

A REVIEW OF AN ISLAMIC FINANCIAL DICTIONARY

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Abstract

Islamic banking has seen a lot of progress and attracted global attention. It has also attracted multiple studies and research. Lexicography has been part of the areas touched upon by research to provide the necessary tools to comprehend terms and concepts related to Islamic financial terminology. Having said that, the inadequacy of the studies and works has shown an area that awaits further improvement and investigation. Thus, the current paper aims to provide a brief review of a dictionary called *Dictionary of Financial and Economic Terms in the Register of Jurists* by Nazih Hammad (2008). The introductory matter, content, and structure are analysed in comparison to lexicographic works. Finally, recommendations are made to improve similar works.

Keywords: Islamic banking; Islamic financial dictionaries; financial terminologies

Introduction

Although an old human activity, lexicography came into the attention of linguistic scholars in the second half of the twentieth century (Rigual & Calvi, 2014). Its theories, principles, and practices overlap with a number of disciplines like linguistics, translation, lexicology, terminology, etc. However, terminology seems to share nearly most of the areas lexicography deals with. As a rule of thumb, it is the final goal which differentiates between them. Lexicography takes care of the final product, i.e., the dictionary, while terminology cares for identification of terms and their boundaries. To many scholars, they are complementary (Alberts, 2001;

Karpova & Kartashkova, 2009; Riggs, 1989). That is why lexicography has very few theories since most professional compilers give priority to compilation over theoretical approaches(Rigual & Calvi, 2014).

Lexicography may be divided into two types: dictionary-making and dictionary-research. The former is usually associated with the production of dictionaries and reference works, while the latter represents the academic field where theories are proposed and examined (Hartmann & James, 2002; Klein, 2001). The following diagram shows the dichotomy of this discipline:

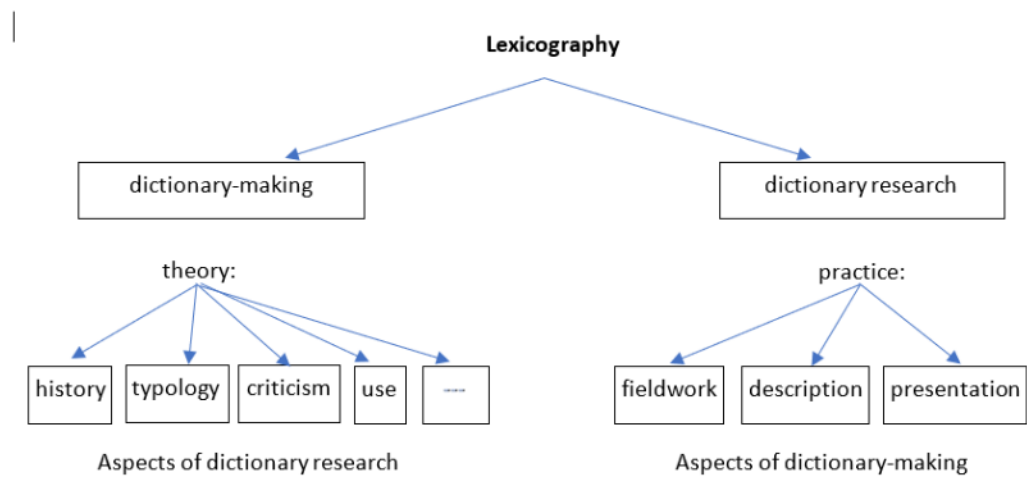


Figure 1 :- Components of Lexicography (Hartmann & James, 1998)

Generally speaking, there are two types of dictionary sources. The samples taken from written materials constitute the primary sources, while prior lexicographical works stand for the secondary sources (Klein, 2001; Zgusta, 1971). Klein, on the other hand, points to a third source: the knowledge of the lexicographer. It is sometimes called meta-lexicography and revolves around the dictionary compiler's personal beliefs of good usage of the language (2001).

The development of special and professional languages has contributed to the emergence of terminology as a science dealing with definition and compilation of terms. The interest in terminologies started in the 15th century. Since then, scholars, researchers, scientists, and others have tackled issues pertaining to definition and systematization of knowledge in their field. The result was terminologies in their respective domain. Alfred Schlomann systematically collected and arranged terminologies for over 15 different specializations during the period 1907-1932. Scholmann provided guidelines and principles to the team which developed these technical dictionaries (Schlomann-Lowe & Wright, 2006)

Early Muslims traded in marketplaces bound by Sharia rulings which determine that certain types of activities are allowed (i.e., halal, permissible, and recommended) while others are prohibited (i.e., haram and reprehensible). In the beginning, most of the terms came from the Quran and the prophetic traditions. However, new incidents in the market triggered jurists to provide legislations and fatwa. With the passage of time, the majority of the Islamic terms was the production of jurists. Jurists' books contain almost all the terms scattered in several chapters. Yet, concepts did take different forms and designations. For example, عَقَار (immovables) refers to lands and real estate in Hanfi school, while it refers to lands, construction and trees in other fiqh schools. Accordingly, the need appears to have these concepts collected and discussed in one place. Only dictionaries and encyclopedias offer such an opportunity in a very systematic and concise manner.

A dictionary may be defined as a collection of vocabulary and polylexicals in one or more languages. It may be given different names such as a compendium, a word reference book, a wordbook, a lexicon, or vocabulary in English, whereas معجم or قاموس in Arabic. Dictionaries vary in their treatment of words since they are involved with the needs and interest of the user. Specialized dictionaries, for example, focus on particular subjects like medicine, physics, banking, and etc. The identification of terms is first conducted, and this is followed by the establishment of terms used to designate them (Sharma, 2012).

As a general rule, writing a dictionary is not an easy task since it requires a profound knowledge in the language, in general, and in the area of specialization, in particular. In the arena of Islamic financial terms, a good master over areas such as legal, Sharia, juristic schools, economy, and investment is a must. For instance, terms such as *احتكار* and *كمبيالة* pertain to no one area of study.

Notwithstanding the existence of more than 1400 Islamic finance institutes worldwide with over a finance market worth \$2.5 trillion of Islamic finance assets (REFINITIV, 2020), very few semantic or lexicographical works have dealt with IFETs. Amongst these handful of books are: Jamal Abdulmana'am's *Encyclopaedia of Islamic Economy* (1989), Nazih Hammad's *Dictionary of Financial and Economic Terms in the Register of Jurists* (2008), Yasser Ajeel's *Differences between Islamic and Traditional Institutions, and Distinctions between Islamic, Economic Terms* (2007).

From these great works, Hammad's dictionary (2008) was selected as the target for the current study (Hammad, 2008). The choice is justifiable for the following reasons:

1. The author, who specializes in financial contracts and transactions, has a wide academic experience in Islamic jurisprudence. He is also a member in different organizations such as Rating Intelligence in the UK, and Citi Islamic Investing Bank in the USA (Islamic Markets, 2019).
2. His dictionary is an updated lexicographical work of his previous dictionary dated 1993.
3. With its 993 entries, the dictionary is considered medium-sized.
4. General and specialized meanings are provided for each entry to give an accurate picture of each lexical unit.
5. The dictionary indicates whether a lexical unit is polysemous or monosemous. The author takes into consideration the fact that different schools of thought may employ varied terms to refer to

the same concept. Thus, he systematically includes synonyms or antonyms. Snapshot: Hammad's Dictionary (2008)

6. To avoid misunderstanding or mispronouncing of lexical units, the author often provides diacritics. It is customary to provide declensional endings whenever a mismatch (partially homophones) might arise.
7. The noun phrases constitute 339 entries of the 993 entries, which represents a third of the entries.
8. Finally, each entry in the dictionary has a list of references which provides access to a more insightful background. For example, after the definition of the word *كسب*, a list of 13 references is provided.

Methodology:

Generally speaking, dictionaries are made of three 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 a needful task for a dictionary compiler to highlight certain elements in the dictionary, such as, the structure, the used symbols and abbreviation, and the cross-reference system (Al-Ajmi, 2001). In addition, the introductory matter shares a similar function of blurbs, which constitutes a platform to publicize the dictionary and demonstrate its superiority in contrast to other lexicographic works (Stein, 1984). The comparison of the introductory matter will concentrate on the following six aspects as stated by Al-Ajmi (2001):

- 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

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As for the A-Z list, modern dictionaries follow the alphabetical order in contrast to the phonetic dictionaries or notional dictionaries.

The final significant part of a dictionary is the appendixes, which is sometimes called the index or the glossary. It is to help a user to search a word faster. On the other hand, the last part may include all the sources the dictionary has utilized to extract and determine the meanings of the entries.

In the following sections, the researchers will attempt to examine the features of the dictionary. Features such as blurbs, compiler's opinions, total number of entries, equivalent type, irregularities and shortcomings will be highlighted too.

Analysis of the Dictionary

The Dictionary of Financial and Economic Terms in the Register of Jurists (DFETRJ) by Nazih Hammad (2008) is an update of an old dictionary called the 1995-Dictionary of Economic Vocabularies in Term of Juristic (Jesus, 1995). The old dictionary has less than 600 terms, but the current dictionary contains 999 terms. It seems an arduous attempt to add more terms to fill the gap in terminology arena of Islamic finance and economy. There are single entries of 654, whereas there are 339 noun phrases. The current part will examine each component of a dictionary

1. The Introductory Matter

In the introduction, the author illustrates the importance of terminology for disciplines since these terms are the carriers of knowledge whereby experts or scientists of a certain area exchange their ideas and concepts. These terms may be shared by other disciplines, but the terminological content may differ either greatly or slightly. Hammad goes along to illustrate the efforts of some scholars to compile books where the discipline terms are defined. He adds that other works pertaining to terminology are not specific to one discipline, but endeavour to include terms from sever-

al branches of knowledge. The author continues to show the existence of some terminological works that are dedicated to explaining the terms of either a scholar or a book. According to Hammad, all of these books fail to satisfy the thirst of knowledge of researchers due to the fact that the terms are scattered in chapters where they serve as knowledge tokens. Some chapters provide many terms without any explanation of their meanings. They are taken for granted that readers are familiar with the concepts being discussed. Additionally, Hammad warns that some terms may be only used in one fiqh school, but have different designations in other fiqh schools. With all these difficulties to write a dictionary that may be simple and easy to experts together with learners, Hammad has embarked to write his second book that deals with terminology of finance and economy. He also encourages others to follow suit and provide their own works to enrich and bridge the gap between old books and modern books.

Based on the introduction, the book targets both experts and learners. The language is far away from jargon expressions usually used by professionals. It is easily comprehensible by laypeople to some extent. The author manages to show the importance of the dictionary and the justifications to carry out such a work. Talking about the sources, although being hardly mentioned in the introduction, a hint is present that they are part of each entry. The new feature of this dictionary is the presence of new terms related to finance and economy. According to the author, these terms are part and parcel of the dictionary, forming a kind of interrelation to illuminate concepts clearly and distinctively. The shortcomings of the introduction are of twofold. There is no indication of how many entries the dictionary includes. The dictionary also fails to provide any information in regard to the arrangement of entries. For example, when searching for مُتَعَةُ الطَّلَاق, one needs to look up first under مُتَعَةُ or الطَّلَاق. The confusion becomes clear when dealing with expressions such as كَفَالَةُ الْعَيْنِ الْمَضْمُونَةِ and يَبِّعُ عَلَى بَيْعِ الْغَيْرِ. The introduction seldom informs readers of how references in entries are used to show interconnection or supply elaboration.

2. The A-Z list of Entries

The monolingual dictionary lists 993 terms over 474 pages. It starts with *اَلْاِئْتِمَان* and ends with *يَسِير*. The entry may start with 1) a citation of a scholar like in *سَائِبَةَ*, 2) a prophetic tradition like in *بِيعِ الْوَلَاءِ*, 3) a referential definition like in *بُسْتَان*, 4) a referential and linguistic definition like in *بِرْطِيل*, and 5) a definition from *Majallah el-Ahkam-i-Adliya* like in *النَّبَاتِ الْبَاتِ*. Moreover, some terms are purely used in one school of fiqh, which explains why the author starts with a citation of a scholar who belongs to that school. In rare cases, a term like *بِطَاقَةُ الْاِئْتِمَان* is defined by translating its definition from an English dictionary like Oxford Dictionary. Having said that, the author does not supply any information in relation to which Oxford Dictionary he makes use of.

It is essential to stress the importance of developing a technique to provide definitions that are somehow consistent in forms. Dictionaries such as Longman and Oxford make considerable efforts to unify definitions to a great extent. The vocabulary used in definitions are listed in a separate section in the dictionary. The purpose of using these vocabularies is to ease the comprehension of the definitions. In case definitions are not sufficient enough to provide a clear picture of terms, the author can utilize the other paragraphs to illustrate the idea further.

● اِحْتِشَاش

الاحتشاش معناه في اللغة: قَطْعُ

الحشيش وجمعه. والحشيش: هو يابس الكلاً، ولا يقال له: حشيش ما دام رطباً.

Referential meaning

أما في الاصطلاح الفقهي فهو: قطع

الحشيش، سواء أكان يابساً أم رطباً. وإطلاقه في الرطب من قبيل المجاز، باعتبار ما يؤول إليه. وعرفه بعض الفقهاء المحدثين بأنه «جمع ما يابس من الكلاً بقصد التملك».

Technical meaning

□ (المصباح ١/١٦٦، المغرب ١/٢٠٤،

التعريفات الفقهية ص ١٦١، معجم لغة الفقهاء ص ٤٥، رد المحتار ٢/٢١٦).

Related References

Extract 1: DFETJL

- س ١٠١١-١٠١٢ من ١٠١١-١٠١٢
- إِفَادَةٌ
- الإفادَةُ في اللغة لها معنيان متضادان، وهما: الإعطاء والأخذ. يقال: أفدته مالاً؛ أي أعطيته. وأفدتُ منه مالاً: أخذت. وأفادَ مالاً؛ أي استفاد لنفسه. والمُفيد: هو المعطي. وهو المستفيد أيضاً.
- وفي الاصطلاح الفقهي: جاء في باب التفليس من «مختصر المزملي» قوله: «ومَنَعْتُ غرماءه من لزومه حتى تقوم بيته أن قد أفادَ مالاً». ومعناه: استفاد.
- (المصباح ٥٨٤/٢، المغرب ١٥٤/٢، الزاهر ص ٢٢٧، مختصر المزملي ٢/٢٢٣).
- أَلْحَيْتَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِكَافِرِينَ إِيَّاهُ أَنْ تَقْمِضُوا فِيهِ» [البقرة: ٢٦٧]؛ قال الأزهرى: «أي لا تُخرجوا صدقتكم من أردأ الزرع والثمر، فإنكم لا تأخذون هذا الرديء الذي تتصدقون به في بياعاتكم، إلا أن تأخذه بثمر وكس دون ثمن ما يُباع به من جنسه. فالمعنى في «تغمضوا»: تترخصوا؛ أي تأخذونه برخص».
- (الزاهر ص ١٥٥، المصباح ٥٤٣/٢، أساس البلاغة ص ٣٢٩، المغرب ١١٤/٢، التوقيف ص ٥٤٢، النهاية لابن الأثير ٣/٣٨٧، المفردات ص ٦١٥).
- إِغْنَاءٌ

Extract 2: DFETJL (2008)

As evident from the above extract, the entry إِفَادَةٌ is followed by its two opposite referential meanings clarified with examples. The second paragraph gives the linguistic meaning which refers to gaining benefits. The last part of the entry is the four references where the term is mentioned. The term is used in Shafa'i school as understood from the references and quotation, which the author fails to remind the readership.

3. Appendixes and Glossaries

In the last part of the dictionary, the author lists 293 references and resources utilized to provide clear pictures of the dictionary entries. In

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some cases, the author mentions two editions of the same reference he depends on: one is an old edition, the other is recent. It is clear that the author has not listed any English reference to show where he makes use of definitions of modern terms. The last part is the Glossary where you can see the entries arranged according to their alphabetical order. It makes it easy to find the term and the page where it is listed.

Conclusion

This dictionary of Hammad is really a good book that collates hundreds of terms in one volume. Having said that, the book has some shortcomings, although many, but they never belittle its importance or value. Some of the shortcomings are listed below:

1. The introduction needs to show a user how to make use of the dictionary. A kind of introductory remarks on the entries and their arrangements should be provided.
2. The definitions would be better written in a systematic way. The quotations or prophetic traditions, for example, can be used to elaborate the definition, but not as definitions.
3. Prophetic traditions need to be accompanied with ranking terms like sahih, hasan, weak, etc. It is essential to show the ruling of the incident.
4. Terms such as استقرار الملك and تعيين are not documented in the dictionary. Such terms are also important for researchers and learners.
5. It is instrumental to indicate which fiqh school uses the term. The writer does occasionally. This lack of consistency is a demerit to the dictionary.

These shortcomings may disappear if there are regularly new editions of the dictionary. An important note could be that dictionary writing should be collective efforts led by an expert lexicographer. The benefits of such collective work can be summarized as 1) a clear methodology to be followed, 2) a big chance to minimize mistakes or irregularities, and 3) The new editions will not stop by the death of one author.

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