

PECULIARITIES OF BORROWING OF ECONOMIC TERMS AND THEIR ASSIMILATION

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Abstract:

By economic terms, we understand the acts of speech in the economic sphere, as well as oral and written texts or their fragments reflecting the realities of the economic world which are created by professionals, non-specialists and journalists. In this article described peculiarities of borrowing of economic terms and their assimilation process by language users.

Keywords: *economic terms, entities and individuals, economic terminology, translation, financial organizations.*

Introduction

The scientific and technological revolution, the development of mass media, Uzbekistan's transition to a market economy, increased interest in the problems of financial and monetary relations, entry into various international financial organizations, as well as the intensive development of the activities of commercial banks, stock exchanges, insurance companies, investment funds raised interest in English terminology in these areas and its adequate translation into Uzbek.

Until 2000, due to the lack of a common terminology in the field of interbank relations and international trade, there was great confusion. Representatives of various companies constantly diverged in the interpretation of various economic terms. Moreover, many of the terms used by professionals existed only verbally. In 2000, the World Trade Organization (WTO) adopted a document entitled “Incoterms 2000”, which presented the main foreign trade terms related to the terms of sale and delivery, a total of 13 terms.

Methods and analysis

The purpose of this article is to analyze how economic terms appear and what are the ways to translate them. Terms stand out in a separate category of lexical means. A term is a word or phrase in a special area of use, which is the name of a scientific or industrial-technological concept and has a definition. The difference between the term and common vocabulary is the specificity of use, meaningful accuracy and clarity [1].

The following goals of economic discourse can be distinguished:

- 1) Coverage of events in the economic life of society;
- 2) Information on the state of the economy;
- 3) The formation of a specific attitude to various changes and incentives for certain actions;
- 4) The creation of economic theories;
- 5) The study of directions of development of the economy, as well as the standard of living of the population. Most often the users of economic terms are legal entities and individuals: the state, journalists, scientists, researchers, teachers, etc.

Any type of special translation, including economic translation, requires special knowledge and skills from the translator [3]. When performing an economic transfer, you must have knowledge of financial and economic terminology, an understanding of the fundamentals of the economy, and compliance with all rules and standards. The features and difficulties of translating economic texts are primarily associated with the need for accurate wording. A financial transfer cannot distort the information of the original, since such a distortion leads to clearly negative consequences. The complete identity of the translated and translated texts must be traced. In the special literature and documents, those lexical units are used, with the help of which it is possible to unambiguously convey the necessary information on economic topics. The variability of vocabulary in texts of an economic orientation is rather limited.

Typical phrases pass from text to text, which create a clichéd language means, facilitate the perception of specialized information [5].

Terms should establish an unambiguous understanding by experts of the transmitted information. As a result of this, the following requirements are imposed on terms: accuracy brevity stability uniqueness or at least monosemicity within its terminological field stylistic neutrality contextual independence [2]

The assimilation of borrowed terminology is ensured by its adaptation, which is usually terminologically called assimilation. Adaptation of a borrowed word and phrase can occur in various directions: phonetic, graphic, grammatical, lexical-semantic and stylistic.

The grammatical assimilation of borrowing involves the incorporation of digestible terms into the corresponding systems of gender, number and declension [4]. When you include, say, in a gender system for a borrowed term, it is important to consider its semantics and external form. In the case of words denoting animate objects, the natural gender is taken into account, which is expressed by the corresponding Uzbek grammatical methods. With inanimate objects, the external form of the term is taken as a guide: outright, budget, clearing, etc.

The category of the number of borrowed terms in Uzbek is usually made up by adding to the termination terms (s): sterling, options, swaps, etc.

There are cases when, when borrowing in Uzbek, a rethinking of the number occurs. So, the English pl. the number of liquid amounts in Uzbek has become the only liquidation period on the exchange in terms.

The borrowed terms are inclined according to the rules of Uzbek morphology, regardless of whether there is a case system in the source language or not, which serves as a noticeable factor in the adaptation of these words, but there are a number of words that are not inclined in the Uzbek language. These are tokens ending in -e, -i, -o, -y, -y, -e: *adv, cargo, dossier, ultimo, centavo, zero*, etc.

Grammatical rethinking and lexicalization are also important. This includes, in particular, the transition from one category of words (in the source language) to another (in the recipient language): so in English. Specialists identify as an independent assimilation phenomenon a graphic adaptation of borrowed terms. Its essence is simple and consists in the transcription or transliteration of the spelling of terms by other writing systems in Cyrillic.

The complexity of the economic discourse implies that each stratum has its own intentionality, which is somehow correlated with the goal of the general economic discourse. It is obvious that the place of the text in the economic discourse, and consequently, its structure, genre and language means, are determined by the “point of origin”, i.e. the producer’s position in the field of economics, his professional and linguistic competence, the role he plays and the goal that he has in front of him. And naturally, in various discourse texts belonging to different strata, a certain type of metaphor will dominate.

To solve the tasks before us in the present work, it is enough to single out three strata: scientific, professional and non-professional economic discourse.

The specificity of scientific discourse, which consists in rational semantic construction, involves an appeal to scientific metaphors. The main purpose of the scientific metaphor - to prompt, tune, direct to a specific type of solution - led to the appearance of characteristic features of the scientific metaphor, which later became defining and distinguishing it from other types of metaphors:

- the scientific metaphor carries cognitive information in the form of an assumption, which can be further confirmed or refuted. According to figurative remark S.M. Terbane, “a metaphor is often concealed in the core of a new theory” [2: 66];

Professional economic discourse is included in the context of professional activity, and as a result, it has a high degree of objectivity, concreteness and practical orientation.

In most nonprofessional economic discourse texts, imagery dominates expressiveness. Both journalists, politicians and economists know the axiom: the power of feelings and the persuasiveness of assessments are directly proportional to the brightness and concreteness of the ideas behind them, and therefore they readily resort to metaphorical images when trying to convince something,

To the above, we add that every metaphor, no matter what kind of metaphor it belongs to, can be as usual, i.e. linguistic (in traditional classification), and especially specific, narrowly professional.

For example, in economic discourse, professional metaphors of the *shuttle*, *cabbage* ‘money’, *junk goods*, *a frozen account*, and a scientific *skeleton*, *a barometer*, *a tree of goals*, *a tree of problems* can be considered as usual. And the “*occasional*” in relation to the general literary language, respectively, is the *white knight* “a desirable investor who helps to avoid buying out a controlling stake”, *arm wrestling* “hard dictation of the seller or buyer when setting prices”, *cafeteria* “compensation when employees are allowed to choose a package within acceptable limits additional rewards that best meet their needs and an *invisible hand*, *an invisible leg*.”

Borrowing as a linguistic phenomenon is described in some detail. O.S. Akhmanova gives two interpretations of the term "borrowing":

“Appeal to the lexical fund of other languages to express new concepts, further differentiate existing ones and designate previously unknown objects (often these concepts and objects themselves become known speakers of this language only as a result of contacts with those peoples from whose languages the corresponding words are borrowed).” [10]

“Words, word-building affixes and constructions included in a given language as a result of borrowing ...”

Some specialists are inclined to determine the external signs of foreign borrowing. D.S. Lotte reduces their number to six:

- phonetic signs: those characteristic features in the sound appearance of a word learned from another language that are not characteristic of the Uzbek language: budget, joule, dumping, corruption, etc .;
- graphic: the use of letters and combinations not typical for the Uzbek language: warrant, franchise, expansion, etc .;
- morphological: deviations from the grammatical norms of the Uzbek literary language: advice notes; jury; attache; Temro, etc .;
- word-formation features of borrowed words consist of a number of affixes: bond, option, drawer, etc .;
- syntactic features are the use of collocation models that are unusual for the Uzbek language: a bearer check, net of tax, percentage by percentage, etc .;
- semantic features are the specificity of the context or thematic areas to which concepts called borrowing belong: competition (lat.), bill of lading (fr.), phase (gr.), etc.

There is a certain tendency to refuse transcription, transliteration and cripples in relation to the translation of new terms in such publications for specialists as Business & FM, Business Guide, etc. The authors of the articles leave abbreviations, terms and terminological phrases in the English version, providing them at the first mention in the text with a detailed explanation - interpretation.

If it is not possible to create compliance with the above methods, a description is used to transfer the borrowings. In the examples below, the interpretation of the concept of the source language in the translation language is clearly visible: old money hereditary wealth / hereditary money aristocracy / aristocracy (often the eastern states of the USA); snake in the tunnel exchange rate changes within established limits, etc.

A special place among the borrowed words is occupied by international terms. In borrowings in the field of economic transfers, the United States and Great Britain are the leaders in introducing new terms into the category of international ones. A new concept that arose in the knowledge system in one language, over time, becomes the property of other languages and acquires the status of international vocabulary.

In a number of cases, the process of assimilation of borrowed term words remains incomplete. In such cases, we are faced with the fact of the autonomous existence in the Uzbek language of features that are uncharacteristic of the entire language system.

In the present language, i.e. introducing the term-concept into everyday life, elements of one's own vocabulary (semantic modifications of elements of household vocabulary; surnames, names of inventors; metaphorical or metonymic formations, abbreviations of various types) or elements of international vocabulary are used to denote the latter.

In an acceptor language, i.e. perceiving a term-concept, to denote it, either borrowing from a

presenter language with varying degrees of phonetic and morphological adaptation, or using its own vocabulary when translating, tracing different types, abbreviations, is used.

A significant example of borrowing is when there are verbal and “word-building” resources in the acceptor language, but it takes time to construct a suitable option, and a solution is required as quickly as possible. This to a large extent can relate to the translation of the names of various organizations that are not represented in academic dictionaries or require a different interpretation in economic translations. Moreover, this is a two-way process involving both translations from English and translations from Uzbek: NOPEC / non-OREC (Organization of Petroleum Exporting Countries) countries that export oil, but are not members of OPEC / Organization of Petroleum Exporting Countries; Russian National classifier of business and organizations / RNCBO All-Uzbek Classifier of Enterprises and Organizations / OKPO.

The social and economic changes that took place in our society in the 90s were reflected in the lexical fund of the Uzbek language, whose rich potential was insufficient to name new phenomena of reality in the process of intensive international communication. These new terms and concepts reflect those economic realities that have long been a fait accompli in industrialized countries.

Financial and economic terms that came from English in the 90s are of interest for linguistic research, since they are not only widely used in the language of the corresponding field of activity, but also go beyond the scope of professional use. The correlation of terminological vocabulary and vocabulary of general use "can be judged to some extent by the testimony of explanatory dictionaries: the presence of a term in the vocabulary of general use is evidence of its widespread use in speech, and the absence of it in the dictionary is an indicator of limited use." Examples of terms of wide use: broker, dealer, distributor, leasing, shareholder, examples of terms of limited (narrow professional) use: swap, backwardation, tranches, royalties, etc.

It's necessary to talk about the intensification of the use of these words, and not just about new borrowings, since along with the appearance of borrowings-neologisms, there is an expansion in the use of special foreign language terminology related to economics, finance, and commercial activity.” [4]

Terms represent a significant layer of new vocabulary. "The number of terms in each developed language is several times greater than the number of commonly used words and is measured today by a seven-digit number." [6]

Often the terms are put into circulation by journalists and translators working in time pressure. It is quite clear that in such cases, when transferring the terms, they resort either to the method of transliteration or to literal translation, and for the assimilation of terms of this kind it takes considerable time.

The borrowing of a foreign word can be traced by the following adaptation steps (steps): moment and process of borrowing (1); functioning and use in speech, the accumulation of new words, recycling (2); lexicographic processing, regulation, correlation with the grammatical categories of the Uzbek language (3); the use of borrowed terms after lexicographic fixation, taking into account the norms of the modern Uzbek language and the requirements of appropriate terminologies (4). The stage of using a foreign word as an interspersion, the borrowing method defined in the study as “transplantation” can be considered a stage of adaptation, assimilation by the Uzbek language can only be a stretch; therefore, this stage in the study is defined as zero.

The semantic assimilation of a foreign word is manifested in paradigmatic relations with terminological units of the financial and economic sphere (polysemy, antonymy, synonymy). The possibility of dividing a significant body of new borrowed terms into semantic (thematic) groups is an indicator of their adaptation in Uzbek.

The grammatical adaptation of borrowing consists in assigning to each borrowed term the categories of gender, number and type of declination. Grammatical adaptation occurs according to the nature of the correspondence of the endings of the borrowed term with the endings of nouns of the Uzbek language.

Conclusion

The assimilation of new borrowed terms occurs gradually, through the stages of variation in the

graphic and spelling design, belonging to a part of speech, grammatical correlation with the categories of numbers. Economic terminology is a socially significant phenomenon relevant for native speakers. However, an analysis of borrowed terms from the English language over the past decade has shown that only some of the terms become public domain and become known to all native speakers.

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