

A Brief Comparative Analysis of Two Bilingual Dictionaries of Islamic Finance and Economy

Antar Fuad Ali

legaltranslatorsana@gmail.com

Universiti Malaya, Malaysia

Krishnavanie Shunmugam

krishnav@um.edu.my

Universiti Malaya, Malaysia

Abdulmajid Obaid Hasan Saleh

dr.alamrey2016@gmail.com

International Islamic University of Malaysia, Malaysia.

Abstract

With the growth of Islamic banking and new research into Islamic economy, the need to investigate related Islamic terms in these fields has become very important for concerned bodies. To date, there has not been adequate research to shed light on bilingual dictionaries on Islamic finance and economy. Two bilingual dictionaries (Arabic –English) that have a substantial number of entries on Islamic finance and economy terms (IFETs) are *Mu'jam Lughat Al Fuqahā'* (Dictionary of Islamic Legal Terminology) (1988) and *ISRA Compendium for Islamic Finance Terms* (2010). The current paper aims to provide a brief comparative analysis of some salient aspects with regard to the introductory matter, main content and appendixes of these two specialized, bilingual dictionaries. It also attempts to investigate whether a certain set of randomly selected IFETs are included in the two selected dictionaries to generally gauge the extent of the semantic content of these dictionaries. For those involved in work related to Islamic finance and economy like translators, researchers, students and other professionals in the field, the analysis here will bring to awareness the extent of the usefulness of these two dictionaries by highlighting their merits and

demerits. The study concludes by making recommendations for improvements that can be made to future bilingual dictionary publications dealing with IFETs.

Keywords: *Islamic banking; Islamic finance; Islamic economy; lexicography; specialized bilingual dictionaries*

1. Introduction

Arabic, the lingua franca of the Arab World and the liturgical language of over one billion persons, is a Central Semitic language that has been in existence for over two millenniums (Ferguson, 1971; Versteegh, Eid, Elgibali, Woidich, & Zaborski, 2006). Arabic became enriched with new concepts and terms owing to the revelation of the Quran in Arabic in the early 7th century. Since the middle of the 17th century, the expansion and establishment of the Islamic Empire or Caliphate brought about the annexation of new territories where people scarcely comprehended Arabic. Arabic which was the language of both the religion and the State at that time began to steadily spread to the peoples of the new territories under the Caliphate. The daily activities of the citizens in the Caliphate helped Islamic financial and economic concepts and terms to develop progressively over a long period of time. The sources of these terms can be traced back to the Quran, the prophetic traditions, and the writings of jurists.

In the Quran, terms like *riba* (usury), *halāl* (permissible), and *ibn assabyl* (passerby) are frequently mentioned. The prophetic traditions also include a number of terms such as *ihsan* (state of kindness), *maṭl* (deferment of payment), and *istihām* (drawing lots). On the whole, the majority of Islamic financial and economic terms (which hereafter will be referred to as IFETs) have come forth from the writings of jurists who have attempted to elucidate jurisprudence and enforce fatwa or legal rulings. New concepts continue to emerge and new terms are coined to reflect the Islamic conceptualization as “[t]here is now a well-developed market of Islamic financial instruments where Islamic financial institutions and insurance companies conduct business” (Muhammad, 2003: Preface). Islamic digital economy and takaful insurance are good examples of where new concepts have been rapidly birthed.

Notwithstanding the existence of more than 500 Islamic banks worldwide (The Banker Database, 2015) with a finance market worth over \$2 trillion at the end of 2014 (Dickins, Hervey, & Higgins, 2016), very few semantic or lexicographical works have dealt with IFETs. Amongst

the sparse number of books which focus on IFETs are Jamal Abdulmana'am's 'Encyclopedia of Islamic Economy' (1989), Nazih Hammad's 'Dictionary of Financial and Economic Terms in the Register of Jurists' (2008) and Yasser Ajeel's 'Differences between Islamic and Traditional Institutions and Distinctions between Islamic Economic Terms' (2007).

Bilingual dictionaries related to Islamic finance and economy, although limited in number, are hardly reprinted and if reprinted, the first edition rarely undergoes major revision or updating. This is due to the fact that individual efforts of lexicographers rarely receive any sponsorship from institutions world-wide. While the development of software has made the task of compiling dictionaries a lot less arduous and corpus-driven technology has added more vigour to the compilation of reference works, these advancements are yet to fully benefit lexicographic work particularly with regard to the production of bilingual dictionaries related to the Islamic world. Much therefore needs to be done in this area and this has motivated some first steps to be taken towards reviewing existing bilingual lexicographic work between Arabic-English as undertaken by this study.

For those involved in work related to Islamic finance and economy like translators, researchers, students and other professionals in the field, this study will bring to awareness the extent of the usefulness of the two dictionaries selected for a brief comparison here by highlighting their merits and demerits. The researchers believe that the comparative analysis undertaken here will sufficiently highlight some of the key areas in future bilingual dictionaries on IFETs which need to be improved and consolidated for greater efficacy for its users.

2. Literature Review

A dictionary may be simply defined as a collection of vocabulary and polylexicals in one or more languages. It may be given different names such as a word reference book, a wordbook, a lexicon, or vocabulary list. Dictionaries whether general or specialized, monolingual or bilingual vary in their treatment of words and presentation since they cater to the needs and interests of specific users. A dictionary may be consulted for: 1) communicative situations: either a writer or a translator seeks a word to deliver a certain sense as part of a communicative act, and 2) cognitive situations: it is when a student or a translator needs to widen his knowledge about a subject field (Fuertes-Olivera & Nielsen, 2018). Also, a dictionary may be consulted for a) accurate pronunciation, b) stress, c) orthographic and morphological information, d) usage, e) collocation,

f) synonyms and/or antonyms in rare cases, and g) plural forms as the case in Arabic. The animal lion in Arabic, for instance, has four plural forms: 'āsād, 'asd, 'asud, and 'usūd (Umar, 2008). Similarly, bilingual accounting dictionaries for example provide “headwords, definitions, equivalents, inflectional data, synonyms, antonyms, collocations and phrases, example sentences, data on sources and cross-references” (Fuertes-Olivera & Nielsen, 2018). In addition, some dictionaries may also provide factual issues and usage restrictions (Fuertes-Olivera & Nielsen, 2018).

Regarding lexicographic work in the Arab world, Haywood (1965) states that by the 16th century, the Muslim world had witnessed the emergence of three types of lexicographical products: the dictionary, the general classified vocabulary, and the short, specialized vocabulary. They were further divided according to lexicographical schools, largely reliant on whether their nature is phonetic, alphabetical, or notional (El Khattab, 2006). While each type enjoyed a separate identity, they also overlapped in various aspects. Arab lexicographers thus shared some basic principles to guide the production of dictionaries and glossaries since the early centuries. Haywood’s seminal work on the history of Arabic lexicography also informs us that the Arabic language witnessed the first comprehensive dictionary before the nineteenth century. A classic example of an impressively comprehensive dictionary is *Lisānul ‘Arab* (The Language of Arabs) by Ibn Mandūr (d. 1311). This monumental work has almost all the roots with all their derivatives recorded in 15 volumes, of which each volume constitutes 500 double-columned pages. However, scholars who wanted to compile bilingual dictionaries looked for a smaller dictionary. *Al-Qāmusul Mohyt* by Al-Fāyroz bādī (d. 1418), which was held in high esteem for brevity (use of abbreviations and absence of illustrative examples and quotations) and clarity (elimination of rare meanings), was later used as a primary source for bilingual dictionaries in Europe (El Khattab, 2006; Haywood, 1965; Seidensticker, 2002). While lexicographic work in the Arab Muslim world has been ever-growing and dynamic since the early centuries, the progress in producing bilingual dictionaries on IFETs still has much to be desired.

Producing a dictionary which primarily involves the identification of terms followed by the establishment of terms used to designate them (Sharma, 2012) is a highly demanding task since it requires a profound knowledge of a particular language in the general and specialized sense. A compiler who wishes to produce a bilingual dictionary must possess not only mastery of the two languages but also be well-acquainted with the cultures involved. Religious dictionaries, as a case

in point, are heavily culture-bound. Some faith-related concepts may exist in both languages but would still have subtle differences. For example, ‘fasting’ is common all over the world, but its purpose, length, and rulings vary greatly between different faiths. Another example is ‘taxation’ in our modern world. In contrast to the general understanding of ‘taxation’, in Islam, it is seen as the debt due to Allah, which a ruler can impose on competent individuals in order to provide services and benefits to the community (ISRA, 2010). Dictionaries related to Islamic finance and economy in Arabic which are the focus of this study are also deeply couched in the religious and cultural aspect of the Arabic people.

Dictionaries are basically made up of three main parts: the introductory matter (preface/introduction), the A-Z word list, and appendixes. The introductory matter provides essential lexicographic information with regard to the macrostructure and microstructure of the dictionary. It is needful for a dictionary compiler to highlight certain elements in the dictionary, such as, the structure, the symbols and abbreviations used, and the cross-reference system (Al-Ajmi, 2001) to facilitate easy reference. In addition, the introductory matter also constitutes a platform to publicize the dictionary and demonstrate its superiority in contrast to other lexicographic works. In this respect, the introductory matter shares a similar function with blurbs (Stein, 1984). Al-Ajmi (2001) points out that the introductory matter of a dictionary comprises the following six aspects:

- The targeted audience
- Illustrating why the dictionary was compiled
- Demonstrating the sources
- Indicating the new features
- Estimating the entries
- Providing lexicographical training in how to use the dictionary

As for the A-Z list of entries, bilingual dictionaries can employ a range of methods when explaining the entries. These include:

1. An entry accompanied with a foreign equivalence. Definitions are rarely given. This is the case with the English-Arabic and Arabic-English Al Mawrid dictionaries (M. B. Baalbaki, Ramzi, 2014; R. Baalbaki, 2001).

2. An entry provided with a definition in the source language followed by a foreign equivalence as can be found in the *Mu'jam Lughat Al Fuqahā'* 'Dictionary of Islamic Legal Terminology' (Qal'aji, 1988).
3. An entry furnished with a definition in the target language followed by equivalence as can be seen in *A Dictionary of Modern Written Arabic* (Wehr & Cowan, 1979)
4. An entry supplied with a definition in the source language followed by a translation of the definition as well as a foreign equivalence such as is provided by the *ISRA Compendium for Islamic Finance Terms (Arabic-English)* (2010).

The final significant part of a bilingual dictionary consists of the appendixes. This part, sometimes referred to as the index or the glossary guides the user in locating a word in the main body of the dictionary. Arabic words are generally morphologically built upon a system of selected radicals. The index is thus most crucial to locate Arabic words. The last part may also include all the sources the dictionary has utilized to determine the meanings of the entries. In the case of *ISRA* (2010), some glossaries provide modern English terms with their Arabic equivalents.

3. Methodology

For this study, the researchers have selected two Arabic-English bilingual dictionaries which specialize in Islamic finance and economy that is *Mu'jam Lughat Al Fuqahā'*, which when translated is 'Dictionary of Islamic Legal Terminology' (1988) and *ISRA Compendium for Islamic Finance Terms (Arabic-English)* (2010). The two objectives of this study are to carry out a comparative analysis to: (i) identify the differences in the introductory matter, content and appendixes of the two selected specialized, bilingual dictionaries, and (ii) to investigate the extent of the semantic information provided by the two dictionaries on a selection of IFETs.

While it might appear that comparing two Arabic-English bilingual dictionaries on IFETS which are 22 years apart

To achieve the first objective, features such as blurbs, the compiler's opinions, total number of entries, equivalent types, and the overall presentational style in the introduction, body and appendixes were compared. To fulfil the second objective, five IFETs which were randomly selected from a pool of a hundred IFETS (from a larger study this paper is based on) were looked up in DILT and another 5 IFETs from the same collection were looked up in *ISRA*. This was done to get a general gauge of how comprehensive both dictionaries are in terms of their semantic

content. Overall, the irregularities, the plus points, and the shortcomings in both these specialized bilingual dictionaries will be highlighted to identify the gaps that need to be filled in future bilingual dictionaries on IFETs. While it might appear that comparing these two Arabic-English bilingual dictionaries on IFETS is an unfair comparison as DILT was produced 22 years before *ISRA*, it is in fact significant to observe to what extent *ISRA* which was produced a bit more than two decades later has expanded on the lexicographic work on IFETs since DILT.

4. Results

The findings of this study are presented below in three sections (A-C) which compares the two selected dictionaries based on three main parts of the dictionaries.

A) Introductory Matter

The first Arabic-English dictionary that will be discussed is *Mu'jam Lughat Al Fuqahā'* 'Dictionary of Islamic Legal Terminology', which hereafter will be referred to as DILT (1988). The introductory matter is composed of three parts: Forward, Sources and References, and Introduction. In the Forward the compilers address the importance of their work and illustrate the superiority of their work which has 4390 Arabic entries and 4370 English terms. The authors inform us that DILT was the culmination of 25 years of work of collecting the materials for their dictionary. They highlight the order of the entries, and the meanings of the symbols and abbreviations used. For example, for Arabic terms that may carry the same meaning, they are separated with the symbol (=). The authors also provide as many English equivalents as possible, separated with a comma to indicate correspondence between the terms. The tasks managed by each lexicographer is also provided. Finally, they offer their gratitude to all who contributed to the production of the dictionary. In the Sources and References section, they have listed over 53 resources and references which helped build DILT. These comprise books and dictionaries which are monolingual, bilingual or specialized.

In the introduction, the compilers have endeavoured to show the linguistic changes that have taken place in Arabic since the prophet's time. The Arabicization of new words which the early Arabs had encountered during their conquests is also highlighted. The compilers mention how words have become obsolete over time due to people's preference to employ words which were easier to pronounce. Another area raised by the compilers is the phenomenon of blending in

Arabic. The introduction is concluded by an enthusiastic commentary on the features of the Arabic language.

The second Arabic-English dictionary is *ISRA Compendium for Islamic Financial Terms* (2010) published by the International Shari'ah Academy for Islamic Finance. The introductory matter consists of four parts: Forward, Introduction, Compendium's Guide, and Transliteration Table. The Forward emphasizes the importance of the Islamic finance industry and thereby the demand for the continual production of specialized lexicographic references related to finance. The special features of the Compendium are also highlighted, and the last few sentences are devoted to acknowledging the support and efforts of certain individuals.

Next, the Introduction outlines the Islamic civilization, the compilation of dictionaries, and the challenges that had been faced by the authors of the *ISRA Compendium* in completing the task. Appreciation was also expressed to the people involved in the production of the compendium. The section on the Compendium's Guide does not provide any significant lexicographic information. The Transliteration Table supplies information concerning Arabic consonants and vowels. Finally, Roman numerals to indicate derived verb stems are also provided.

The introductory matter of DILT and the *ISRA Compendium* does not specify the target audience. The researchers believe this is due to the monodirectional nature of these dictionaries. Thus, the targeted audience are the Arabic users. Both dictionaries indicate the reasons for producing the dictionaries which are the rapid growth of Islamic finance and the need to have specialized references that meet the demands of specialists and researchers. While DILT has a list of all the sources and references as part of its introductory matter, the *ISRA Compendium* lists all the 75 references on its last few pages. This is a matter of preference which does not affect the quality of the dictionary. Of the two dictionaries, only the *ISRA Compendium* outlines features such as providing explanations for differences between terms from a *fiqh* perspective and "the English equivalents being used in the field of Islamic finance" (*ISRA*, 2010, p.x). With regard to the two dictionaries' attempts to offer lexicographic guidance that is, a clear step by step instruction on how the resources in the dictionary can be maximally utilized, they are not sufficiently thorough.

B) The A-Z List of Entries

DILT is a large, monodirectional dictionary which is made up of only one section. The entries are dealt differently as shown by the extracts below:

الجلب : بسكون اللام ، الاحضار ، يقولون : جلب الشاهد إلى القاضي يعني :
To call or summon إحضاره إليه

Extract 1: DILT (1988, p. 125)

The entry above has a phonological comment, followed by a synonym, a usage example, and an English equivalent.

الثغر : بفتح الثاء ، كل فرجة في شيء ، ج ثغور .
○ الفم ومقدم الأسنان Front teeth
○ حدود البلاد في مواجهة العدو Frontiers

Extract 2: DILT (1988, p. 117)

The Arabic entry in Extract 2 begins with a phonological guide as well as a referential meaning in Arabic. The plural form is then indicated followed by the technical meanings and their English translations.

الأداء: الإيصال // ايفاء ما استحق من دين ونحوه..... Payment of debt.
Recite..... حسن الأداء في التلاوة: حسن إخراج الحروف من مخارجها بصفاتها
Performance..... 0 إتيان عين الواجب في الوقت المحدد، وهو على نوعين :
أداء كامل : وهو الذي يؤدي على الوجه الذي أمر به مستجمعا أركانه وسننه.
وأداء ناقص ، وهو الذي يؤدي مستجمعا أركانه مع وجود الخلل في غيرها

Extract 3: DILT (1988, p. 35)

In the extract above, the Arabic entry does not have a phonological comment. It is followed by a synonym and a definition in Arabic to show its technical meaning. An English translation is provided for the entry that is ‘payment of debt’. Then two more senses of the entry are listed and

translated as ‘recite’ and ‘performance’. Below the third sense, the dictionary goes on to provide two collocations of this last meaning but without their English translations.

The following is another entry where DILT uses footnotes to provide extra information on a term:

الفطر : بكسر فسكون مصد فطر نقيض صام ، وأصل الفطر : الشق والقطع ، ومنه {إذا السَّمَاءُ انْفَطَرَتْ} ومن ذلك الفطر من الصوم : قطع الصيام .
 O عدم الإمساك عن الطعام أو الشراب أو الجماع إمساكا يعتبر به صائماً Fast breaking
 O عيد الفطر : يوم الأول من شوال الذي يعقب صيام رمضان
 Lesser Bairam (*) or celebrated on the 1st of Shawwal
 O صدقة الفطر : ما يدفعه المسلم من الصدقة في شهر رمضان قبل صلاة العيد لتزكية صومه Alms given at the end of Ramadan

Extract 4: DILT (1988, p. 261)

The asterisk (*) in the entry above denotes a footnote that explains the meaning of ‘Lesser Bairam’. The footnote when translated is, “[t]he three-day festival of [M]uslims, starting from the first of Shawal, the month that immediately follows Ramadan” (Qal'aji, 1988, p. 261).

The above four entries reveal the lack of consistency in the way meanings are provided. Being the first dictionary of its type, the dictionary is not free of such irregularities and shortcomings. The sudden appearance of an asterisk and footnote as can be seen for the entry in Extract 4 illustrates the lack of systematic arrangement. Another shortcoming is the absence of IFETs such as *daynu aşşihih*, *ribā albuyu'*, *şarikatu al'ibāḥah*, and *quwwah* (قُوَّة- شَرِكَةُ الْإِبَاحَةِ- رِبَا) (الْبُيُوع- دَيْنُ الصِّحَّةِ), which indicates that the dictionary is not sufficiently comprehensive. Also, there are instances when other IFETs are not provided directly, but anyone with some basic knowledge may deduce their meanings from other similar IFETs provided as entries in DILT. This can be seen in Table 1 below which lists some IFETs (column 1) not lexicalized in DILT but there are closely related terms to these IFETs which are documented in the dictionary.

Table 1: IFETs with similar meanings in DILT

IFETs	Entries in DILT
الدَّيْنُ الْمُؤْتَقُ <i>addaynu almuwattaq</i>	الرهن: توثيق دين بدين (<i>alrrahnu: tawṭyqu daynin bidayn</i>) Mortgage
الْبَيْعُ الْجَبْرِي <i>albay'u alġabry</i>	حمل ذو الولاية الغير على تصرف ما تنفيذا لحكم الشرع (<i>ḥamlu ḍw alwulāyati alġyr 'la taṣrfin mā tanfyḍan liḥukmi ālśr 'i</i>) Compulsion
الْبَيْعُ بِالْأَنْمُودَج <i>albay'u bilānmudaġ</i>	الأنموذج (<i>alānmudaġ</i>) Sample
بَيْعُ النَّسِيئَةِ <i>bay'u alnasy'h</i>	ربا النسبية: كل زيادة مشروطة أو في حكم المشروطة بتقاضها المقرض من المستقرض مقابل تأخير الوفاء (<i>ribā annsy'y't: kulu ziyādatin mašruṭin 'u fi ḥukmi almašruṭi yatqādāhā almuqriḍu min almustaqriḍi muqābil ta'hyr alwafā'</i>) delay usury
مُفَاصَلَةٌ <i>mufāṣalah</i>	الفصل: بفتح الفاء مصد فصل، الحجز بين الشئيين (<i>alfaṣl: with a fathat over the faa, from the radicals of faṣl</i> □ <i>alḥaġzu bayni alṣay'iyn</i>) separation, segregation

A user would have to make some considerable effort before realizing that the IFETs in Column 1 of Table 1 are actually represented by other semantically-similar Arabic lexical items in DILT and have the English equivalent/s alongside them. This is another setback of this dictionary which needs to be attended to.

There are also instances when some of the English equivalents seem confusing because the lexical categories do not match for example, the Arabic entry is a verb but the English equivalent is a noun. An example is the noun 'alms' given as an equivalent of a verb in Arabic *taṣadaq* (تصدق). Another instance of a clear mismatch in the dictionary is caused by the confusion between what seems like related terms but which are in fact different in meaning. An example is the use of 'dower' to mean bridal money *ṣadāq* (صداق) in Arabic. According to monolingual English dictionaries, 'dower' is defined as what a widow receives of her husband's estate to support her (Longman, 2019; Merriam-Webster, 2019). In contrast, the Arabic term *ṣadāq* (صداق) means what is given by the would-be husband to a bride to express acceptance of marriage. This bridal money in Arabic culture can take different forms, the simplest of which is a metal ring or teaching a chapter or verses from the Quran. The latter is not common anymore.

With the advent of applications, DILT has been made available in Google Store under the same name. However, upon browsing the application, one would be disappointed to find out that the application is nothing but a pdf file of the same paper dictionary. There is clearly a lack in providing the kind of digital options which other dictionary applications offer.

Next, we shall look at the *ISRA Compendium* (2010). On the cover of the compendium, it is stated that this compilation is the result of a collective effort to "produce quality research and scholarly work...accessible to the widest possible scholarship". *ISRA* provides brief bilingual definitions for its 2739 entries which are categorized into four major sections. Some of the terms are repeated in different sections with the same meanings while there are terms which are repeated as entries on the same page, which are clearly typos made by the typesetters.

Section One of the *ISRA Compendium* is dedicated to 94 terms and their origins based on the notion that, Arabic terms regardless of their permutation can be formed out of the radicals. The radicals are the Arabic consonant letters that form all Arabic words. Two consonants such as ġ and *n* can form over 10 words which share the meaning of something hidden, i.e., in Arabic words such as paradise (*ğannah*), jinn (*ğin*), insanity (*ğinnan*), armour (*mağannah*) etc indicate that something is hidden. The 94 entries 'make way' for the provision of definitions for another 392 terms. For instance, under the entry '*ajar*', thirteen terms are defined and explained. *Ijarah*/lease, *ajr*/wage, *ajir*/worker and *mu'ajjir*/ lessor are some of the terms that appear under '*ajar*'. This approach resembles the one adopted by traditional dictionaries.

Technical sense →

الإِجَارَةُ الْمُنْجَزَةُ ★ Entry

الإنجاز لغة: التعجيل، والإجارة المنجزة اصطلاحاً هي: التي يُعَجَّلُ العمل بها من وقت العقد دون إضافة أو تعليق. مثل أن يتفق عاقدان على إيجار محل لمدة معينة ابتداء من وقت العقد. والأصل في الإجارة - عند جمهور العلماء - التنجيز إلا أن يتفق على عدمه.

Referential sense

الفتاوى الهندية 4/411، كشف القناع 4/11، حاشية الصاوي على الشرح الصغير 4/484، درر الحكام 1/374، معجم المصطلحات الاقتصادية (حماد) ص 22، الموسوعة الفقهية 1/256.

References

Immediately Effective Lease (*ijārah munajjazah*)

Literally: from *injāz*: acceleration.

Technically: a lease contract which comes into effect immediately after the offer is accepted without linkage to a contingent event or a fixed future date. An example is the agreement of two parties to lease a shop for a fixed period that begins immediately with the conclusion of the contract. The majority of jurists agree that the basic rule for a lease contract is that it is immediately effective, unless the parties agree to do otherwise.

Al-Fatāwā al-Hindiyyah 4/411, *Kashāf al-Qinā'* 4/11, *Hāshiyat al-Ṣāwī 'lā al-Sharḥ al-Ṣaghīr* 4/484, *Durar al-Hukkām* 1/374, *Mu'jam al-Muṣṭalahāt al-Iqtisādiyyah* (Ḥammād) p. 22 and *Al-Mawsū'ah al-Fiqhiyyah* 1/256.

Extract 5: Section One - Terms & Their Origins (*ISRA Compendium*, 2010, p. 5)

Section Two deals with a set of new entries made up of 214 terms. The outline of Section Two is similar to Section One as can be seen in Extract 6 below:

Referential sense → Entry → **إنتاج** *

الإنتاج في اللغة من أنتجت الناقة أي استبان حملها وقرب وضعها، فإذا وضعت قيل أنتجت. وفي الاصطلاح المعاصر يراد بالإنتاج كل نشاط إنساني يؤدي إلى إيجاد السلع والخدمات أو زيادتها بقصد تأمين مطالب الإنسان المادية.

Technical sense →

References → الصحاح 1/343، لسان العرب 2/373، المصباح المنير 2/592، الاقتصاد الإسلامي لمنذر قحف ص 70، مباحث في الاقتصاد الإسلامي ص 62.

Production (intāj)

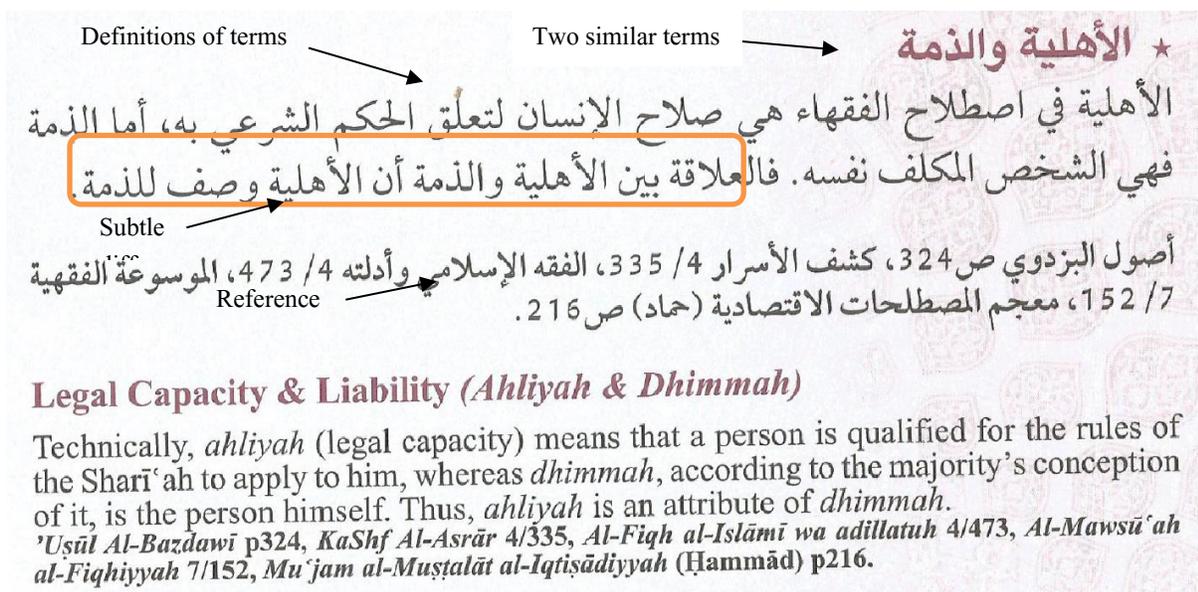
Literally: *antajat al-nāqah*: a she-camel's pregnancy has become clear and delivery is imminent.

Technically: its contemporary meaning is any kind of human activity that produces goods or services or increases them in order to ensure human material needs.

Al-Ṣiḥāḥ 1/343, *Lisān al-'Arab* 2/373, *Al-Miṣbāḥ al-Munīr* 2/592, *Al-Iqtisād al-Islāmī (Mundhir Qahf)* p. 70, *Mabāḥith fī al-Iqtisād al-Islāmī* p. 62.

Extract 6: Section Two - Other Terms (*ISRA Compendium*, 2010, p. 220)

Section Three is devoted to variants where subtle nuance differences between similar terms are provided. This section lists 242 terms sub-categorized into 99 two-term entries, 13 three-term entries, and 1 five-term entry. For example, *ri'* (profit) and *riḥ* (yield) refer to revenue, but differ in their economic relevance. The former reference is associated with land and other real estate, while the latter refers to exchange transactions. An example of a two-term entry or two closely related terms (*ahliyah* and *dhimmah*) but with subtle differences in their uses can be seen in Extract 7 b:



Extract 7: Section Three - Variables (*ISRA Compendium*, 2010, p. 326)

Finally, Section Four is an aggregate of two appendices with a total of 2913 entries. The microstructure of the entries differs from the previous sections: these entries do not provide definitions (i.e., statement/s of the meaning/s of a term) but equivalents (i.e., similar corresponding word/s which carry an identical meaning). The first appendix deals with 601 Islamic financial terms. These terms are ordered according to the phonetic transcription of the Arabic terms. The second appendix is allocated for eight subcategories where 2312 entries are listed according to the English alphabetical order. The first subcategory is about accounting with 239 terms; the second deals with 454 terms from banking; the third is about capital market and comprises 794 terms; the fourth subcategory is on insurance with 351 terms; the fifth is about law with 59 terms; the sixth deals with 41 business terms; the seventh subcategory lists 174 marketing terms; and the last subcategory is on economics with 109 terms. Below is an example of a page from *ISRA* which lists the fourth subcategory which relates to insurance.

Rider	ملحق تعديل
Seaworthiness admitted clause	شرط الاعتراف بالصلاحيه للملاحة
Secondary beneficiary	المستفيد الثاني ، مستفيد ثانوي
Second death insurance	تأمين المعمر الثاني
Second surplus reinsurance	إعادة تأمين فائض ثاني

Extract 8: Section Four - Appendices (*ISRA Compendium*, 2010, p. 485)

The merits of the *ISRA Compendium* for most part outweigh those of DILT as the compilers of *ISRA* have taken advantage of DILT as a resource in their relatively newer compilation. Besides, one of the plus points of this compendium is the provision of references for each entry in the first three sections. The manual version of the *ISRA Compendium* is also complemented by a website where the dictionary is available through subscription. However, a browser may encounter some issues. The first one concerns the website definitions that are not complete but sufficiently adequate for basic needs. The second issue is the need to subscribe to access all the entries. The third one is the absence of the Arabic script for all the entries as they are substituted with transliterated words. Lastly, the search option does not function.

When IFETs such as *takāful*, *alribā alḥukmy*, *waks*, and *šarikatu al'aqdām* (تَكَاوُلُ- الربا (الْحُكْمِي- وِكْس- شَرِكَةُ الْأَقْدَام) were looked up in the manual *ISRA*, they were not listed. But for some other IFETs as listed in the first column of Table 2 below, they do not appear as entries but have other related words which can be seen in the second column.

Table 2: Words with similar meanings in *ISRA*

IFETs	Entries in <i>ISRA</i>
مَوَانِبَةٌ <i>muwāṭabah</i>	نزعة <i>naz'ah</i> Acquisition of Property by Force
إِتِّحَادُ الدِّمَّةِ <i>ittihādu ddimmah</i>	ذمة <i>dḍimmah</i> Liability
مَوَارِيثُ <i>mawārīt</i>	تركة <i>tirkah</i> Deceased Property
كِفَالَةُ الْعَيْنِ الْمَضْمُونَةِ <i>kafāltu al'ayni almaḍmūn</i>	ضمان اليد <i>ḍamānu alyyad</i> Liability for Damage to Property in One's Possession
بُرْطِيلُ <i>barṭīl</i>	رشوة <i>raṣwah</i> Bribe

Only a thorough search of the compendium may lead to finding Arabic synonyms and a suitable English equivalent for IFETs such as the ones in Table 2. This would of course be very time consuming which is another drawback of the dictionary. We saw a similar case in DILT illustrated earlier in Table 1. If words with similar meanings like the IFETs listed in the first column of Table 2 and those in column 2 from *ISRA* are located together in the compendium, the user will benefit a lot more.

C) The Appendixes

DILT has an appendix that displays the English equivalents in the same manner that glossaries do. This is to help the user to locate the Arabic term if he knows the English term. The compilers however provide a word of caution that “the Arabic word and the matching English word in this index may not agree in meaning” (Qal'aji, 1988, p. 388).

The *ISRA* Compendium has its References and Index at the end of the dictionary. The References Section displays the bibliography in Arabic and English. Likewise, the Index contains the Romanized Arabic word with its English equivalent accompanied with the page number. There are 717 Arabic words in the Index.

5. Results and Discussion

The findings from the brief comparative analysis of the two selected dictionaries are presented in Table 3 below which summarizes some of the main merits and demerits of the two dictionaries. Although *ISRA* was published 22 years after DILT and is expected to be a more efficient dictionary

owing to the greater number of resources that it could build on, it is not the case. The older DILT is in fact more comprehensive with 4370 entries related to Islamic terms. The blurb in DILT is better written in terms of its lexicographic information which helps readers to use the dictionary more efficiently. The use of French equivalents, when there is no suitable English term, is also a positive feature in DILT.

Table 3: Comparison of DILT (1988) and *ISRA* (2010)

Aspect / Feature	DILT	ISRA
Publication Date	1988	2010
Blurb	More lexicographically informative than <i>ISRA</i>	Does not provide lexicographically useful guidance
Compilers	Two individuals	A team
Entries	4370	2739
Language of Equivalent Type	English and occasionally French	English
Organization/Format	Not always consistent	Generally systematic
Modern terms	None	Available
Index	All 4370 English equivalents are indexed	Only 717 are indexed
Website	N/A	ifikr.isra.my/compendium
App	Yes	None

Although DILT is more comprehensive in terms of the number of entries, the *ISRA* Compendium is better organized and therefore would better serve students, translators, linguists etc. The *ISRA* Compendium also provides both the religious meanings of a term as well as the secular use of those terms in Section Four. Both dictionaries however lack lucid self-explanatory lexicographic information in the introductory matter and blurb. This should be improved to provide clearer practical guidance on how to use the dictionary. Also, some Arabic collocations in DILT need to have English equivalences to enhance the efficiency of the dictionary.

6. Conclusion

Interest in the emerging Islamic finance has been steadily growing over the decades amongst banking and finance institutions and insurance companies both in the Muslim as well as non-Muslim world. Likewise, academic institutions have begun to offer undergraduate and postgraduate courses in Islamic economics and finance. Such developments have necessitated paying attention to the new terms and concepts being coined in this field (Muhammad, 2003: Preface). The need to produce bilingual dictionaries with IFETs which provide both the religious and secular meanings of terms in a systematic and identifiable manner is therefore in great demand.

This study has highlighted further improvements that can be made to existing and future bilingual specialized dictionaries and particularly to Arabic-English dictionaries on IFETS such as the two discussed here. Although the researchers are aware that no one dictionary, whatever the type, is meant for all type of users, yet in an age that is rapidly technologically advanced and undergoing an explosion in its range of lexicon, bigger strides are very possible in lexicography to cater for varied types of users in one place with one click of the button. Below are several recommendations for future editions of *fiqh* or Islamic jurisprudence-based specialized dictionaries. The following recommendations will help dictionary publications on Islamic finance and economy to stay in-step with modern lexicographic outlines:

1. The use of a corpus is a must for the following reasons:
 - a. The selection process should be based on data collected from various sources like dictionaries, books, websites, etc.
 - b. Only frequently used terms are highlighted and used in the production.
 - c. It helps to decide which term or equivalent is most used.
 - d. A corpus provides real examples for each entry.
2. Arabic words should bear declensional endings to avoid mispronunciation or misunderstanding.
3. The utilization of technology to create an online dictionary and/or a dictionary application where updates can be easily made, and more examples can be provided. Moreover, entries and sentences can be provided with audio to aid pronunciation.
4. Bilingual dictionaries like DILT can increase the number of translated entries if all Arabic collocations are provided with equivalents.

The above recommendations should be seriously considered by potential compilers in order to provide more comprehensive lexicographic resources on the religious and secular meanings of IFETs which are crucial to the effective facilitation of business transactions between the Arab world and its global business partners.

References

- Al-Ajmi, H. (2001). The role of the introductory matter in bilingual dictionaries of English and Arabic. *Lexikos*, 11(1).
- Baalbaki, M. B., Ramzi. (2014). *Al-Mawrid: A modern English-Arabic dictionary*.
- Baalbaki, R. (2001). *Al-Mawrid. A modern Arabic-English dictionary*.
- Dickins, J., Hervey, S., & Higgins, I. (2016). *Thinking Arabic translation: A course in translation method: Arabic to English*. Routledge.
- El Khattab, D. (2006). Arabic Lexicography. In K. Brown (Ed.), *Encyclopaedia of Language and Linguistics*. Elsevier.
- Ferguson, C. A. (1971). Arabic language. *Encyclopedia Britannica*, 2.
- Fuertes-Olivera, P. A., & Nielsen, S. (2018). Translating English specialized dictionary articles into Danish and Spanish: Some reflections. *3L The Southeast Asian Journal of English Language Studies*. 24. 15-25. <http://doi.org/10.17576/3L-2018-2403-02>
- Haywood, J. A. (1965). *Arabic lexicography: Its history, and its place in the general history of lexicography* (2nd ed.). E.J. Brill.
- ISRA. (Ed.) (2010). *ISRA Compendium for Islamic Financial Terms: Arabic - English*. Malaysia; ISRA.
- Longman, P. (Ed.) (2019). *Longman dictionary of contemporary English* (6th ed.). Pearson Education Limited.
- Merriam-Webster. (2019). *Webster's dictionary*. Merriam - Webster Inc.
- Muhammad, A. K. (2003). (2nd ed.) *Islamic Economics and Finance: A Glossary*. Routledge.
- Qal'aji, M. R. Q., Hāmid Sādiq. (Ed.) (1988). *Dictionary of Islamic Legal Terminology* (2nd ed.). Beirut; Dar An-Nafa'es.
- Seidensticker, T. (2002). Die einheimische arabische Lexikographie Ein Überblick, in: *Neue Beiträge zur* (pp. 147-166). Semitistik, hrsg. von Norbert Nebes. Weisbaden, O.

- Stein, G. (1984). Towards a theory of lexicography: Principles and/vs practice in modern English dictionaries. In Sture Allén et al. (Ed). Proceedings of the 1st EURALEX international congress (pp. 124-130). London; Max Niemeyer Verlag Tübingen.
- The Banker Database. (2015). Islamic financial institution. <https://www.thebanker.com/Banker-Data/Top-Islamic-Financial-Institutions>
- Umar, A. M. (2008). Mu‘jam al-Lugha al-‘Arabīya al-Mu‘āšira "Lexicon of the Modern Arabic Language" (Vol. 4). Cairo; Books World.
- Versteegh, K., Eid, M., Elgibali, A., Woidich, M., & Zaborski, A. J. A. S. (2006). Encyclopedia of Arabic language and linguistics. In M. Owen (Ed.), (Vol. 8, pp. 263). Leiden; Brill.
- Wehr, H., & Cowan, J. M. (1979). *A dictionary of modern written Arabic:(Arab.-Engl.)*. Otto Harrassowitz Verlag.