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In the Name of God, the Most Gracious, the Merciful



Without any doubt or exaggeration, our succeeded administration is proved in the Sura Man-Ra'a Journal despite the current circumstances of the Corona pandemic, so we do not hesitate to complete the work perfectly, whether the work is through electronic communication or requires our continuous presence, in order to obtain the best satisfactory results appropriate to Samarra University - College of Education demands, as the name of the journal governs us, it is only accept the sober scientific level that brings us a good reputation. Therefore, it is decided to increase the number of published researches even if this matter requires to have two parts published issue of the journal in addition to what we do in terms of imparting the scientific nature of the journal's character is through full commitment to the conditions of scientific publication that make this journal an example for some journals that do not hesitate to contact us to find out how the journal has brought its scientific standing and its knowledge value, and praise be to Allah for our success and facilitation of things.

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THE CHRONOLOGICAL DEVELOPMENT OF THE MODERN FINANCIAL TERMINOLOGY (FINANCIALIZATION) FROM ARABIC INTO ENGLISH

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ABSTRACT

The research deals with studying the chronological development of the modern (Financialization) financial term for the period between 2007-2012. Because there is from time to time the emergence of modern financial terms that have no corresponding meaning in the Arabic language and the specialist in financial and banking sciences needs to break up the words and then synthesize them to facilitate their translation into the target language with its meanings and concepts used in the field of competence. As the research deals with an important aspect of the application of the research work in financial and banking sciences in general and financial sciences in particular, the fact that the term used as the research sample is more recent in the specialized practical reality as it will be addressed in the research and the way it is used in the English language.

The research aims to shed light on: 1- The most important means or ways to translate the (Financialization) financial convention. 2- How the change of language historically and temporarily affects the meaning of the term and its concept in the applied aspect, how this term is translated by specialists and experts in financial sciences, and how it is used in the modern era that is affected by globalization and the development of modern technology. 3- The research deals with the most important developments on the meaning of the concept of the term, and how it became used in its current meaning. The researchers relied on Newmark's semantic and communicative theory in translating this concept because its meaning in use changed over the years 2007-2012.

The researchers seek to demonstrate that the current financial term has more independence and privacy than other terms. The importance of the study lies in dealing with the chronological or temporal development of financial



terms and changing the meaning of difference with the change of time and the use of its broadening and narrowing meaning today.

The researchers concluded that the concept and meaning of Financialization has changed over the previous years according to globalization and the use of new technology, and it has a meaning other than that which was previously used.

Key words: Historical Linguistics, Chronological Linguistics, Diachronic Linguistics, Language change, Semantic Change, Narrowing & Broadening Meaning, Special Language & Terminology.

النظور الزمني للاصطلاح المالي الحديث (الممولة) من اللغة العربية إلى اللغة

الانكليزية

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قسم إدارة المؤسسات السياحية والفندقية

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كلية الإدارة والاقتصاد / جامعة الموصل / موصل / العراق

الملخص

يتناول البحث دراسة التطور الزمني للمصطلح المالي الحديث (الممولة) للفترة بين ٢٠٠٧-٢٠١٢. إذ هنالك بين الفترة والأخرى ظهور مصطلحات مالية حديثة ليس لها مقابل بالمعنى في اللغة العربية ويحتاج المتخصص في العلوم المالية والمصرفية إلى تفكيك الكلمات ومن ثم تركيبها ليسهل ترجمتها إلى اللغة الهدف بمدلولاتها ومفاهيمها المستخدمة في حقل الاختصاص. إذ يتناول البحث جانباً مهماً لتطبيق العمل البحثي في العلوم المالية والمصرفية بشكل عام وعلوم المالية على وجه التحديد، كون المصطلح المستخدم كعينة البحث أكثر حداثة في الواقع العملي المتخصص كما سيتم تناولها في البحث وطريقة استخدامها في اللغة الانكليزية. ويهدف البحث إلى تسليط الضوء على:

١ - أهم الوسائل أو السبل لترجمة الاصطلاح المالي (الممولة).

٢- كيف يؤثر تغيير اللغة تاريخياً وزمناً على معنى المصطلح ومفهومه في الناحية التطبيقية وكيف يترجم هذا المصطلح من قبل المتخصصين والخبراء في العلوم المالية وكيف يستخدم في العصر الحديث الذي يتأثر بالعمولة وتتطور التكنولوجيا الحديثة.

٣- يتناول البحث أهم التطورات على معنى مفهوم المصطلح، وكيف أصبح مستخدماً في معناه الحالي. إذ اعتمد الباحثان على نظرية نيومارك الدلالية والتواصلية في ترجمة هذا المفهوم لتغير معناه في الاستخدام عبر السنوات ٢٠٠٧-٢٠١٢م.

ويسعى الباحثان إلى إثبات أن للمصطلح المالي الحالي استقلالية وخصوصية أكثر من المصطلحات الأخرى. وتكمن أهمية الدراسة في تناول التطور الزمني للمصطلحات المالية وتغير اختلاف المعنى بتغير الزمن واستخدام معناه الواسع والضيق في الوقت الحاضر.

وتوصل الباحثان إلى أن مفهوم ومعنى الممولة قد تغير عبر السنوات المذكورة سابقاً بسبب العمولة واستخدام التكنولوجيا الحديثة، وأصبح له معنى آخر غير الذي كان يستخدم سابقاً.

الكلمات المفتاحية: اللغويات الاجتماعية، اللغويات التاريخية، تغير اللغة، اختلاف اللغة، تضيق و توسيع المعنى، اللغة المتخصصة والمصطلح.

1. Introduction:

1.1 Statement of the problem

From time to time, modern financial terms that have no equivalent in Arabic appear to need to be disassemble and then translated into Arabic with their English narrowing meaning.

1.2 Aims of the study

The research aims to:

- 1 - Highlight the most important means or ways to translate financial terminologies.
- 2- Find a suitable approach to the translation of financial terms.
- 3- Highlight the most important developments on the modern financial term.

1.3 Hypotheses

The research seeks to prove that the term financialization is independent and specific from economic terms. This is indicated by the use of more than a separate financial term from economics or the science and art of management. The meaning of this term is changed by the chronological development according to the globalization that happened in the world.

1.4 Scope of the study

Some of the financial terms used and discussed in the introduction of the methodologies of financial management, bank management and financial market sciences as an independent field and specialized in the field of management and the field of economics as the "financial terminology".

1.5 Value of the study

Value of the study lies in tackling the chronological development of some modern financial terms, showing the differences in meaning of the term's concepts over the time, and how to use these concepts at the present time.

2. Literature Review

2.1 The Origin of the Terminology (Financialization) In Arabic:

Wehr (1974: 931-932) illustrates the origin of the Arabic Terminology (Financialization) that:

- 1- **مول (mawal)** To make rich, enrich,, to finance, to be financed, to become rich, wealthy x to become rich, wealthy.
- 2- **مال (māl)** Property, possessions, chattles, goods; wealth, affluence; fortune, estate; money; income, revenue; asset, capital, stock, fund; (eg.) tax, especially, land tax; (1st Law) marketable.
- 3- **مالي (mālī)** Monetary نقدية, pecuniary, financial; finance (in compounds); fiscal; financier, capitalist.
- 4- **مالية (mālīya)** Monetary affairs الامور النقدية, finance, public revenue; finances, financial situation.
- 5- **موال (mawwāl)** financier, capitalist.
- 6- **تمويل (tamwīl)** financing; (eg.) tax – paying
- 7- **ممول (mumawwil)** taxpayer
- 8- **ممول (mumawwal)** propertied, wealthy, rich
- 9- **متمول (mutamawwil)** rich, wealthy, well-to-do; financier, capitalist (Wehr, 1974: pp 931-932)

2.2 What is Language?

Languages are natural forms, came into being, without determination by human will. They grew and developed according to limited laws. Peculiarly,

they possess series of appearances that tends to be understood under the address life. (Joseph, et al. 2003: P 7)

Roza, (2017: P 36) says that languages have been varying and changing over the centuries. Some languages die such as Celtic, Sanskrit and Hittite, but others develop into another language(s) as the indication of being necessary. It is a dynamic system, which is in fix evolution to supply the needs of its speakers' communicative. Because language dynamicity results in linguistic shifts over time, the linguistic properties become unsteady.

Languages require the expression of new meaning in new form. Knowing a language also means knowing how to use that language because speakers do not know, only how to form sentences but also how to use them properly. (ibid.)

2.3 Language and Translation.

The researchers adopted Newmark's semantic and communicative translation.

Newmark (1981: P 39) defines semantic translation as "attempts to render, as closely as the semantic and syntactic structures of the second language allow, the exact contextual meaning of the original". But communicative translation attempts to produce on its readers an effect as close as possible to that obtained on readers of the original". Communicative translation concentrates on the reader, aiming at making the text more natural and original. Meanwhile, semantic translation affirms the contextual meaning of original. Newmark (1988: P 5) defines translation as "rendering the meaning of a text into another language in the way that the author intended the text". This definition emphasizes on rendering meaning of the source language text into the target language text as what is intended by the author.

The view of Newmark on translation is that translation depends on at least three dichotomies such as cultures, languages, the writer and the translator. Newmark's theories are built on a scientific and correct understanding of translation. (Fengling, 2017: P 31).

Newmark (1988: PP 151-152) explains technical translation as it is one part of specialized translation; institutional translation, the area of politics, commerce, finance, government etc.,. He adds that the main problem in technical translation is usually the new terminology.

3. Sociolinguistics

Gumperz, and Jenny, (2008: PP 532-545) indicate that sociolinguistics is the descriptive study of the influence of any and all sides of society, including cultural norms, expectations, and context, on the way language is used, and the influence of society on language. It differs from sociology of language, which concentrates on the impact of language on society. It overlaps so much with pragmatics. It is historically closely related to linguistic anthropology, and the distinction between the two fields has been doubtful.

Andersen, (2006: P 65) says that the historical level of asking is the object level of historical linguistics, the level of observation in which language differs from case to case and from speaker to speaker as well as over time. For a different reason, students of diachronic linguistics often leave this object level unmentioned and not discovered, but since every change has its origin and has a role in usage, where speakers use different elements differently, there is no doubt that in all clarifications of linguistic change, we must repeat, finally, to this level.

3.1 Historical Linguistics and Comparative Linguistics.

Campbell and Mauricio (2007: P77) define historical linguistics as the study of language change and how and why languages change. Sometimes it called historical and comparative linguistics. This is the branch of linguistics that deals with how languages change, what types of changes happen, and why they happened. This branch is called historical and comparative linguistics.

Fromkin et al (2011: P 489) indicate that, why they called historical and comparative linguistics. It is “historical” because it deals with the history of specific languages; and it is “comparative” because it deals with relations among languages.

It is the study of language change and its outcome. (Ringe, and Joseph, 2013: P 1).

Nordquist (2018: P 1) clarifies that historical linguistics traditionally known as philology which is the branch of linguistics interested with the development of a language or of languages over time. The fundamental instrument of historical linguistics is the comparative method, a way of recognizing relations between languages in the absence of written records. For this reason, historical linguistics is sometimes called comparative historical linguistics.

Nordquist (2018: P 2) says that the historical linguistics studies the type and reasons of language change. The reasons of language change find their origins in the physiological and cognitive structure of human beings.

3.1.1. Historical Linguistics and Diachronic Linguistics.

Historical linguistics, also named diachronic linguistics. It is the scientific study for language change over time. The main interests of historical linguistics include:

- 1- Describing and accounting for noticed changes in special languages.
- 2- Rebuilding the prehistory of languages and locating their relatedness, grouping them into language groups.
- 3- Evolving the general theories about how and why language changes.
- 4- Describing the history of speech communities.
- 5- Studying the words history, i.e. etymology.

Additionally to the study of languages as they change over time, as practiced in philology or comparative linguistics. Historical change or a diachronic change (diachronic linguistics). (Andrew, 1999: PP 17-18)

Lulus (2009: P 1) differentiates between two types of linguistics, and the study differences in two ways: synchronically (in terms of differences between simultaneous features during a linguistic system) and diachronically (in terms of how a language change over time).

So, diachronic or historical linguistics is the study of how languages change over time.

Ferdinand de Saussure is the founder of modern linguistics. He examines language as a system of differences. The concept is often associated with de Saussure's distinction between diachronic and synchronic linguistics. One can study the differences in linguistics in two ways: synchronically in terms of differences between simultaneous features in a linguistic system and diachronically in terms of how a language changes over time. (O'hara, 2011: P1; Nordquist, 2019: P 1).

The word "Syn" is "together", "Chron" is "time". So, synchronic linguistics is the study of linguistics in its own time. But, the word "Dia" is "through". "Chron" is "time." . So, diachronic is how linguistics changed over time.

(Hardison, 2009: P 1; Campbell, 2013: P 3). For example, a word's meaning changes from one century to the next, how does the meaning of the word "servant" change from the Latin meaning "one who serves" through medieval and Renaissance times "one who is loyal to a certain lord (his "servant") to Victorian times a domestic employee whose job is to "serve" food to modern times a person subservient to a stronger entity. This is a simple example of how words change through time, but it "serves" to show what is meant by studying linguistics "over time."

Synchrony and diachrony are two different and complementary viewpoints in linguistic analysis. (Meyerhoff, 2006: P 22)

The term "diachronic linguistics" means "the historical study of how language has changed and is changing and develops over time, through the history of language development." (Wordprof, 2011: P1; Nordquist, 2019b: P1).

Meyerhoff, (2006: P 22) says that it is the change realised over chronological time.

Campbell and Mauricio (2007: P 42) define diachronic must to do with the temporal dimension, change over time. Diachrony is the temporal dimension, viewed through time. With respect to language, the historical investigation of linguistic elements, of language change and evolution.

Hardison (2009: P 1) and Packeiser, (2009: P 27) illustrate that diachronic linguistics views the historical development of a language. Thus, on the diachronic center, we can return back and so on in time, noticing the language with all its features change.

The diachronic analysis of systematic language change and variation give a brief chance to the researcher that find out the variation and the variability among the languages and realize its progress in the society. It also provided a

way for checking of experimental validity of different models of language change and variation. The sequential movement of change, when it starts in one more favored linguistic environment and then spreads to a less favored one. (Pintzuk, 2003: P 513).

The researchers have concentrated on variation in language viewed diachronically in our study.

3.2 Language Change.

In the past, languages have been always changed and they surely continue to change today. (Hudson, 2000: P 411)

Birner, (1991: P 2) explains that language changes for many reasons. **First**, it changes because the needs of its speakers change. New technologies, new products, and new experiences demand new words to refer to them clearly and efficiently. The English language of present day reflects many centuries of development. The political and social events that have in the course of English history so deeply affected the English people in their national life have generally had a recognizable effect on their language. **Second** assumption which we believe is influential in different practices in the contemporary social world is that languages manifest important elements of national cultures and are related to regional units.

At some point in time, a language is compared with its descendant language even a few hundred years later, the change is obvious. (Hudson, G. 2000: P 392)

Language change is the field of linguistics concerned with the study of language variation and change, can prove that variability (variation) follows some structural patterns enabling the speakers to understand each other during the communicative interaction. (Rosa, 2017: P 35)

Language change is variation over time in a language's features. It is studied in various subfields of linguistics: historical linguistics, sociolinguistics, and evolutionary linguistics. Some commentators use the label corruption to indicate that language change constitutes a degeneration in the quality of a language, especially when the change resulted from human error or is a prescriptively discouraged usage. (Lyons, 1968: P 42)

Modern linguistics typically does not support this concept, since from a scientific point of view such innovations cannot be judged in terms of good or bad. (Campbell, 2004: 3-4; Bybee, 2015: PP 10-11).

3.3 Language Change and Language Variation.

Raza (no date: P 3) illustrates that the study of language variation is an important part of sociolinguistics, to the extent that it demands reference to social factors in a specific society. Languages differ from one place to another, from one social group to another, and from one case to another. The change is to be found in variation, i.e. in the alternative usage to be found at all linguistic levels.

The notion of variation and the variability is a theoretical framework of language variation and change in the field of Sociolinguistics. Linguistics concentrates on growth and development to the study of language variation and change. In all human languages even lingual or metalingual have variation and change, use different expressions for same thing. (ibid.: P 7)

Language varieties are often assigned specific social meanings by members of societies that are, in turn, transferred to the speaker or writer. Translators, as language professionals, need to understand how language variation and change operate and affect language, so that their translation practices and decisions are not based on personal biases and put views about language but, rather, on a principled understanding of how language interacts with society. An awareness



of the effect of social and use-related (contextual) factors affecting language is also necessary for making a target text that is appropriate to the requirements of the translation instructions. (Colina, 2015: P 215)

A language may change because of the influence of events in the world. New technologies such as the World Wide Web demand new forms such as 'google' to search the Internet for information and wiki (as in Wikipedia) 'a Website, database, or software for creating Web sites, especially cooperative ones,' from the Hawaiian word for 'fast.' New forms of human manner, however exotic, demand new terms such as suicide bomber. New concepts in science demand new terms such as transposon 'a transposable gene in DNA.' As well as the new communicate with persons who use different ways of talking from our own may affect our pronunciation, vocabulary, and even grammar. Thus, social change changes speech. (Algeo, 2010: P 207)

All languages are affected by variation, and all languages are affected by change. Change is an inescapable aspect of life. People, places, nature, etc., are all subject to change over time, and human language is no different. Variation and change are essential to language, which, like any human activity, is in continual change. (Colina, 2015: PP 183-184)

3.3.1 Types of Language Change.

Hana (2011: P 25) explains that languages undergo changes at all linguistic levels: phonetic, phonemic, morphological, syntactic, and semantic.

The researchers will concentrate in this paper on 'lexical' or semantic change rather than grammatical, functional, syntactic change; that is the change in the meaning of a word, and to be a change in the concepts associated with a word.

3.3.1.1 Semantic Change.

Algeo (2010: P 207) indicates that semantic is the study of meaning in all of its aspects. And, the meaning of a word is what those who use it intend or understand that it represents.

The languages' development can lead to a change in meaning of words, and in historical linguistics, this phenomenon is known as semantic change. The meaning of a word can either be slightly altered, or it can evolve greatly. While this can cause confusion and misunderstanding, it is also seen as a positive step forward in the growth and adaptation of languages. In a modern world where businesses develop on effective communication and creative marketing campaigns, it is important to have not only lucidity of message, but also comprehension of how others translate words. Semantic change can be influenced by a variety of factors, including culture, other languages, as well as the progress of science and technology. For the most part, there is some able to foretell in how words change over time, with them usually broadening in meaning. (CSOFT International, 2015).

The words' meanings vary and change by place, time, and situation. (Algeo, 2010: P 208)

Semantic change refers to any change in the meaning(s) of a word over the time passing. Also called semantic shift, lexical change, and semantic progression. Semantic change may also occur when native speakers of another language adopt English expressions and apply them to activities or conditions in their own social and cultural environment. The meanings of words vary with place, time, and situation. (Algeo, 2010: P 208; Nordquist, 2018b: P 1)

“Meaning which is intended or understood to be represented by a morpheme, word, idiom, or other linguistic form”. (Algeo, 2010: P 291)

Semantic changes are shifts in the meanings of existing words. Basic types of semantic change include: pejoration, in which a term's connotations become more negative, - amelioration, in which a term's connotations become more positive, - broadening, in which a term acquires additional potential uses, - narrowing, in which a term's potential uses are restricted. (Terry; Bown 2010: PP 200–201).

In present-day English shows a number of semantic changes which consist of expansions or (extended) or (broadening), restrictions (narrowing). (Hickey, 2001: P 33; Oklah, 2014: P 2)

Algeo (2010: P 210) explains that one classification of meaning is based on the scope of things to which a word can apply. that means, meaning may be generalized (extended, widened), or it may be specialized (restricted, narrowed). When the scope of a word increases, the number of features in its definition reduce, that restrict its application.

The researchers will discuss two aspects of semantic change which concerned with the study: change in denotation in which the meaning of a lexeme is “narrowing meaning or restricted meaning”; and “broadening meaning or extended meaning”.

3.3.1.2 Semantic Narrowing or Restriction of Meaning.

Yule (2010: P 291) defines narrowing of meaning is a semantic change. In which a word is used with a less general meaning.

Oklah (2014: P 5) explains that “the meaning of a word is narrowed to refer only to a specific or limited part of its original denotation”.

Nordquist (2018b: 1) points out that “narrowing of meaning happens when a word with a general meaning is by degrees applied to something much more specific”. It is a type of semantic change by which the meaning of

a word becomes less general or inclusive. Also known as specialization or restriction. "Such specialization is slow and need not be complete". For example, the word **Safari** comes originally from the Arabic word **safar** which means "travelling" generally. It comes from the verb **saafara** "to travel", and it is used when talking about someone travelling regardless of the distance, it has to be relatively long though. (Oxford Companion to the English Language, 1992; Oklah, 2014: P 5; Nordquist, 2018b: P 1; Hickey, 2001: PP 28-29). The opposite process is called broadening or generalization.

3.3.1.3 Semantic Expansion or Broadening Meaning.

Nordquist (2019a: 1) explains broadening that: it is a type of semantic change by which the meaning of a word becomes broader or more comprehensive than its earlier meaning. The broadening process is technically called expansion ,generalization, or extension. It occurs when a word with a specific or limited meaning is widened. An example of generalization is the word "business", which originally meant 'the state of being busy, careworn, or anxious,' and was broadened to include all kinds of work or occupations.

Broadening as Fromkin, et al. (2011: P 572) define "A semantic change in which the meaning of a word is changing over time to become more encompassing, e.g., dog once meant a particular breed of dog,". They points out, "When the meaning of a word becomes broader, it means everything it used to mean and more". (ibid.: P 508)

4. *Specialized Language*

OECD Glossary of Statistical Terms (2004: p 1)states that the special language is a language used in a topic domain and distinguished by using of specific linguistic means of expression like terminology.

English for Specific Purposes has been developed to meet the needs of those learners who intend to use English in professional contexts and for professional purposes. (NAGY, 2014: p 261)

4.1 Terminology or Specialized Language

OECD Glossary of Statistical Terms (2004: P 1) defines Terminology as “it is a set of terms”.

Terminology or specialized language is more than a technical or particular instance of general language. In today’s society with its emphasis on science and technology, the way specialized knowledge concepts are named, structured, described, and translated has put terminology or the designation of specialized knowledge concepts in the focus of attention. (Faber and Lopez-Rodriguez, 2012: p 2)

Merriam-Webster (1828) defines the term as “a word or expression that has a precise meaning in some uses or is peculiar to a science, art, profession, or subject”.

It is a special words or expressions used in relation to particular subject or activity: such as sports terminology, and scientific terminology. (Cambridge Academic Content Dictionary)

It is a general word for the group of specialized words or meanings relating to a particular field, and also the study of such terms and their use, this also known as terminology science. Terms are words and compound words or multi-word expressions that in specific contexts are given specific meanings—these may deviate from the meanings the same words have in other contexts and in everyday language. (Merriam-Webster Dictionary. Retrieved, 2018: PP 6-25).

It is a discipline that studies, among other things, the development of such terms and their mutual relations within a specialized fields. It differs from lexicography, as it includes the study of concepts, conceptual systems and their labels (terms), whereas lexicography studies words and their meanings. (Concise Oxford English Dictionary, 2011)

Terminological changes are fully dependent on conceptual changes as new terms are created when new concepts arise and develop. (Dury, 2005: P 33)

Terminology is the study of specialized concepts and their linguistic designations or terms. These specialized knowledge units are the result of the development of cognitive processes and communication among experts of a special language community. (Faber, and Montero-Martínez, 2019: P 1)

Experts use terminology not only to order thought, but also to convey specialized knowledge in one or more languages and to comprise the information contained in specialized texts. Every terminology work begin with the concept and then moves on to compose (term). The term is subordinate to the concept, which is at the centre of interest. The identical terms allocated to the concepts comprising the concept system are represented correspondingly; this means not in a chronological order but following the order of the concepts constituting the mental concept system. (Packeiser,2009: PP 24 - 27)

A specialized terminology is common in the translation profession, where a translation for a specific term (or group of terms) is required quickly to solve a particular translation problem.

The information in scientific and technical texts is encoded in terms or specialized knowledge units, which are access points to more complex knowledge structures. Underlying the information in the text are entire conceptual domains, which are both explicitly and implicitly present, and which

represent the specialized knowledge encoded. In order to create a specialized text, translators and technical writers must have an excellent grasp of the language in the conceptual domain, the content that must be transmitted, and the knowledge level of the addressees or text receivers. In order to translate a specialized language text, translators must go beyond correspondences at the level of individual terms, and be able to establish interlinguistic references to entire knowledge structures. Only then can they achieve the level of understanding necessary to create an equivalent text in the target language. (Faber and Lopez-Rodriguez, 2012: p 2)

A translator or technical writer must likewise be aware of the types of conceptual entities that the text is referring to, the events that they are participating in, and how they are interrelated. This signifies that writers and translators of specialized texts must also be closet terminologists and be capable of carrying out terminological management as means of knowledge acquisition. This is one of the reasons why an understanding of terminology and specialized knowledge representation is a key factor in successful scientific and technical text generation and translation. (ibid.: p 3)

5. Data of the Study

The concepts of Financialization (data of research) are taken from: Al-Saegh, N. A. J. (2014: PP 6-9) Un Published Ph.D. Thesis

Table (1): The Chronological Development of The Modern Financial Terminology (Financialization) according to years from 2005 – 2017.

The concept in English	The concept in Arabic	Year & Author
Krippner dealt with Financialization as one of the styles and models for the accumulation of profits through financial sources and channels more than those profits generated through trade and production of goods.	فقد تناولت Krippner الممولة على أنها أحد الأنماط والنماذج الخاصة بتراكم الأرباح من خلال المصادر والقنوات المالية أكثر من تلك الأرباح التي تتولد عن طريق التجارة وإنتاج السلع.	2005 Krippner
It is the relationship between non-financial companies NFCs and financial markets, and this phenomenon is defined in light of its results, whether negative or positive, to discover its impact on capital accumulation through increasing the payments of these companies to the financial markets, and the profits realized from the financial investment that Move Crowdsand changes the motivations for real long-term investment.	إنهاء العلاقة بين الشركات غير المالية NFCs والاسواق المالية، وتحدد هذه الظاهرة في ضوء نتائجها سلبية كانت أو ايجابية لاكتشاف أثرها في التراكم الرأسمالي من خلال زيادة مدفوعات تلك الشركات إلى الاسواق المالية ، والأرباح المتحققة من الاستثمار المالي التي تزيح وتغير الدوافع الخاصة بالاستثمار الحقيقي طويل الأجل.	2007 Orhangazi
The growth of the relationship between the Financialization and the growing numbers of economic indicators and accelerated transfers in them as financial flows rise and rise locally and internationally, central bank policies and interrelationships to reach market stability, high levels of financing for the Household sector and increase its connected, and the focus of corporate movement on increasing incentives for shareholders and increasing the impact of financial and investment institutions, changes In strategic management towards a strategy of reducing and dividing instead of holding and investing, and increasing the elements of a strategic facilitation that consumption and credit leads to growth, all these growing indicators It gave a special description at the macro and micro levels of the economy of the possibility of transmitting the channels of influence of the phenomenon.	نمو العلاقة بين الممولة والأرقام المتنامية للمؤشرات الاقتصادية والتحويلات المتسارعة فيها حيث التدفقات المالية وارتفاعها محلياً ودولياً، وسياسات البنوك المركزية وتداخلاته للوصول إلى استقرار الاسواق، وارتفاع مستويات التمويل للقطاع العائلي وزيادة ارتباطه، وتركيز حركة الشركات على زيادة الحوافز لحاملي الأسهم وزيادة تأثير المؤسسات المالية والاستثمارية، وتغيرات في الإدارة الإستراتيجية نحو إستراتيجية خفض والتوزيع بدلاً من الاحتجاز والاستثمار، وزيادة عناصر تسهيل استراتيجية أن الاستهلاك والائتمان يقودان للنمو، كل هذه المؤشرات المتنامية أعطت وصفاً خاصاً على المستويين الكلي والجزئي للاقتصاد لإمكانية انتقال قنوات تأثير الظاهرة.	2008 Ryoo & Skott

<p>O'Boyle et al. Supported this trend, which Orhangazi and Krippner mention, that they stated that the phenomenon can only be understood through what it reflects from major and continuous changes in the rules and ethics of dealing and in their norms and laws towards what the branches and channels require companies to access markets and profits day after day.</p>	<p>O'Boyle et al. أيدوا هذا الاتجاه الذي جاء به Krippner و Orhangazi حيث ذكروا بأنه لا يمكن فهم الظاهرة إلا من خلال ما تعكسه من تغيرات كبيرة ومستمرة في قواعد وأخلاقيات التعامل وفي اعرافها وقوانينها نحو ما تتطلبه فروع وقنوات وصول الشركات إلى الأسواق والارباح يوما بعد يوم.</p>	<p>2009 O'Boyle et al.</p>
<p>From the literature review showed that the growing role and importance of markets, institutions, and financial motivators in local and international operations in any economy had a profound impact on the growing movement of commodities prices in the world, which led to a greater episode of this phenomenon imposing itself on the global level and within this orientation and transfer of concepts from the narrowing concept of the phenomenon to the broadening one. And that it is necessary to have some characteristics in order to know the reality of the financialization of the commodities, the most important of which is the classification of commodities as one of the financial assets, which is what specifically took place after the year 2005 and in a very large way, through the growing size of the futures contracts and the discontinued options that have not yet been implemented between 2002 and 2008, and the second indicator is the increased reliance on the commodities investment index, as this indicator is considered one of the adopted investment strategies.</p>	<p>إن الدراسات السابقة التي بينت تنامي دور وأهمية الأسواق والمؤسسات والدوافع المالية في العمليات المحلية والدولية في أي اقتصاد كان لها الأثر البالغ في تنامي حركة أسعار السلع في العالم، وهو ما أدى إلى أن يكون ثمة حلقة أكبر من هذه الظاهرة فرضت نفسها على المستوى العالمي وضمن هذا التوجه والانتقال بالمفاهيم من المفهوم الضيق للظاهرة إلى الواسع. وأنه لا بد من بعض الخصائص حتى يمكن الوقوف على حقيقة مموله السلع، أهمها تصنيف السلع كأحد الموجودات المالية، وهو الأمر الذي أستاذ بالتحديد بعد العام ٢٠٠٥ م وعلى نحو كبير جداً، وذلك من خلال الحجم المتنامي لعقود المستقبلات والخيارات الموقوفة والتي لم تنفذ بعد بين العام ٢٠٠٢ و ٢٠٠٨ م، أما المؤشر الثاني فهو زيادة الاعتماد على مؤشر استثمار السلع، فقد عد هذا المؤشر أحد الاستراتيجيات الاستثمارية المتبعة.</p>	<p>2009 Mayer</p>
<p>Financialization concept has exceeded to what is greater until it gave it the highest relative importance in the deterioration of the economy, and stated that everything in the real economy has become a victim of it through the relationship between the economy and money, and the increase of the interrelationships between them and specifically after the year 2000.</p>	<p>فقد تجاوز مفهوم الممولة إلى ما هو أكبر حتى أعطاهها الأهمية النسبية العليا في تدهور الاقتصاد، وذكر أن كل ما في الاقتصاد الحقيقي أصبح ضحية لها عن طريق العلاقة بين الاقتصاد والمال وزيادة المسارات المتداخلة بينهما وتحديداً بعد العام ٢٠٠٠ م</p>	<p>2010 Richard Freeman</p>

<p>(UNCTAD) pointed out that the huge flows of capital and financial traders have become essential characteristics in the process of financialization commodities, and the same report added that the general trend after the year (2000) was to reduce the procedures significantly, which led to an increase in the flow of (6 billion dollars). In the year 2000 to (\$ 350 billion) in the year 2010 in the form of assets and derivatives traded on the stock exchange.</p>	<p>وقد أوضحت منظمة (اليونكتاد) أن ضخامة تدفقات رؤوس الأموال والتجار الماليين أصبحت صفتان أساسيتان في عملية مموله السلع، وأضاف التقرير ذاته أن الاتجاه العام من بعد العام (٢٠٠٠م) كان تخفيف الإجراءات بشكل كبير، وهو ما أدى إلى ارتفاع التدفق من (٦ بليون دولار) في العام ٢٠٠٠م إلى (٣٥٠ بليون دولار) في العام ٢٠١٠م بصيغة موجودات ومشتقات تتداول في البورصة.</p>	<p>2010 UNCTAD</p>
<p>The main reason was the rise in stock prices. Creativity generated excellent qualities and products at low costs that made returns increase continuously. As for speculation, it was encouraged by creativity by adopting a strategy that may be distinctive and that is buying even if it is at the expense of the high price of the share. It happened through controlling and controlling the reduction of resources in a way that raises the share price, even if this is in the absence of creativity.</p>	<p>وقد كانت السبب الرئيس في ارتفاع أسعار الأسهم، فالإبداع ولد نوعيات ممتازة، ومنتجات بكلف منخفضة جعلت العوائد تزداد بصورة مستمرة، أما المضاربة فقد شجعت من قبل الإبداع من خلال تبني استراتيجية قد تكون مميزة وهي الشراء ولو كان ذلك على حساب السعر المرتفع للسهم، أما المناورة فتحدث من خلال الرقابة والسيطرة على تخفيض الموارد بالطريقة التي ترفع سعر السهم ولو كان ذلك بغياب الإبداع.</p>	<p>2011 Lozanick</p>
<p>Lapavitsas in his research tagged (Theorizing of Financialization) stated that there are main and interrelated characteristics to judge the phenomenon by reducing the dependence of non-financial companies on bank credit because they have their own high capabilities, and banks have increased Intermediations activities in the financial markets and lending to the Household sector, as well as the Household sector. Itself has become increasingly correlativity with financing activities.</p>	<p>Theorizing of Financialization في بحثه الموسوم Financialization ذكر أن ثمة خصائص رئيسة ومتراصة للحكم على الظاهرة عبر تقليص اعتماد الشركات غير المالية على الائتمانات المصرفية لكونها امتلكت قدرات عالية خاصة بها، والمصارف قد زادت من أنشطة الوساطة في الأسواق المالية والإقراض للقطاع العائلي، فضلاً عن أن القطاع العائلي ذاته صار مترابطاً على نحو كبير مع أنشطة التمويل.</p>	<p>2011 Lapavitsas</p>

<p>In another study, reference was made to additional characteristics of the phenomenon on the basis that it continuously develops profits through financial channels more than the production and trade process, by increasing the role of financial markets and financial institutions in domestic and international operations of the economy. And the study added that the high economic and political importance to separating between finance as a phenomenon and capital as a job results in the separation and get away of all that is real economic and unreal finance.</p>	<p>وأشير في دراسة أخرى إلى خصائص إضافية للظاهرة على أساس أنها تنمي الأرباح بصورة مستمرة من خلال القنوات المالية أكثر من عملية الإنتاج والتجارة، عبر زيادة دور الأسواق المالية والمؤسسات المالية في العمليات المحلية والدولية للاقتصاد، وأضافت الدراسة إلى أن ارتفاع الأهمية الاقتصادية والسياسية للفصل بين التمويل كظاهرة ورأس المال كوظيفة نتج عنه الفصل والابتعاد بين كل ما هو حقيقي وغير حقيقي.</p>	<p>2011 Tome</p>
<p>In this regard, Fattoh et al. adopted some characteristics of financialization of the market's commodities, namely that this phenomenon was the main reason for causing a jump in commodities prices, precisely the oil futures, as they make a big difference in the prices and then the increase in co-movement, between oil prices and the rest of financial assets and commodities prices. On the other hand, speculation was the decisive factor in understanding the financialization's feature, especially (speculator in commodities), which is characterized by that it does not buy for regular consumption but for future use, so the (hedge funds), pension funds, insurance companies, individual investors and financial creativity lead to be a qualitative shift in the prices and in the sizes of concluded contracts.</p>	<p>وفي هذا الصدد تبني (Fattoh وزملاؤه) بعض الخصائص لممولة الأسواق السلعية، وهي أن هذه الظاهرة كانت السبب الرئيس في إحداث طفرة في أسعار السلع وبالتحديد مستقبلات النفط، فهي تحدث فرقاً كبيراً في الأسعار ثم الزيادة في الحركة المشتركة Co-Movement، بين أسعار النفط وباقي الموجودات المالية وأسعار السلع الأساسية، ومن جهة ثانية كانت المضاربات العامل الحاسم في فهم خاصية الممولة، وخاصة (المضارب بالسلع) الذي يتميز بأنه لا يشتري لأجل الاستهلاك العادي بل للاستخدام المستقبلي، فأدت (صناديق التحوط) وصناديق التقاعد وشركات التأمين والمستثمرون الفرديون والإبداع المالي إلى أن يكون ثمة نقلة نوعية في الأسعار وفي حجوم العقود المبرمة.</p>	<p>2012 Fattoh et al.</p>

<p>On the emergence of the markets and the outcome of prices' results, that there were three main characteristics that changed the trend of dealing with the mechanisms, information, and first prices are bubbles that have become a product of investment strategies and herd behavior, while the second characteristic is the high prices and their fluctuations, specifically the main commodities price index, which has become of greater importance from it at any time, in addition to the fact that these high prices and reduced market liquidity push more hedging costs and then market fluctuations, as for the third feature is the maneuvering in the markets, it may happen that hedge funds or large investors take a long position in a stable position in the futures of these commodities, and to protect them from the risk of falling into the rising prices in the future.</p>	<p>وعن نشوء الأسواق وما آلت إليه نتائج الأسعار كانت هنالك ثمة ثلاث خصائص رئيسة غيرت مجرى التعامل مع الآليات والمعلومات والأسعار الأولى هي الفقاعات التي صارت نتاجاً للاستراتيجيات الاستثمارية وسلوك القطيع، أما الخاصية الثانية فهي ارتفاع الأسعار وتقلباتها، وبالتحديد مؤشر أسعار السلع الأساسية والذي صار ذا أهمية أكبر منه في أي وقت مضى، فضلاً عن أن ارتفاع الأسعار هذه وخفض سيولة السوق يدفع إلى المزيد من كلف التحوط ثم تقلب السوق، أما الخاصية الثالثة المناورة في الأسواق فقد يحدث أن صناديق التحوط أو كبار المستثمرين يتخذون مركزاً طويلاً Long Position في مستقبلات تلك السلع وذلك ليحميهم من خطر الوقوع في ارتفاع الأسعار مستقبلاً.</p>	<p>2012 Gilbert</p>
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Discussion

Through the presentation of (Financialization) concepts, it became clear that the meaning of the concept has changed during these years from narrowing the meaning (the old concept) and the oppression of financial work to expanding meaning of the concept and using the financial work of an industrial or production corporation to financial corporations. The concept's philosophy has changed and has become a transition from productive capitalism to financial capitalism, even though it is non-financial (Non-Financial Corporations).

There are many other modern financial terminologies, that their meaning have been changed and developed during these years, which impact on the meaning according to the modern technologies and globalization. These terminologies require to specialized translators as well as to the financial experts to identify the correct meaning of the financial concepts and how they are used.



Conclusions

It can be said that the financial term has undergone many transformations by virtue of overlapping with the rest of the sciences and theories, on the one hand, and changes in the financial environment in the twentieth century and the beginnings of the current century. One of the most important of these modern terms in the field of financial knowledge is (Financialization). This was confirmed by empirical studies and theoretical reviews after the year (2007) It did not even have the same meanings that were before this period, so it moved from narrowing concepts towards the interpretations of broadening inclusiveness and the changes of the English language and its was affected by the globalization and new technology. The challenge facing translators who are not specialized in the field of financial and banking knowledge lies in the complexity of concepts and the overlapping of interpretations, as each term has a timing of use and a term for expression. Thus, the financial term can only be independent and special in a different way to other terms.

So, languages are the main medium in which the ability to communicate across culture develops. Knowledge of one or several languages enables us to understand new horizons, to think globally, and to increase our understanding of ourselves and of people around us. Languages are, then, the very lifeline of globalization: without language, there would be no globalization; and vice versa, without globalization, there would be no world languages.

Specialized translators must thus know how to make use of all available resources to successfully deal with terminological problems. Translators of specialized texts must also be closet terminologists and be capable of performing terminological management as a means of knowledge acquisition.

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من دون أدنى شك أو مبالغة يمكن لنا أن نثبت جدارتنا في إدارة مجلة
سر من رأى على الرغم من الظروف الراهنة المتمثلة بجائحة كورونا، فلا
نتوانى في إكمال العمل على أتم وجه سواء أكان العمل إلكترونياً أو يتطلب
حضورنا المستمر ، وذلك لإستحصال أفضل النتائج المرضية والمناسبة
لمكانة جامعة سامراء - كلية التربية، إذ إن اسم المجلة يحكمنا أن لا نقبل
إلا بالمستوى العلمي الرصين الذي يجلب لنا السمعة الطيبة لذا إرتأينا أن
نزيد من أعداد البحوث المنشورة حتى وإن تطلب هذا الأمر منا أن يكون
العدد المنشور للمجلة متمثلاً بجزئين فضلاً عما نقوم به من إضفاء الصبغة
العلمية على طابع المجلة من خلال الالتزام الكامل بشروط النشر العلمية
التي تجعل مجلتنا مثلاً يحتذى به لبعض المجلات التي لا تتوانى عن
الاتصال بنا لمعرفة الكيفية التي أوصلت المجلة لمكانتها العلمية وقيمتها
المعرفية والحمد لله على توفيقه وتيسيره لنا الأمور .

الحمد لله رب العالمين

رَبُّكَ الْكَرِيمُ

الاشتراك في المجلة



تدفع المؤسسات الحكومية والجامعات ومراكز البحث بدل اشتراك قدره (٢٥٠.٠٠) دينار داخل القطر للعدد الواحد وتخاطب سكرتارية المجلة على العنوان المدرج في أدناه لغرض الاشتراك أو التبادل.

المراسلات

أ.د. دلال هاشم كريم

رئيس هيئة تحرير مجلة سر من رأى

جمهورية العراق / سامراء

ص.ب/١٦٥

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الأسس الطباعية للبحث

❖ يطبع البحث على الآلة الحاسبة، وعلى ورق حجم (A4) وبوجه واحد.

❖ لا يتجاوز عدد صفحاته (٢٠) صفحة بما فيها: البيانات، والخرائط، والمصورات، وإذا زاد البحث على ذلك يتحمل الباحث دفع مبلغ (٢٠٠٠) دينار عن كل صفحة إضافية، على أن تقدم النسخ الأصلية الخاصة بالأشكال والخرائط على ورق (تريست)، وبواسطة برنامج (Microsoft Word).

❖ بعد الأخذ بملحوظات المقيّمين يرفق قرص (CD) مع البحث المصحح.

❖ تكون الطباعة بحرف (Simplified Arabic)، وبحجم (١٤).

❖ تكتب الهوامش في آخر البحث بنفس خط المتن، وبحجم (١٢)، على أن تذكر معلومات المصدر كاملة عند وروده أول مرة، لتغني عن كتابة قائمة للمصادر.

❖ يقسم البحث على مقدمة وعناوين مناسبة تدل عليه، لتغني عن قائمة المحتويات.

❖ لا تلزم المجلة بإعادة البحث إلى صاحبه، إذا اعترض على نشره الخبراء، ويكتفى بالاعتذار.

❖ منهج البحث العلمي والتوثيق من سمات المجلة المحكمة.

❖ يدفع إلى المجلة مبلغ (٨٠٠٠) ثمانين ألف دينار بدل نشر، بالنسبة إلى الباحثين داخل العراق.

❖ يمنح الباحث نسخة مستلة من بحثه بعد نشره.

❖ تعنون المراسلات باسم (رئيس التحرير) او مدير التحرير.

❖ إذا كان البحث يحتوي على آيات قرآنية، يكون نمط الآيات وفق برنامج مصحف المدينة ولا يتم نشر البحث خلاف ذلك.

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تعليمات النشر في مجلة (سر من رأى)



ترحب مجلة (سر من رأى) العلمية المحكمة بإسهام الباحثين في القطر وسواه من الأقطار، فتخطو بهم ومعهم خطوات واثقة نحو مستقبل مشرق في نواحي الحياة، وفيما يأتي بعض ضوابط النشر فيها:

الأسس الفنية والتنظيمية

- ❖ تستقبل المجلة البحوث العلمية في مجالات العلوم الانسانية كافة.
- ❖ تقوم هيئة التحرير بالبحوث علميًا مع خبراء مشهود لهم بالكفاية العلمية في اختصاصهم الدقيق.
- ❖ ترفض المجلة نشر البحوث التي لا تطابق منهج البحث العلمي المعروف.
- ❖ يلزم الباحث بالأخذ بما يرد من ملحوظات حول بحثه، من خلال ما يحدده الخبراء المقومون.
- ❖ أن لا يكون البحث مقدمًا إلى مجلة أخرى، ولم ينشر سابقًا، وعلى الباحث أن يتعهد خطيًا بذلك.
- ❖ يشترط أن يقوم الباحث ببحثه المقدم.
- ❖ يثبت على الصفحة الأولى ما يأتي: (عنوان البحث، واسم الباحث، ولقبه العلمي، ومكان عمله، وبريده الإلكتروني، ورقم هاتفه، وكلمات مفتاحيه باللغتين العربية والانكليزية)، وفي حالة وجود أكثر من باحث تذكر أسمائهم وعناوينهم، لتسهيل عملية الاتصال بهم.
- ❖ يطبع موجزا للبحث في صفحة مستقلة، وباللغتين العربية والإنكليزية، على أن لا يزيد عن صفحة واحدة.
- ❖ يعتمد أسلوب البحث العلمي في كتابة هوامش البحث ومصادره، ويعتمد الباحث المنهج البحثي الخاص باختصاصه، وتذكر الكتب المستعملة في البحث على النحو الآتي: اسم الكتاب، واسم المؤلف، ورقم الطبعة، ومكان النشر، وجهة النشر، وسنة النشر، والجزء (إن وجد)، والصفحة. أما الدوريات فتكتب على النحو الآتي: اسم الدورية، وعددها، وتاريخ صدورها، وجهة الإصدار، والصفحة.
- ❖ لا يعد قبول النشر ملزما للمجلة بنشر البحث العلمي ضمن الاعداد إلا ما يليق بسمعتها الدولية.

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