic paradigms. Arabic's root-and-pattern morphology allows for the derivation of numerous related terms from a single consonantal root, yielding a dense and nuanced lexicon that poses particular challenges when seeking equivalents in structurally



different languages.

## 2.2. The Uzbek Language and Its Development

Uzbek, a Turkic language and the official language of Uzbekistan, has been shaped by Persian, Russian, and Arabic influences across centuries. The transition from a Soviet centrally planned economy to a market-oriented system necessitated the rapid adoption and adaptation of new economic terms, primarily from Russian and English, while also reviving certain Turkic and Arabic-origin vocabulary. Several core economic terms in Uzbek are of Arabic origin: *mol-mulk* (property/wealth, from Arabic *mal*), *tijorat* (commerce, from Arabic *tijarah*), *hisob* (account, from Arabic *hisab*), and *iqtisod* (economy, from Arabic *iqtisad*).

## 2.3. Historical Intersections and Loanwords

The historical interactions between Arabic and Uzbek cultures, primarily driven by the spread of Islam into Central Asia, resulted in a significant layer of Arabic loanwords in Uzbek, particularly in religious, scientific, and administrative domains. These loanwords carry not only phonetic adaptations but also semantic and conceptual frameworks inherited from their Arabic origins. However, their meanings have frequently evolved within the Uzbek context, sometimes diverging from original Arabic connotations — a source of both common ground and potential ambiguity in contemporary translation.

## 3. CHALLENGES IN TRANSLATING ECONOMIC TERMINOLOGY

### 3.1. Lexical Gaps and Non-Equivalence

One of the most significant challenges is the absence of direct, single-word equivalents across the two languages. Modern financial instruments and regulatory frameworks — such as futures contracts, derivatives, hedge funds, or venture capital — often lack established equivalents in either Arabic or Uzbek. Translators must resort to descriptive phrases, calques, or loanwords, which can compromise conciseness and precision. Even when an apparent equivalent exists, the underlying conceptual framework may differ, creating false equivalence that distorts meaning.

### 3.2. Cultural and Contextual Disparities

Economic concepts are not culturally neutral. In Arabic, particularly in Islamic economics, terms are intertwined with ethical principles derived from Islamic jurisprudence. Concepts such as *halal* (permissible) and *haram* (forbidden) extend to financial transactions, shaping the very definition of economic activity. Translating these into Uzbek — a language whose economic discourse was molded by Soviet secularism and a state-controlled economy — requires not merely linguistic proficiency but a deep understanding of these cultural and ethical dimensions. For example, *riba* carries a strong moral prohibition in Islamic finance that is not captured by a straightforward translation as 'interest.'

### 3.3. Polysemy and Semantic Ambiguity

Polysemy presents considerable difficulties. The Arabic word *'amal* can mean 'work,' 'action,' 'operation,' or 'capital' depending on context. The Uzbek word *bozor* primarily means 'market' or 'bazaar' but can also refer abstractly to a 'market economy.' Translators must accurately identify the intended economic sense from among multiple possible interpretations. Abstract terms such as 'development,' 'growth,' or 'crisis' carry wide semantic ranges, requiring



careful contextualization to ensure precise meaning transfer.

### 3.4. The Influence of English as a Lingua Franca

A large share of contemporary economic theory, research, and practice originates in English-speaking academic and financial centers. Both Arabic and Uzbek frequently encounter English terms first, leading to hybrid terminology that may not be fully integrated semantically. Translation often becomes a two-stage process: understanding the English concept, then finding an appropriate Arabic or Uzbek equivalent — or translating from English through one language into another. This indirect pathway risks introducing distortions or a loss of conceptual precision.

### 3.5. Morphological and Syntactic Differences

Arabic's root-and-pattern morphology contrasts sharply with Uzbek's agglutinative structure, making direct structural equivalents difficult to establish. Syntactically, Arabic typically employs VSO or SVO word order, while Uzbek follows SOV order — a fundamental Turkic characteristic. These differences complicate the rendering of complex economic relationships such as causality, conditionality, and temporal sequences. A literal translation that ignores these structural disparities risks producing awkward, unnatural, or misleading renditions of economic content.

## 4. STRATEGIES FOR EFFECTIVE ECONOMIC TRANSLATION

### 4.1. Borrowing and Transliteration

Borrowing involves adopting a source-language term directly into the target language, often with minimal phonetic or morphological adaptation. Terms such as bank (بنك / bank) and dollar (دولار / dollar) have been borrowed into both Arabic and Uzbek. Transliteration converts the source script into the target script while preserving pronunciation and is commonly used for proper nouns and technical terms. While these strategies maintain precision and facilitate international communication, they may hinder comprehension for audiences unfamiliar with the source language, necessitating accompanying glossaries or explanations.

### 4.2. Calque and Loan Translation

Calque translates the constituent parts of a compound term literally, producing a new term that conforms to the target language's grammatical and lexical norms. 'Free market,' for instance, is rendered as suq hurr (سوق حر) in Arabic and erkin bozor in Uzbek. This approach enriches the target lexicon while preserving a degree of semantic transparency. However, idiomatic or metaphorical source terms may yield awkward or misleading calques, requiring translators to assess carefully whether literal component translation faithfully conveys the intended meaning.

### 4.3. Adaptation and Functional Equivalence

When direct lexical matches are unavailable or culturally inappropriate, adaptation seeks a target-language term that performs a similar function or conveys a similar conceptual role, even if structurally different. This strategy is especially critical for Islamic finance terms: translating zakat simply as 'tax' or 'charity' in Uzbek would strip it of its religious and redistributive significance. An adaptive approach might employ a term conveying obligatory payment within an Islamic ethical framework, supplemented by explanatory context. Successful adaptation requires both linguistic competence and deep socio-cultural and economic understanding of both contexts.



#### 4.4. Descriptive Translation and Explanation

When no concise equivalent exists, descriptive translation provides a definition or explanation of the source term in the target language. This is indispensable for complex Islamic finance products such as *mudarabah* (profit-sharing partnership) or *murabahah* (cost-plus financing), which require explanation of their operational, legal, and ethical dimensions for a Uzbek audience. While descriptive translation ensures maximum clarity, it produces longer texts and may disrupt reading flow. It is therefore most appropriately employed in glossaries, footnotes, or as a preliminary step toward the eventual coinage of a concise equivalent.

#### 4.5. Neologism and Term Coining

In rapidly evolving fields — digital economics, fintech, specialized financial instruments — the deliberate creation of new terms becomes necessary. Arabic forms neologisms through derivation from existing roots, compounding, or semantic extension; Uzbek employs affixation, compounding of native elements, and adapted loanwords. Effective term coining requires collaboration among linguists, economists, and subject-matter experts to ensure that new terms are both morphologically sound and conceptually precise. National language academies and specialized committees play an important role in standardizing coined terms and promoting their adoption.

### 5. CASE STUDIES AND PRACTICAL EXAMPLES

#### 5.1. Islamic Finance Terminology

Islamic finance terminology provides a particularly instructive case study, given the Arabic origins of these concepts and their relatively recent introduction into Uzbekistan. Islamic finance operates on Sharia principles that prohibit *riba* (interest), *gharar* (excessive uncertainty), and *maysir* (gambling), and promote ethical investment and risk-sharing. Core terms — *sukuk* (Islamic bonds), *takaful* (Islamic insurance), *mudarabah* (profit-sharing partnership), and *ijarah* (leasing) — are deeply embedded in an Arabic theological and legal framework.

In translating these into Uzbek, lexical gaps are prominent. While *riba* finds a partial conceptual parallel in *sudxo'rlik* (usury), the full legal and ethical weight of the Arabic term is not preserved. For *sukuk*, translators typically resort to a descriptive equivalent such as 'Islomiy obligatsiyalar' (Islamic bonds), accompanied by an explanation of their structure and Sharia compliance. The Soviet secular legacy further complicates matters: *zakat*, for instance, must be carefully recontextualized to distinguish it from conventional taxation or voluntary charity. A combination of transliteration for core Arabic terms, descriptive translation for complex structures, and adaptation to local legal and cultural frameworks is therefore recommended, supported by specialized bilingual glossaries developed collaboratively by Islamic finance scholars, linguists, and legal experts.

#### 5.2. Market Economy Concepts

General market economy concepts present a different set of challenges. In Arabic, 'privatization' is rendered as *khawsasah* (خصخصة), a neologism derived from the Arabic word for 'private,' while 'supply and demand' is translated as *al-'ard wa al-talab* (العرض والطلب) via direct calque. In Uzbek, terms such as *bozor iqtisodiyoti* (market economy), *raqobat* (competition), *xususiyashtirish* (privatization), and *tadbirkorlik* (entrepreneurship) were introduced during the post-Soviet transition, many as calques from Russian or English, others through semantic extension of existing Uzbek words. A term like 'capitalism' — *ra'smaliyah* in Arabic, *kapitalizm*



in Uzbek — carries different historical and ideological connotations in each context, requiring translators to convey not only lexical meaning but also the conceptual and historical nuances specific to each linguistic tradition.

### 5.3. Specific Economic Indicators

Quantitative economic indicators — Gross Domestic Product (GDP), inflation rate, unemployment rate, balance of payments, and foreign direct investment (FDI) — require both lexical precision and methodological accuracy. GDP is rendered as *al-natij al-mahalli al-ijmali* (الناتج المحلي الإجمالي) in Arabic and *yalpi ichki mahsulot* in Uzbek; FDI becomes *al-istithmar al-ajnabi al-mubashir* in Arabic and *to'g'ridan-to'g'ri xorijiy investitsiyalar* in Uzbek. Standardization by international bodies such as the IMF and World Bank provides a foundation, but translators must still ensure that accompanying methodological notes and statistical conventions are accurately rendered, bridging the conceptual and definitional gaps that persist between the two linguistic contexts.

## 6. CONCLUSION

The translation of economic terminology and concepts between Arabic and Uzbek is a multifaceted process shaped by linguistic, cultural, and contextual challenges. This article has examined the principal difficulties — lexical gaps, cultural disparities, polysemy, semantic ambiguity, the influence of English, and morphological-syntactic differences — and has evaluated five core strategies: borrowing and transliteration, calque and loan translation, adaptation and functional equivalence, descriptive translation, and neologism creation.

The case studies in Islamic finance, market economy concepts, and economic indicators demonstrate that no single strategy is universally sufficient. Effective translation requires a flexible, context-sensitive combination of approaches, grounded in both linguistic expertise and substantive economic knowledge. Translators must serve not only as language mediators but as cultural and conceptual bridges.

As Uzbekistan deepens its market economy and explores Islamic finance, and as economic cooperation between Arabic-speaking and Uzbek-speaking regions expands, the demand for highly skilled economic translators will continue to grow. Future research should focus on developing comprehensive bilingual economic glossaries, establishing specialized translator training programs, and conducting empirical studies on the effectiveness of different translation strategies in specific economic contexts — all with the aim of enhancing precision and clarity in cross-linguistic economic communication.

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