Some Nouns of Financial Income in English: A Componential Analysis

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Article information	Abstract
	Financial income is considered as on of the main fields in economics. The present study deals with some nouns of financial income in English. Nouns of financial income are difficult to understand and the main reason that leads to this difficulty is that some nouns have multiple meanings making it difficult to choose and understand the correct meaning in the appropriate context. So, the present study aims at defining and describing the selected financial income nouns as well as determining the use of componential to show the distinctive features of the selected financial income nouns. This study adopts a qualitative descriptive method and the data has been collected through using several dictionaries. Employing Leech's (1981) method of componential analysis of meaning; the procedure of the analysis involves defining (7) nouns of financial income and analyzing them through using specific symbols like + (present), – (absent) and ± (neutral) to show the distinguishing features among these nouns. The features that are used to show the differences between the selected nouns are an extra amount of money, paying for services, paid by an organization, money paid/ received, regular incoming payment, irregular incoming payment and in order to make up for losses. This study comes to conclusion that some nouns of financial income are broad and are partial synonyms; each of which has a distinctive feature that makes it different from other synonyms.

مجلة التربية للعلوم الانسانية

بعض أسماء الدخل النقدي في اللغة الإنكليزية: تحليل تكويني

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الملخص	معلومات الارشفة
يُعَدّ الدخل المالي أحد المجالات الرئيسة في علم الاقتصاد. تتناول هذه الدراسة بعض الأسماء المرتبطة بالدخل المالي في اللغة الإنجليزية. وتُعَدّ أسماء الدخل المالي صعبة الفهم، ويكمن السبب الرئيس في هذه الصعوبة في كون بعض هذه الأسماء متعددة المعاني، مما يجعل من الصعب اختيار وفهم المعنى الصحيح في السياق المناسب. لذا تهدف هذه الدراسة إلى تعريف ووصف الأسماء المختارة للدخل المالي، فضلاً عن تحديد استخدام التحليل التركيبي لإبراز السمات المميزة لهذه الأسماء. وتعتمد هذه الدراسة المنهج الوصفي النوعي، وقد جُمعت البيانات من خلال الاستعانة بعدة قواميس. وبالاستناد إلى طريقة ليتش (1981) في التحليل التركيبي للمعنى، تتضمن إجراءات التحليل تعريف سبعة (7) أسماء مرتبطة بالدخل المالي وتحليلها باستخدام رموز محددة مثل [(+) للدلالة على الحضور] , [(–) للدلالة على الغياب] و] (±) للدلالة على الحياد] ، وذلك بهدف توضيح السمات الفارقة بين هذه الأسماء. وتشمل السمات التي استُخدمت لبيان الفروقات بين الأسماء المختارة: مبلغ مالي إضافي، الدفع مقابل خدمات، مدفوع من قبل منظمة، المال المدفوع/المستلم، الدفع المنتظم الوارد، الدفع غير المنتظم الوارد، والدفع بهدف تعويض الخسائر. وتخلص الدراسة إلى أن بعض أسماء الدخل المالي واسعة المعنى ولها العديد من المرادفات الجزئية، لكل منها سمة مميزة تميزها عن غيرها من المرادفات	 **معلومات الاتصال** يوسف علي yousif.24ehp118@student.uomosul.edu.iq

Introduction

The word meaning in any language is studied scientifically through semantics. Semantics is branch of linguistics that deals with how words in a language function, how grammatical patterns convey meaning, and how meaning is delivered from one language to another (Horsleys, 1980: 10). In addition, Morris (1946: 19) defines semantics as the ability of a language to classify and communicate world experiences and this means that semantics, according to this statement, also involves the study of human cognition, processes and conceptualization.

According to Lyons (1968: 400), semantics is introduced in the late nineteenth century from a Greek verb meaning "to signify". However, the study of meaning is relatively not of interests and has been neglected at the beginning of modern linguistics; but now it has become one of the main interest of linguists in general and semanticists in particular. Kempson (1977: 2) calls semantics "the Cinderella of Linguistics" since it is like a Cinderella story in which it is a charming and interesting topic to study.

Problem of the Study

Financial income nouns are difficult to understand. The main reason that leads to this difficulty is that some nouns of financial income have multiple meanings making it difficult to choose and understand the correct meaning in the appropriate context.

Questions of the Study

This study tries to answer the following questions:

1. What are the distinctive features of the selected financial income nouns?

2. How do these features differentiate one financial income from another?

Aims of the Study

1. Defining and describing some selected nouns of financial income.

2. Determining the use of componential analysis to show the distinctive features of the financial income nouns under investigation.

The Adopted Model

The model adopted in this study is Leech's (1981). According to Leech (1981: 89), componential analysis is a process of breaking down the word meaning into minimal components. Moreover, Leech (1981: 91) maintains that componential analysis is used as a method of analysis that reduces a word's meaning into its components contrasted with other components. In addition, it is significant to mention that this model has been chosen due to its usefulness in distinguishing words that are semantically related and showing how small differences in features can lead to different meanings.

Semantic Field Theory

The term "semantic field" is introduced by Trier (1931) to refer to a set of related words in which their meanings delimit each other. Also, it is said to cover a whole conceptual field without the existence of any gap (similar to mosaic). The term has been made more precise at two main levels: the formal level to denote a class of paradigmatic elements and the content level as a definite structure that can be described by means of componential analysis (Corseriu 1967)-cited in Bussmann, 1996: 673).

Nagy (2017: 54) has stated that:

> "Semantic fields with a more restricted number of items are incorporated into larger ones; the latter are themselves structured into even larger ones, until the entire lexicon of a language is integrated into a unitary system"

The above quotation implies that the vocabulary of a language can be divided into a number of semantic fields; each covering a certain area in language and has its own organization which is based primarily on semantic relations. So, the meaning of a lexical item or lexeme cannot be defined alone. Instead, the meaning of any lexical item can be defined and understood by being in relation with other neighbouring lexemes within the same field. In addition, Almanna (2016: 11) believes that the lexemes are not synonymous, but rather they have different relations. Thus, the lexical items in a particular field must be understood in the sense that all the items belong to the same area of meaning instead of being completely interchangeable or synonymous.

In addition, Lobner (2013: 215) says that a semantic field is a group of items that should fulfil the following conditions:

1. The lexical items or lexemes should belong the same word class.
2. The meanings of the lexemes should share something in common.
3. They should be interrelated more precisely by definable meaning relations.
4. The field is complete in terms of relevant meaning.

Componential Analysis

Componential analysis is a method found in structural semantics which analyzes the words meaning through organized sets of semantic features that are identified as "present", "absent" or "indifferent". It is basically not adhered to the compositionality principle which claims that the meaning of a complex expression is defined by the meanings of its parts. In addition, componential analysis shows its importance for language speakers to differentiate various words in a semantic field (Veysi and Gorjian, 2023: 176). Furthermore, componential analysis is also defined as "a semantic theory that analyses the semantics of lexemes into a small set of meaning components or 'semantic features' taking + and – values. For instance, the word boy has the features [+human], [+male] and [–adult], whereas girl has [+human], [–male] and [–adult] (McGregor, 2024: 446).

Componential analysis development is traced back to the second half of the 1950s and the beginning of the 1960s by both European and American linguists who have contributed to this development independently. In Europe, Componential analysis has been grown out of the lexical field theory while in America, it is adopted by anthropologists not by linguists without any specific association to the field theory in Europe (Geeraerts, 2010: 70). Also, it is adopted as a way of understanding and comparing kinship terms in different languages as stated by Leech (1976) cited in (Zahradeen,2020: 3) that componential analysis is "a distinctive technique that first evolved in anthropological linguistics as a means of studying relations between kinship terms, but it has since developed in many spheres of meaning".

According to Lee (2023: 10), componential analysis is based on the assumption that "meaning can be described on the basis of a restricted set of conceptual building blocks-the semantic primitive features, that is, elements that cannot be decomposed any further". Moreover, componential analysis is significant since it focuses on the words meaning that are regarded as universal instead of focusing on language and cultural differences between languages.

That's to say, in addition to providing an understanding to the meaning of words; componential analysis also examines the relation between words that have related meanings (Salih, 2024: 968)

Al- Sulaimaan (2011, 264-5) states that componential analysis is a way of making clear the sense relations between words. This includes the analysis of words into their semantic components. In addition, componential analysis is also called "semantic decomposition" or "lexical decomposition". It is assumed that some words in English and in other languages can be analyzed to provide a set of components that will distinguish the sense of all the words in language. As an example, the words "boy", "girl", "man" and "woman" denote humans. Therefore, the common feature that can be extracted from the meaning of each word is human.

Moreover, Allan (1986: 169) mentions the following points as a conclusion of major assumptions of componential analysis. Allan claims that:

1. Componential Analysis aims at analyzing the meaning of a word into a set of components correspond to a class in which the class labeled by word is a subset.
2. Every word in a language should be analyzed into one or more components.
3. There are no correlations between morphs and components.
4. Words' components reflect the characteristics of prototypical denotation.

What is Money

Money is usually defined as a financial asset, a means of storing wealth and a medium of exchange. In the field of economics, money is divided into two types: First, narrow money which involves cash and other liquid assets used in daily life transactions. Second, broad money which includes savings accounts and time deposits (Briscoe and Fuller, 2007: 217). In addition, most of the dictionaries define money as the coins or bank notes that is used to buy things or it is the sum in a bank account.

In addition to its significant role in economy, money has always been more an important linguistic, psychological, and social category. As it is considered as a means of payment, it is among the oldest an absolute power and notions in modern society. From an attitudinal point of view, money has provoked a host of opposing emotions and feelings in people; it has been praised and cursed, it has been dreamed of and refused (Colenciuc, 2016: 178).

Methodology

This study uses a qualitative descriptive method that goes through three stages which are providing the data, analyzing the data and presenting the conclusion of the analysis. The process of providing the data, namely nouns of financial income, has been achieved through consulting several reliable English dictionaries. So, through using these dictionaries; (7) nouns have been collected: Salary, wages, pension, compensation, subsidy, increment, and tip. Concerning the data analysis, it involves defining the nouns and analyzing them through using symbols like + (present), − (absent) and ± (neutral) to the semantic features of each of them. In addition, this study employs Leech's (1981) method of componential analysis of meaning to show the distinguishing features among these nouns. The differences in components of meaning are determined by semantic features such as an extra amount of money, paying for services, paid by an organization, money paid/ received, regular incoming payment, irregular incoming payment and in order to make up for losses.

Presentation of Data and Analysis

The following table shows the main differences between some nouns of financial income in English depending on the features mentioned above.

	An extra amount of money	Paying for services	Paid by an organization	Money paid/ received	Regular incoming payment	Irregular incoming payment	In order to make up for losses
Salary	-	-	-	+	+	-	-
Wages	-	+	-	+	+	-	-
Pension	-	-	+	+	+	-	-
Compensation	-	+	-	+	±	±	+
Subsidy	-	-	+	+	±	±	+
Increment	+	-	-	+	±	±	-
Tip	+	+	-	+	-	+	-

Table (1) Some Nouns of Financial Income in English: A Componential Analysis

The following is the description and analysis of the selected financial income nouns:

1. Salary

Salary is defined as money that an employee receives every month from their employer, but it is usually expressed as the total amount in a year. The components of meaning in the noun salary are:

- An extra amount of money

- Paying for services

- Paid by an organization

+ Money paid/ received

+ Regular incoming payment

- Irregular incoming payment

- In order to make up for losses

2. Wages

A wage, or wages, is the money that is paid usually every week, to an employee, especially one who works in a shop, factory, or in a job that requires physical skills. The components of meaning in the noun wages are:

- An extra amount of money

+ Paying for services

- Paid by an organization

+ Money paid/ received

+ Regular incoming payment

- Irregular incoming payment

- In order to make up for losses

3. Pension

Pension is a regular income paid by a government or a financial organization to someone who no longer works, usually because of their age or health. The components of meaning in the noun pension are:

-An extra amount of money

- Paying for services

+ Paid by an organization

+ Money paid/ received

+ Regular incoming payment

- Irregular incoming payment

- In order to make up for losses

4. Compensation

Compensation is defined as money paid to someone because s/he has suffered injury, loss, or damage. The components of meaning in the noun compensation are:

- An extra amount of money

+ Paying for services

- Paid by an organization

+ Money paid/ received

± Regular incoming payment

± Irregular incoming payment

+ In order to make up for losses

5. Subsidy

Money given by a government or an organization to reduce the cost of producing food, a product, etc. and to help to keep prices low. The components of meaning in the noun subsidy are:

- An extra amount of money

- Paying for services

+ Paid by an organization

+ Money paid/ received

± Regular incoming payment

± Irregular incoming payment

+ In order to make up for losses

6. Increment

Increment is defined as a regular increase in the amount that someone is paid. The components of meaning in the noun increment are:

+ An extra amount of money

- Paying for services

- Paid by an organization

+ Money paid/ received

± Regular incoming payment

± Irregular incoming payment

- In order to make up for losses

7. Tip

Tip means amount of money given by a customer to someone who has provided a service, especially in a hotel or restaurant. The components of meaning in the noun tip are:

+ An extra amount of money

+ Paying for services

- Paid by an organization

+ Money paid/ received

- Regular incoming payment

+ Irregular incoming payment

- In order to make up for losses

Discussion and Findings

Throughout the description and the analysis of the selected financial income nouns; it has been revealed that these nouns are related in meaning and are partial synonyms, but with some specific features (or even one feature) that make them different from each other.

All of salary, wages and pension are related in meaning in that all of them are concerned with receiving money either daily, weekly or monthly and also defined by the feature [+ regular incoming payment]; but they are distinguished by one feature. For instance, wages are distinguished from salary and pension by the feature [+ paying for services] while pension is distinguished from them by the feature [+ paid by an organization]. In addition, salary is distinguished from wages and pension in which it lacks the above two mentioned features, i.e., [paying for services] and [paid by an organization]

Compensation and subsidy are related to paying in response to loss or support, but what makes them different is that compensation is related to any kind of damage recovery and service while subsidy involves organizational support.

To sum up, compensation is distinguished by the feature [+ paying for services] while subsidy is distinguished by the feature [+ paid by an organization].

Both increment and tip share the feature [+ an extra amount of money], but they differ in that increment indicates an increase in the existing salary or wage without doing a service while tip refers to paying money for someone who has done a service and it is paid irregularly. So, increment is distinguished by the feature [- paying for services] while tip is distinguished by [+ irregular incoming payment] and [+ paying for services].

2.2. Conclusion

In the light of data analysis given above it can be concluded that: First, some nouns of financial income are broad and has many partial synonyms; each of which has a distinctive feature that makes it different from other synonyms. Second, these nouns are related in meaning but some specific features make them different from each other and this difference can be shown in usage and context. Third, each noun serves a specific communicative purpose and reflects a particular aspect of financial structure, whether personal or institutional.

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