Exploring translation strategies for developing English-Tshivenda financial terms.

EXPLORING TRANSLATION STRATEGIES FOR DEVELOPING ENGLISH-TSHIVENḒA FINANCIAL TERMS

by

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DECLARATION BY CANDIDATE

I, hereby, declare that the dissertation: **Exploring the translation strategies for developing English-Tshivenḓa financial terms**, submitted for the degree Magister Technologiae: in Language Practice, at Tshwane University of Technology at Soshanguve Campus, is my own original work, and has not previously been submitted to any other institution of higher education. I further declare that all sources cited or quoted are indicated and acknowledged by means of a comprehensive list of references.

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DEDICATION

I would like to dedicate this dissertation to the following people:

A person who has meant a great deal to me in the past and who will continue to do so in the future. In spite of the fact that he is no longer with me, his memories remain a blessing in my life. First and foremost, I wish to express my gratitude to my late father, Luvhengo Frans Sephodi, who passed away before he could witness the fruit of the encouragement he gave me. I write this with the hope and confidence that the wind of heaven will blow softly, whispering in your ear how much I love you, how much I miss you and how much I wish you were with me right now.

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ABSTRACT

The main aim of this study is to explore the strategies translators of English financial terms use when they are faced with zero-equivalents in Tshivenḓa. The study explores the problem associated with the lack of Tshivenḓa equivalents in financial terms when translating from English into Tshivenḓa. Due to this lack of equivalents in the Tshivenḓa language, financial terminology has been a concern for the users of the language and has often led to problematic translation equivalents in terms of the word-formation strategies applied during the translation process.

A qualitative research approach was used in this study, which involved the use of specific methods such as semi-structured interviews with translators, lexicographers and terminographers for data collection purposes. Thereafter, the translation strategies used in the selected financial document were analysed using content analysis. The theory of Descriptive Translation Studies (DTS) undergirded the study and guided the analysis of the data. The DTS theoretical framework provides guidance on the appropriate translation of financial terms and strategies for word formation. Three intertwined approaches are embedded in DTS: process-oriented, product-oriented and function-oriented, without which a translator can provide an appropriate and accurate translation of terms.

This research contributes to a relatively small and yet growing field of descriptive translation studies. The research will serve as a reference for other scholars, translators, terminographers and lexicographers who are interested in creating a user-friendly bilingual dictionary for technical terms in specialised fields such as finance. It will also play a role with regards to how technical terms in finance are treated in the text. In lieu of the findings, it is argued that methods such as borrowing and transliteration are inadequate when it comes to developing a minority African language such as Tshivenḓa. However, the formation of neologisms, although challenging, represents indigenous coining and may be conceptually better understood by the target users.

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List of abbreviations and Acronym

CBT	Culture-Bound Terms
CSI	Culture-Specific Items
Doc	Document
DTS	Descriptive Translation Studies
PanSALB	Pan South African Language Board
RL	Receptor Language
RQ	Research question
SL	Source Language
ST	Source Text
TL	Target Language
TT	Target Text

List of documents analysed

Doc-1: Determination of the Daily Amount in respect of Meals and Incidental Costs

Doc-2: National minimum wages (Act No. 9 of 2018)

Doc-3: Money Bill Amendment Procedure and Related Matters Act

Doc-4: Financial Services Board Multilingual terminology list

Doc-5: Limpopo Treasury (provincial PAIA)

CHAPTER ONE: OVERVIEW

1.1. Introduction

This study explored the strategies that language practitioners (translators, terminographers and lexicographers) use to translate English financial terms into Tshivenḓa when the terms they are translating do not have equivalents in Tshivenḓa. Language practitioners often encounter challenges when translating financial terms, special subjects or technological fields, from English into African languages (target languages). Compounding the problem is the lack of equivalent terms in the latter languages. This results in an incorrect meaning transfer to the target languages when English financial terms are translated into African languages, particularly Tshivenḓa. This study sought to describe and analyse the translation strategies used when translating financial terms from English into Tshivenḓa. This chapter provides the background of the study, the rationale; statement of the problem, research questions, aims and objectives, a definition of its key concepts, the significance and scope of the study. The chapter concludes by providing an overall outline of the study.

1.2. Background and rationale of the study

South Africa is a multilingual country with 11 official languages, namely: Afrikaans, English, IsiNdebele, IsiXhosa, IsiZulu, Sepedi, Sesotho, Setswana, Siswati, Tshivenḓa and Xitsonga (The Constitution of the Republic of South Africa, 1996). This Constitution requires all official languages to enjoy parity of esteem and be treated equitably. Section 6(5) of the Constitution provides the establishment of the Pan South African Language Board (PanSALB), whose purpose is to promote multilingualism and see to the development of historically marginalised indigenous languages, of which Tshivenḓa is one. Among other things, such development includes language elaboration activities such as translation, lexicography, terminology and research.

This study explored the strategies used to translate English financial terms into Tshivenḓa, given that the latter language does not have readily available equivalents. The development of terms falls within the ambit of terminography, which Infoterm (2005) defines as the process of documenting terminological information. Terminography and lexicography (the process of compiling dictionary) play an important role in a good translation. Translation is the process of transposing words in a text from the original language or source text into another language that is referred to as a target language. Translation ensures that the message from the source text (ST), or sender, reaches the target text (TT), or receiver. The translator acts as a link between the ST and TT during the translation process. Translation, according to Nefale (2009), involves transforming the meaning of terms in the source language into that of the target language. This study focused on the translation of financial terms from English into Tshiveṋḓa, considering that translating financial terms from English into African languages such as Tshiveṋḓa poses multifarious challenges to language practitioners. Given that it is the translators' responsibility to find the best way to resolve translation problems, it was imperative to explore the strategies that these translators deploy in the translation of terms that lack equivalents.

The notion of finding and providing term equivalents (and zero equivalence) in translation from English, for example, into African languages has been explored by various linguists (i.e. Bassnett; 1991; Ndlovu, 1997; Gouws, 1999; Mphahlele, 2001; Nefale, 2009; Krieger, 2005; Mbatha, 2005; Mthombeni, 2005; Mawela, 2007; Malange, 2005; Kganyago, 2008; Machimana, 2009). In their studies, these linguists define, classify, analyse and compare terms in African languages and English to highlight issues pertaining to equivalence. Zero-equivalence refers to a case where a translator cannot find the translation equivalent for the presented source language item. This suggests that the presented item is totally unknown in the target language; hence, the prevalence of zero-equivalents.

Translation equivalents, according to Bassnett (1991), is a translation that involves the transfer of 'meaning' contained in one set of language signs into another set of language signs through the competent use of a dictionary and grammar. Bassnett further states no two languages are ever sufficiently similar to be considered as representing the same social reality. She believes that the worlds in which different societies live are distinct worlds, with different labels attached to them. She contends that equivalents in translation should not be approached as a search for sameness, since sameness cannot even exist between two TL versions of the same text, let alone between the SL and the TL version, but rather the function that the target text is going to perform in the target culture.

Svensen (1993) avers that translation equivalence in dictionaries is achieved when a bilingual dictionary is able to provide words and expressions in the source language with counterparts in the target language which are as near as possible semantically and as regards the style level as well as the register. He also states that in providing translation equivalents, one is dealing with meaning equivalents rather than with words equivalents. Svensen (ibid) further mentions that in situations where the target translation equivalent refers to the same item as the source language, one would speak of complete equivalents. On the other hand, when the conceptual relationship between the target and the source languages' lexical items are not completely or exactly the same, one would refer to such items as partial equivalents.

Gouws (1999) indicates that zero equivalence entails a lexical gap and that in such a case, the lexical item that is supposed to be presented as a translation equivalent is not presented. He also states that, to solve this problem, lexicographers of translation dictionaries should be familiar with certain aspects of lexical semantics. Further, Gouws indicates that, in the case of a linguistic gap, a brief description of a source language form will be sufficient and that where a referential gap exists, the lexicographer will have to include a more comprehensive description as the surrogate equivalent because the users need more information to understand the meaning of the source language item.

Mphahlele (2001) is of the view that zero-equivalence is a case where there are no direct equivalents for a lemma. He believes that in zero-equivalence, a lemma cannot be translated into the target language. In other words, the source lemma is intranslatable by means of a single target language item. He further proffers that zero-equivalence does not prevail only in the treatment of culture-bound lexical items, but also in the treatment of general lexical items. English, for example, consists of many general words that do not have direct translation equivalents in many other languages. Based on this problem, he contends that one can opt for the use of surrogate equivalents (a case where the SL and the TL show linguistic and referential gaps) to enable the target receiver to understand the meaning presented by the source form.

With regard to the transliteration strategy, Roets (2001) observes that a large number of equivalents are formed through transliteration, particularly in subjects such as economics, medicine and physics. In her argument, Roets states that transliteration should not be regarded as a first solution when supplying target language equivalents because most South African learners do not understand English words. She further mentions that if transliteration is excessively used in terminology, there is no way in which learners would understand the stem of the English word retained as a possible term equivalent. This procedure thus fails the terminology users. What Roets is clearing out in this argument is that a bilingual dictionary should serve its purpose, which is, providing a clear understanding to the intended users.

Wiegand (2002) believes that lexicographical equivalents provide lexicographers with a starting point for the lexicographical textualisation of semantic-pragmatic equivalents. This should be considered in completely condensed dictionary articles where the linguistic equivalents relationship should be inferred by the user in action by means of an absolutely complex lexicographical textualisation outcomes in condensed texts. This argument urges lexicographers to supply extra-linguistic information in the articles where two languages are treated and this contextual guidance could assist a dictionary user to understand the context in which a particular equivalent may occur. In the case of lack of equivalents, this approach may work.

Krieger (2005) addresses the problem of equivalents in his own style. He maintains that translation is essentially the task of communicating across cultures. Ideally, the translated message should impart the same message as the original, but such results are not always possible. It is conclusive from the foregoing assertion that Krieger avers that it is almost impossible for the translation to be the mirror image of the original, but that there are some ways which translators should try to adhere to avoid translation blunders. Suffice it to say that Krieger does not believe in the notion that translation should be the exact copy of the source language text. Krieger's study is deemed necessary because he also cautions translators to take into cognisance the differences that occur between languages.

Mehlape (2007) conducted a study on the problem of equivalents. He believes that it is through the type of equivalents used where one can make a judgement on whether the translation is good or bad. He discourages the strategy of resorting to the borrowing or transliteration of the source language terms as the translation equivalent. He believes that direct borrowing from the source language items does not assist the user in his/her quest to achieve communicative success because, in most cases, the user does not know the referent in the source language. Mehlape contends that this procedure has not enabled translators to supply the required semantic information regarding the meaning of the source language term. He cautions that borrowing is nothing but the repetition of the presented lemma, which does not help the target receiver because the source language item appears as it is or almost as it is in the target language even when it is not known by the target language speakers.

Mawela (2007) supports the idea that modern science and technology are a fairly new phenomenon in an African context. She believes that most concepts used in these fields are foreign to African languages; hence, there is a problem of finding as well as coining equivalents from an African perspective. She is of the view that the borrowing of international terms should be mixed with the coinage of local terms to preserve the identity of African languages. As far as Mawela is concerned, this argument is not quite simple to apply in practice; yet, it is complex because if the source language's cultural practices cannot be accommodated in the target language, mixing foreign terms with the local ones can sometimes become cumbersome. In lieu of this, Mawela concluded that, in a situation such as this, it is better to borrow the foreign concept as it is and write it according to the target language's spelling rules.

Different scholars have conducted research on translation, but little has been done with regard to the translation of financial terms from English into Tshivenḓa. It was, therefore, the intention of this study to explore the strategies that language practitioners (translators, terminographers and lexicographers) use to translate English financial terms into Tshivenḓa when they find that the English terms they are translating do not have equivalents in Tshivenḓa.

1.3. Problem Statement and Research Questions

In 2016, I worked as a collaborator in the Multilingual Financial Terminology List Project where we translated 400 English financial terms into Tshivenḓa. This experience sparked my interest in some of the processes that other experts undertake while translating terms from English to minority languages. The combination of this experience, including growing up in a multilingual home, informed my desire to carry out this research. A lack of financial term equivalents in Tshivenḓa, known as zero equivalence, is a concern to the users of the language. Thus, the research problem and research questions are stated below.

1.3.1. Problem statement

Some of the existing Tshivenḓa translation equivalents in financial terminology lists are problematic because of the word-formation strategies applied. Furthermore, some English financial terms are uncommon for Tshivenḓa users; therefore, borrowing them without explanation/description from English compounds the problem for the users of these types of dictionaries or lists. To find solutions for these challenges, the following research questions guided this inquiry:

1.3.2. Research questions

Main Research Question:

RQ1: What are the strategies that language practitioners use when translating English financial terms into Tshivenḓa?

The following sub-questions follow the main research question:

RQ2: What are the challenges encountered in the translation of financial terms from English into Tshivenḓa?

RQ3: What problems do language practitioners in the translation of technical financial terms from English to Tshivenḓa encounter in the process of finding equivalents?

RQ4: To what extent do language practitioners collaborate with financial terms specialists?

RQ5: What level of training should language practitioners have to perform their duties?

1.4. Aim and objectives of the study

In view of the research problem and questions, the research aim and research objectives of the study are stated below.

1.4.1. Aim of the study

This study aims to explore the strategies that language practitioners use to translate English financial terms into Tshiveṋḓa when they find that the terms they are translating do not have equivalents in Tshiveṋḓa.

1.4.2. Objectives of the study

The objectives of the study are particularly to:

- Determine strategies that can be used to produce an effective translation of Tshiveṋḓa financial terms.
- Identify challenges encountered in the translation of financial terms from English into Tshiveṋḓa.
- Identify the problems encountered by translators when translating English financial terms into Tshiveṋḓa.
- Explore language practitioners' collaboration with financial term specialists when translating financial terms.
- Determine the level of training language practitioners should have in their respective fields.

1.5. Theoretical framework

According to Sullivan (2009), a theory is an organised and consistent system of general propositions used to explain and predict a specific set of social phenomena. Stewart and Zaaiman (2015), on the other hand, define the concept theory as an abstract and conceptual construction serving to explain some or other social phenomenon or phenomena. The theoretical framework, therefore, is more of a conceptual framework employed to guide the whole study. This is supported by Mouton (2006) who maintains that conceptualisation refers to the underlying theoretical framework that guides and directs research. This study was guided by the Descriptive Translation Studies Theory.

1.6. Research methodology

The qualitative method was used in this research to gain an understanding of the topic under scrutiny. The research also adopted a qualitative survey design and content analysis method. The method was chosen because it is largely descriptive and assists a researcher to understand why things are the way they are. Bell (1993:6) affirms that, “the qualitative research method is descriptive in the sense that words are used when the research is conducted, thus I am not concerned with the statistical analysis.’’ Through this method, the researcher was able to extensively examine different ways which impact zero equivalents when translating English financial terms into Tshivenḓa.

1.7. Significance of the study

The findings of this study might assist South Africans, particularly Tshivenḓa translators, lexicographers and terminographers, with how to find proper equivalents when translating technical terms in specialised fields, i.e. financial terms. The study’s recommendations might provide better versions of Tshivenḓa financial terms for dictionaries or terminology lists. This research, therefore, will be a source of reference to other scholars, translators, terminographers and lexicographers who want to compile a user-friendly Tshivenḓa bilingual dictionary for any technical term in specialised fields such as finance. It is anticipated that the findings of this study will encourage the government to put more effort into the development of African languages and for the creation of language units in the government departments and other private and public entities to create more job opportunities, especially for the Tshivenḓa language. Language practitioners interested in this field of translation will be provided with ideas of how to deal with challenges encountered when translating terms that have no equivalents in the target language.

1.8. Scope of the study

The study dealt with the equivalence of English and Tshivenḓa financial terms. Equivalence falls within the field of Applied Linguistics, whose subfield is Translation. It focuses on the strategies that are used when one translates English financial terms into Tshivenḓa. The study comprised only a small corpus of terms. Therefore, this study can be exemplary for application to a more expansive Tshivenḓa financial corpus and could be applied to other African languages.

1.9. Definition of terms

1.9.1. Language

According to Jandt (2013:133), language is “a set of symbols shared by a community to communicate meaning and experience”.

1.9.2. Language planning

Mesthrie (2009:375) defines language planning as “mindful efforts that intend to change the language behaviour of a speech community”.

1.9.3. Terminology

Terminology, according to Nkomo (2010:2), “is the study and area of linguistics concerned with the collection, description, presentation of words and designation of concepts”.

1.9.4. Translation

Nefale (2009:4) defines “translation as the process of changing the meaning of words from one language to another”.

1.9.5. Source language

Fromkin, Rodman and Hyams (2010:412) define source language as “the language of a text which is to be translated into the target language”.

1.9.6. Target language

Fromkin, Rodman and Hyams (2010:413) define target language as “the language into which a source language word or text will be translated”.

1.9.7. Lexicography

The starting point of lexicography, according to Alberts (2017:51), “is usually the documentation of a particular language”.

1.9.8. Lemma

As defined by Mphahlele (2002:42), the concept of lemma, refers to any bolded lexical, sub-lexical, or multilexical entity in a dictionary.

1.9.9. Bilingual dictionary

According to Mphahlele (2002:4), a bilingual dictionary is a "dictionary that supplies the source language forms (lemmata) with the target language equivalents".

1.9.10. Translation equivalent

Mphahlele (2002:50) defines translation equivalent as "a position in a translation or bilingual dictionary wherein translation equivalents are found".

1.9.11. Zero-equivalent

Zero equivalent is defined by Mphahlele (2001:14) as an instance in which a lemma in the source language does not have an equivalent in the target language that is appropriate and immediate.

1.9.12. Descriptive equivalent

Chan (2004:4) states that a descriptive equivalent is when the "target language text explains or accounts for the source language expression".

1.9.13. Explanatory equivalent

As defined by Chan (2004:4), explanatory equivalents are "explained in the source text, often in the form of footnotes".

1.10. Outline of the study

The study is organised into five chapters.

Chapter One: Introduction

This chapter provides an introduction, the background of and rationale for the study, the research problem, research questions; aim of the study, research objectives, scope and limitations of the study as well as the significance and organisation of the study.

Chapter Two: Literature review

This chapter gives definitions and, simultaneously, reviews several different points of view related to the concept of translation equivalents. It additionally discusses the theoretical framework followed in this study.

Chapter Three: Research methodology

This chapter outlines the research methodology of this study. In this chapter, the methods and procedures used in obtaining and analysing the data are discussed, outlining the sample and presenting the participants' profiles. The rationale for using these specific methods and procedures within this study is provided.

Chapter Four: Data presentation and analysis

In this chapter, data gathered in the study are presented, critically analysed and synthesised in terms of findings. The chapter further outlines the effect of borrowing and transliteration translation strategies on Tshivenḓa as a language.

Chapter Five: Conclusions and recommendations

This chapter presents conclusions and recommendations of the research. The chapter shows how the research questions were answered and how the objectives were achieved.

1.11. Conclusion

This chapter provided an overview of the study and introduced the problems that incited the research questions. It further outlined the purpose and objectives of this study and briefly outlined the structure of the entire dissertation. The next chapter discusses the theoretical framework that informed this research and outlines how it has been applied to the research questions.

CHAPTER TWO: LITERATURE REVIEW

2.1. Introduction

The previous chapter presented the orientation of this research project by outlining major aspects such as those that the research cannot exist without; for instance, research problem and research questions. This chapter reviews previous literature that is related to the current study. The literature review enables the researcher to identify the gap that new research attempts to fill. In this section, studies on equivalents are reviewed and the Descriptive Translation Studies Theory (DTS) as the theoretical framework upon which this study was grounded is elucidated. The purpose of the chapter is to locate the research project, including highlighting its context or background and providing insights into previous work on the topic under investigation. This is achieved by exploring other related studies to synthesise their argument(s).

2.2. Different strategies for term creation

When seeking equivalent terms in the target language, term creation is often a universal process resorted to in all languages. Creating terms requires professional terminologists to apply certain strategies. By applying these, terms will not be created haphazardly since consistency is important with the main purpose being to alleviate the lack of equivalents in target languages. Translators, lexicographers, interpreters, terminographers and terminologists use methods of term creation. Through the application of these strategies, people are provided with technical vocabularies on a variety of topics. The term creation process is used to provide essential information across languages based on the knowledge and expertise of terminologists. Scholars such as Ndlovu (1997; 2009), Van Huyssteen (1999), Gauton, Taljard and De Schryver (2003), Moropa (2005), Mukundamago (2010), Nchabeleng (2011), Magagane (2011), Ndhlovu (2012), Alberts (2014), Malindi (2015) and Ramuedzisi (2016), have documented the various strategies for term creation. To create translation equivalents, strategies of word formation such as transliteration, borrowing, paraphrasing, compounding, semantic transfer and coinage are employed.

2.2.1. Transliteration

Transliteration is the process of translating one alphabet into another. According to Dickins (2012), transliteration is the substitution of a word that is not found in the TL with a non-lexicalised synonym. Mafuyeka (2012) states that transliteration is the representation of words and sentences in the characters of a different alphabet or language. As a result of transliteration, foreign terms are adapted to create equivalents in a target language. Mothiba (2012) concurs with Dickins (2012) when she asserts that transliteration is one of the strategies used by lexicographers to solve the zero-equivalence problem. It has been observed that in most cases, transliterating terminology has not assisted terminology users to comprehend the information they are seeking. It can therefore be summarised that transliteration is the process of transferring a word from the alphabet of one language to another. It also helps people pronounce words, terms and names in their native language. Similarly, Ngobeni (2013) says that transliteration is the process of adopting foreign language terms to create an equivalent in the target language. Most countries, including South Africa, have used English as a language of choice and as a means of communication between people who do not share a native tongue. As a result, African language speakers prefer to use English by borrowing, neologising and transliterating (Mphahlele, 2004). As target language speakers, African language lexicographers, terminologists, subject specialists and linguists are unfortunately encouraged to provide a transliterated term when no equivalent term is available in the target language.

Generally, the terminological procedure of transliterating has not been helpful in assisting terminology users to understand the information they require. The absence of equivalents in the target language reveals the problem of zero-equivalence. As a result of the adoption of transliteration as the first preferred terminological method, the technical development of African languages is unlikely to be optimised. It is possible that an excessive use of transliteration can result in full borrowing, since many speakers of a target language may use the newly transliterated terminology rather than taking the time to develop indigenous terms.

In Dickins, Hervey and Higgins' (2002) explanation, transliteration refers to the use of spelling conventions (TL) to write SL expressions. During transliteration, terms written in one language are approximated or phonetically equivalent in another language. The process of transliteration involves the combination of two languages, the SL and the TL. However, it is possible that the writing systems and phonetic inventories of the two languages differ.

Based on Mabasa's (2005) understanding, transliteration is one of the most frequently used methods for translating English and Afrikaans terms, especially in the medical field. Transliteration is a direct loan in which a term is created from one language and adapted to suit the target language based on its pronunciation, spelling and phonology. Despite being one of the most productive methods for developing terminology, transliteration can lead to the death of a language. Therefore, transliteration should be used with caution. As far as transliteration is concerned, Hosana (2009:20) points out that "users are not always familiar with the lemmata in the source language". This strategy does not solve this problem completely. This applies mostly in financial terms because not all people are familiar with them.

2.2.2. Paraphrasing

Term development in between languages can also be accomplished by paraphrasing. In this case, where zero-equivalence prevails, a brief description of the concept is provided to enable the users to grasp the meaning of the SL word. Moreover, translators resort to paraphrasing when they encounter new concepts for which they are unable to find an appropriate term using other term formation strategies. As Mawela (2007) points out, the concept or term is defined or described in paraphrasing because no equivalent term is available. It is likely that some of the given equivalents may not be known to all users or the general public; so, paraphrasing provides an explanation that is even more comprehensive than the equivalents provided by all other strategies.

Sineke (2005) adds that paraphrasing is applicable in all languages to fill the prevailing linguistic gaps in languages. In paraphrasing, the translation equivalent of the headword is defined in short in the case of no equivalents. In paraphrasing, the translation equivalent comes as a definition of meaning of the source term because of a lack of an appropriate equivalent.

2.2.3. Compounding

In simple terms, compounding is a process of creating a new word by combining two or more independent words or morphemes. In this process, the only thing that is interesting is that a new target language term formed must still refer back to the original concept in the source language. The use of this strategy for term formation is productive in the development of terminology.

Mphasa (2006) appreciates compounding as a productive method in term creation that involves a coinage of terms by combining two or more words to form one long entity. Usually, compounds have two heads, both on the left and on the right. Compounding can be a combination of a noun with a noun, a noun with a verb, an adjective with a noun, an adverb with a noun and many more. Ndhlovu (2012) supports Mphasa (2006) by advocating the application of compounding when translating terms in special dictionaries. Mabasa (2005:14) views compounding as "a term-formation process whereby two or more free morphemes are combined to form a new term". As both components retain their original meanings, the target text user finds it easy to use the compounded term. The reason for this is that, when a compound word is formed, the original stem or word remains, retaining its original meaning. Therefore, compounding can generally be thought of as a process in which two or more morphemes are combined to create new words.

2.2.4. Borrowing

Hoffer (2002:1) asserts that borrowing refers "to the importation of linguistic items from one linguistic system into another, a process that occurs whenever two cultures are in contact for an extended period of time". Borrowing occurs when a language adopts a concept from another language and makes it a permanent part of its own vocabulary (Hoffer, 2002). Words or concepts are borrowed from the SL to be incorporated into the vocabulary of the TL. Translators often borrow from another language to fill the linguistic gaps in the borrowing language's vocabulary. The use of borrowing as a term formation strategy has not been successful in assisting users to understand the meaning of words, thereby hindering effective communication.

Mehlape (2007) confirms this fact when she illustrates that borrowing SL items does not assist the user in his or her quest to achieve communicative success because, in most cases, the user does not know the referent in the SL. That is, the SL item appears as it is or almost as it is in the target language even when it is not known by the TL speakers. In society, as things change, new names are required to describe them: physical objects, institutions, sets of attitudes, values, concepts and new words are coined to describe these things. Several factors contribute to word borrowing, the most important being the lack of indigenous vocabulary for new and alien objects as well as abstract ideas that have been incorporated into Bantu culture by others in a largely individualistic manner.

The issue arises when the words that were directly borrowed no longer assist the TL users in achieving successful communication in the TL. There are many reasons why this happens, but the main one is that the speaker is not familiar with the referent in the SL. As a translation strategy, translators usually resort to borrowing as a way of getting their translations done. It is recommended that translators refrain from using borrowing as method to solve zero-equivalence problems.

The practice of direct borrowing SL items as a translation strategy often does not assist the users in understanding the message the translator is trying to convey, as it is almost a repetition of the words that are being presented in the original language. The word is taken as it is from the SL and transferred into the TL by this method. This creates a problem for users who have limited or no experience with the SL, as they are unable to comprehend the message's meaning. By directly borrowing words from the SL into the TL, the meaning of the message is distorted.

Molepo (2005:49) referred to borrowing as "a process by which a word is taken from another language and inserted into one's own". As a result, it may be adapted to the borrowing language's morphological system in varying degrees. Before borrowing words in the SL, translators should consider the use of relevant strategies since it does not assist the user in comprehending the text. When these words are used in the dictionary, they can cause some difficulties for users of the TL as they might not be able to understand the meaning of the words. To ensure that users fully understand the borrowed term, it is the lexicographer's responsibility to provide a brief explanation following the borrowed word.

2.2.5. Semantic transfer

The concept of semantic transfer is similar to the concept of semantic shift. Semantic transfer may be described as a term formation strategy in which the original basic meaning of a word is extended or modified to name a new, generally related concept. As a result, a word expands and contracts to include a new referent (van Huyssteen, 2003). Gumbo (2016) indicates that in indigenous word-formation patterns, semantic transfer is one of the techniques used. Semantic transfer usually occurs when a word from the general vocabulary acquires a more technical meaning during the creation of new terminologies (Gauton, Taljard & De Schryver, 2003).

Molepo (2005) views semantic shift as an act of attaching new meaning to existing words through the modification of the semantic content of the words. In addition to this, the process involves shifting the sense of the concept in preference to changing the reference. New terms are used alongside existing words, one as a general term and the other as a specialist term. Masubelele (2007) proposes, on the other hand, that semanticists consider semantic shift to be a process of word-formation in which the meaning of one word is extended so as to encompass a new referent in the meaning of the word. When exact words are not available in the TL in reference to the lexical items of the SL, existing terms in the indigenous language can serve as equivalents. This view is supported by Mawela (2007), who claims that the term has acquired a new meaning in the TL as a result of this change.

A translated meaning must be used in a particular context to provide an equivalent meaning to the original meaning for it to make sense. According to Mawela (2007), the only way the translated meaning might make sense is if it is used in a particular context since it might have a completely different meaning in another different context. As a result of the use of semantic shift as a means of translating technical terminology, it might have a positive or negative implication, since the same word is used both in the context of general language and that of specific specialised connotations at the same time.

2.2.6. Coinage (neologism)

According to Yule (2017), coining is a process of word formation that involves the invention of total new terms. Coining is necessary, because the introduction of new concepts into a subject field unavoidably involves its designation with a new term. Usually, scientific and technological development drives the need for coining new words. Coinages are also referred to as neologisms. As Nkomo (2008) points out, coining, which is also known as neologism, is the act of creating or borrowing words from other languages, dialects of mother languages, ancient languages or professions, or in some cases, even referring to a newly generated word meaning or using a word in a new way.

When coinages are borrowed from foreign languages, they are often called neologisms and the intentionally select from non-correspondent meanings or even violate the word's meaning by using characters that have nothing to do with the translated meaning, merely following phonetic translation.

According to the Concise Oxford Dictionary of Literary Terms by Baldick (2001:169), a neologism is a "word or phrase that is newly invented or that has been introduced into a language for the first time". Katie (2001:268) avers that neologisms are "newly invented words". There is usually a continuous use of these newly invented words in people's daily lives. As a result of their widespread use, these words may be widely accepted by the speech community and become assimilated into the language, contributing to the development of the language as a whole. Coining is defined by the Oxford Dictionary of English (2003) as a newly coined word or expression that is in the process of becoming common, but has not yet been accepted into mainstream language. It is important to note that these neologisms are created by a language's natural process of word formation. According to the explanations above, coining is simply the invention of a new word or phrase.

2.3. Theoretical framework

Theory can be defined as a set of related ideas that provide direction to a research endeavour or business venture by providing guidance to the project. As described by Cabre (2003), a theory is a set of propositions deduced from a limited number of principles that seek to convey a set of experimental laws as simply, completely and precisely as possible. As indicated by Newmark (1988), the goal of translation theory is mainly to determine the most appropriate methodologies for a wide range of texts or categories of texts. Furthermore, it provides a framework for presenting a set of principles, a set of restricted rules and hints for translating texts and criticising translations, as well as a base for solving problems. As a matter of fact, in this research, theory should be concerned with translation strategies adopted to cope with difficulties and problems in certain complicated texts. Therefore, theoretical frameworks serve as a guideline of principles for conducting research to establish a common understanding of which issues should be included in assessments. In a theoretical framework, concepts are defined and related to relevant scholarly literature, as well as existing theory used to guide the study (University of Southern California, 2017). To answer this study's research questions, the Descriptive Translation Studies theory was adopted.

2.3.1. Descriptive Translation Studies Theory

The translations examined here were analysed based on the principles of the Descriptive Translation Studies (DTS) Theory. In the 1970s, Holmes conceived the DTS to establish translation studies as an empirical field of study (Brownlie, 2011). As a reaction to the linguistic equivalents-based approach that dominated the discipline earlier in its history, the DTS was developed. Instead of prescribing how translation should be done, the DTS aims to describe translation phenomena. This study sought to determine strategies for producing an effective translation of Tshivenḓa financial terms. DTS is meant "to describe what translations are, rather than simply defining how they should be carried out" as noted by Pym (2010:65). DTS is defined by Toury (1995:32),

> …as having the goal of translation is to produce systematic exhaustive descriptions of what it (translation) reveals be in reality. The DTS theory is a concept from the field of translation studies that is intended to describe the phenomenon of translation and translating. The purpose of DTS is to distinguish trends in translation behaviour by first analysing the general nature of translation. These hypotheses were based on in-depth analyses of previous texts, rather than intuitive data. DTS presents the notion of function that is, that translation is a process, occupied within the target culture. This will determine the nature of the relationships between translator, source and target texts (product), and will inform the chosen translation strategy (process).

Target texts are determined by a description of the product and the wider role of the sociocultural system, according to DTS theory. There is always a specific aim in mind when a translation is performed and the target text is no exception. The purpose of a dictionary, for example, is to meet the needs of the users by having satisfactory translations in the Tshivenḓa language that can be used by the users. DTS can be function-oriented, process-oriented or product-oriented study - each of which can be regarded as an autonomous study on its own. Toury (1995) warns, however, that the autonomy of approaches may result in the reduction of individual studies to simple descriptions and goes on to express that translation should not assume that the three branches are not simply related, but difficult to separate. To unravel the phenomenon of translation, one should look into the interdependencies of the branches to unravel the phenomenon of translation. The purpose of a product-oriented study is to describe translations that already exist (Holmes, 2000). Depending on the purpose of the study, the focus can be placed on describing or analysing a single target text and a source text, or on a comparative study, which focuses on a number of target texts that have been derived from a single source text (Munday, 2008). There are two types of comparisons: synchronic and diachronic.

According to Holmes (2000), a function-oriented study can be taken as an investigation that focuses on context rather than text. Its purpose is to describe how translations function within the culture of their recipients. It addresses the questions regarding the when and where of the translated texts as well as how they are influencing the translation process (Munday, 2008). An approach based on process-oriented studies is concerned with the process or act of translation itself (Holmes, 2000). Essentially, it attempts to understand what might have been going through the translator's mind during the translation process. In other words, the focus of the research is on the psychology of the translator. As was previously mentioned, the study makes use of the three approaches embedded in DTS, due to their interdependence, to explore the way in which translators respond when they are faced with the challenge of not finding proper equivalents in Tshivenḓa and to establish word-formation methods best suited for translating financial terms from English into Tshivenḓa. In each of these, the translator plays the role of a negotiator from a social and historical perspective and whatever decisions are made as indicated by shifts in translated texts, clues about the translational norms are provided. It is imperative to state at this stage, that DTS presents the notion of assumed translation which, as indicated by Rosa (2010), posits three postulates in relation to assumed translation: the existence of a source text, the existence of a previous transfer of some elements from the source text to the target text, and, as a result, a set of relations that have been established between the translated text and the source text as a result of this process.

Toury (1995) maintains that translations are always a product of the cultural environment in which they are produced. Therefore, DTS is sometimes referred to as the polysystem approach, a term coined by Even-Zohar (1979). Its primary objective is to observe and describe translation processes and products. DTS scholars have been interested in finding out what is unique about translations and the contexts in which they take place. As an empirical discipline, translation studies aim to describe phenomena to establish principles which can be used to explain their occurrence (Hermans, 1999). To accomplish this, a comparative study of the source and target texts should be conducted. To identify the set of relationships that the target texts exhibit, DTS analysts examine a collection of original texts and their translations.

The theory of Descriptive Translation Studies was deemed germane to the present research because it aims to reconstruct the norms that have been in operation during translation. It was also essential to this study because it helped the researcher to explore the strategies that translators of English financial terms into Tshivenḓa use when they find that the terms they translate do not have equivalents in Tshivenḓa.

2.4. An overview: Language practitioners' dealing with the lack of equivalents in translation

There have been a number of studies conducted on translation in general and on equivalent translation in particular, by scholars. To name a few, Ndlovu (1997; 2009), Gouws (1999), Mphahlele (2001), Nefale (2009) and Mbatha (2005), have explored the term equivalents in translation in African languages. All these studies discuss zero-equivalents, whereas Mthombeni (2005) focuses on translation quality; in Malange (2005), a focus is placed on the inclusion of ostensive addressing into translation dictionaries, both bilingual and multilingual, with a special focus on Tshivenḓa translation dictionaries; the focus of Kganyago (2008) is on the interaction between meaning and translation. Machimana (2009) examines the logical meaning arrangement of sense in microstructure in a number of bilingual English-Xitsonga dictionaries. These linguists classified, analysed and compared African language terms and translations with their English source equivalents.

The goal of translation, as noted by Hermans (1999:47), is to yield "the replacement or substitution of an utterance in one language by a formally or semantically pragmatically equivalent utterance in another language". In other words, translation is a process in which a translator changes the original written text in one language into another different language. The term equivalent refers to the relationship between words or phrase forms of two or more languages that share a similar meaning (Hartmann & James, 1998). Whether two things refer to the same thing or not, the concept should refer to the similarity in meaning between two things (Mayor, 2002).

2.4.1. Lexical gap

Linguists and translation specialists both agree on what a lexical gap is and what it means in the context of a translation. According to Trask (1993:157), a lexical gap is defined as "the absence of a hypothetical word that would appear to fit into the pattern that is exhibited by existing words in a natural way". To buttress this point, Lehrer (1974) asserts that the term 'lexical gap' has become multiplied its ambiguity because it has been applied to all sorts of instances where a word, in one way or another, is lacking. Actually, there is a lexical gap when there is a concept that has not been lexicalised.

According to Gouws (1999), zero-equivalence implies a lexical gap. In other words, the lexical item that was supposed to be presented as a translation equivalent is not present in the document. In most cases, the absence of a translation equivalent indicates that there is a lexical gap in the TL that needs to be filled. According to Gouws, lexicographers of translation dictionaries should be familiar with certain aspects of lexical semantics to deal with this problem. This means that lexicographers should know the rules that govern the study of meaning. As long as this is up to standard, lexicographers will be able to determine whether a lemma has a low level of translational flexibility. Gouws further elaborates that the nature of the lexical gap that leads to the inclusion of a surrogate equivalent determines the extent of the description offered as a surrogate equivalent. Thus, the definition of the lemma is determined by the nature of the lexical gap that prevails in the TL. A lexical gap occurs when a specific term is absent from a particular part of a lexical field in a language (Richards, Platt & Weber, 1985).

The translation principle was also investigated by Mphahlele (2004) to determine the best approach to the lexicography and terminology of African languages. In his study, he found that the absence of translation equivalents in the TL results in zero-equivalents and that the absence of translation equivalents usually indicates a lexical gap. The study supports Gouws' (1999) and Mphahlele's (2004) assertions that, in the absence of equivalents, many languages have coined and continue to coin target language words from SL words. They argue that the absence of equivalents entails a lexical gap, which implies a lack of equivalents. According to Gouws (1999), TL speakers, lexicographers, terminologists, subject specialists and linguists are tempted to provide a transliteration, where there is no equivalent term in the TL.

Applied translation strategies were the main focus of this study in support of Gouws (1999:24) who states that “all entries in a dictionary article should assist dictionary users in selecting the appropriate translation equivalent”. As Gouws (1999) points out, such articles need a higher level of detail to be included in a semantic comment, where the amount of information is higher. The lack of contextual guidance is interpreted by Gouws (1999) as a relationship of absolute synonymy between members of the TL synonym paradigm when lexical divergence prevails. Moreover, his study found that contextual guidance should be used to explain the presented equivalents so that users are able to understand what each lemma means.

2.4.2. Linguistic gaps

Linguistic gaps are very problematic in translation. Translators usually have an idea of what the concept in the SL means, but fail to find an appropriate word to express it in the TL. In the TL, Gouws (1999) recognises two types of lexical gaps. These are linguistic and referential gaps. As a result of the gap between language groups, a given referent is known by the speakers of both languages, but one of them has no lexical item to express that particular meaning, while the other has. For linguistic gaps, a brief description of the SL form will suffice. A linguistic gap prevails or is noticed when a presented word is known to the speakers of both the SL and the TL, but the TL speakers lack the closest translation equivalent for the presented word. This simply implies that the word is familiar or is well known by the TL speakers, but that particular word is not lexicalised in their language. Mehlape (2007:106) believes that “a linguistic gap is established where a given referent is known to the speakers of both language groups but the one language has no lexical item to express that particular meaning while the other language does have such a lexical item”.

In contrast, Malange (2005:16) reports that a “translation equivalent is a one-to-one relationship between the lexical items of languages with the same meaning”. Venuti (2002) shares the same view, that translation is a process of communicating a foreign text by identifying with it on a personal level. It is evident from the above contention that satisfactory term equivalents play an important role in the translation process.

2.4.3. Referential gap

Referential gap, according to Gouws (2002), is formed when one language's speakers are familiar with the referent while the other language's speakers are not. It should be noted, however, that when there is a referential gap, the lexicographer must provide a more comprehensive description as a surrogate equivalent, as the users require more information to understand the meaning of the SL form. When it comes to creating equivalent terms, term creators are sometimes faced with a lack of cohesion in the target and source languages, which makes it difficult to provide equivalent terms. A referential gap occurs when there is no semantic relationship between two words, actions, or things. Mehlape (2007:106) concurs with Gouws (2002) when he remarks that, "a referential gap is established where the given referent is known to the speakers of one language while the speakers of another language are not familiar with it. In this case the referent is present or familiar to the speakers of the source language. In a case of a referential gap, an object has only been seen by the speakers of the source language".

Similarly, Mabasa (2005) states that translation equivalent refers to the degree to which words can be translated into another language without losing their meaning in the process. Thus, direct equivalent occurs when the equivalent term conveys the meaning of the original term in the target language in the same way as the original term. Thus, the TL reproduces the closest natural equivalent of the SL term in a manner in which the form is very similar to the form of the corresponding natural equivalent in the SL. When supplying equivalent terms, Mabasa (2005) points out that there is sometimes a lack of cohesion between the target and source languages. It is called a referential gap because there is no semantic relationship between two words, actions, or things that are related to each other.

Malange (2005) also conducted a study to address the problem of a lack of equivalents between English and Tshivenḓa in a bilingual dictionary. In her study, she found that when translating words or phrases from one language into another, equivalents should be based on the relationship that these words or phrases have with both or more languages that have the same meaning. The study discovered that lexicographers of Tshivenḓa-English and English-Tshivenḓa dictionaries do not always give direct and appropriate translation equivalents for English scientific and technological terms in Tshivenḓa and translation equivalents for Tshivenḓa culturally bound words. She further found that these lexicographers end up giving translation equivalents to scientific and technological terms through transliteration, and in some cases, they often just borrow Tshivenḓa cultural terms as translation equivalents. As a result, Malange (2005) recommends that ostensive addressing be introduced in Tshivenḓa-English and English-Tshivenḓa dictionaries as a solution to the problem of lacking equivalents and that pictures not be used in dictionaries, only where necessary and then immediately following the lemmas.

A gap exists in terms of the comparative analysis of financial dictionaries, financial translated texts, and transcribed financial audio into text in terms of financial dictionaries, translated texts, and transcribed audio into text. This study will broaden the lexicographic horizon. An evaluation of the manner in which cross-referencing is presented in these dictionaries will assist users in understanding how certain lemmata are related as synonyms. The purpose of this study was to satisfy the above need. Through this study, it will be possible to address the lack of equivalents in Tshivenḓa financial terms. In terms of word-formation strategies, certain translation equivalents in financial terms are problematic. Using SL equivalents in financial terms without explanation or description compounds the user's problem.

2.4.4. Contextual guidance

Mphahlele (2001) investigated a model for achieving communicative equivalents in translation dictionaries. She argues that the lexicographer should enter the borrowed word in the semantic comment, followed by a definition of the word. Furthermore, Mphahlele opines that the senses be ordered logically and systematically, stating that "it is important to mention here that in order to achieve communicative success for the user, a lexicographer must enter the translation equivalent with the highest usage word count, as the first translation equivalent is regarded as a synonym paradigm". Thus, it is imperative that the user finds the translation equivalent that has the highest usage word count.

As pointed out by Mphahlele (2001), a dictionary article needs to provide quality information about the usage of words, as well as providing a clear indication of the linguistic context in which translation equivalents can be encountered in typical situations in the dictionary. This study also claims that additional entries are very important in a translation equivalent microstructure since each translation equivalent cannot replace every lemma in every situation.

According to Hosana (2009), contextual guidance is the information in the microstructure of a dictionary, which shows how a certain lemma is used in a language. On the other hand, Letsoalo (2012) asserts that contextual guidance is when every translation equivalent is followed by guide words, words that emphasise the meaning equivalents or which show the dictionary user how and in what context the lemma can be used. This is the most important information that the lexicographer should include in his or her dictionary project. The average language user depends on the authority of the dictionary for communication (Mongwe, 2006). In accord with Mongwe, the researcher considers this as significant because dictionary users are often confronted with a list of translation equivalents from which they have to select one equivalent out of the few or many equivalents provided by the lexicographer for their specific need. For that reason, lexicographers should consistently provide contextual guidance on how the given translation equivalents can be used. Mongwe (2006:69) proposes that "in order to achieve communication equivalents the lexicographer should consistently give guidance, since omissions of contextual guidance confronts the user with a list of equivalents and leaves him or her stranded when it comes to the choice of appropriate target language form".

An example of contextual guidance is the information contained in the microstructure of a dictionary that indicates how a particular lemma is used in a particular language. According to Makwele (2005), contextual guidance serves the following functions: (1) to assist the dictionary user in choosing the appropriate equivalent terms; (2) to enable dictionary users to benefit from the translation equivalent paradigm in terms of achieving communicative success; (3) to facilitate communication between the target user and the dictionary since the retrieved translation equivalent.

2.4.5. Types of vocabulary

According to Mehlape (2007), the type of equivalents used determines whether a translation is good or bad. She continues to discourage the use of borrowing or transliteration of SL terms as translation equivalents. The reason is that borrowing directly from the SL items does not assist the user in achieving communicative success because the user does not know the referent in the SL. Mehlape (2007:2) says "borrowing occurs when words are acquired from one language and incorporated into the linguistic system of another". This implies that borrowing is the means through which speakers of a particular language fill the gaps in their vocabulary. According to

Mehlape's study, this procedure or strategy has not permitted translators to provide the semantic information about the meaning of the source language term. According to the results, borrowing consists only of the repetition of the presented lemma, which does not benefit the target receiver since the SL item appears as it is in the TL, even when the TL speakers are not familiar with it. As Mehlape (2007) points out, lexicographers of bilingual dictionaries often have problems in providing equivalents for terms associated with technology, science and culture in the dictionaries they produce. As a result of zero-equivalence, they borrow or transliterate the SL term as the translation equivalent. It is disappointing to see that the lexicographic process does not help dictionary users in retrieving the required semantic information regarding the meaning of the SL form. As a result of zero-equivalence, miscommunication occurs between speakers of different languages in a business or social context. Mehlape (2007:9) states that "a major challenge for bilingual lexicographers is not always being able to find equivalents in the target language". Mehlape distinguishes between two kinds of vocabulary that contribute to this problem, namely; culture-bound words and scientific/technical terms. In this case, lexicographers must borrow this culture-bound lexical item as an equivalent translation (Mehlape, ibid).

2.4.6. Culture

In the same way that other language specialists (linguists) who have investigated the issue of translation have done, Mbatha examined the influence that culture has on translation in her study. According to Mbatha (2005), English terms are not always easily replaced by African language ones because English is such an old language with its own peculiar cultural practices that the only way to overcome them is to describe them since the user may not always be able to comprehend the text through the direct borrowing of SL items. In Mbatha (2005), an illustration is given of ***diramphasane*** (sandals made from animal skins). According to her, the term ***diramphasane*** refers only to Northern Sotho culture. Her bold statement makes it clear that a translator who is not familiar with such Northern Sotho cultural attributes will find it extremely difficult to translate the term accurately. According to her, this indicates that there is no equivalent translation for this cultural item. It is then necessary for the translator to adopt a suitable translation strategy, which in this case is the descriptive method.

Evidently, Mpofu's (2001) findings reveal that, when compiling a bilingual dictionary, lexicographers are mainly concerned with words having semantic equivalents rather than lexical equivalents. As a result, it is usual for bilingual dictionary compilers to use one-word equivalents in their compilation. However, as a result of language and cultural differences, it may be difficult to arrive at an equivalent. Kganyago (2008) asserts that no two languages are equivalent due to cultural differences and this raises the question of zero-equivalence. In a situation of zero-equivalent concepts, Kganyago (2008) points out a variety of problems that can be encountered: culturally specific concepts, concepts from the SL that are not lexicalised in the TL and words that are semantically complex in the SL.

2.5. Conclusion

The purpose of this chapter was to give an overview of the literature, given that various scholars have offered their views on translation, lexicography, language planning and terminology. Furthermore, the chapter discussed translation strategies that are important when compiling a bilingual terminology list or dictionary, such as transliteration, borrowing, paraphrasing, compounding and coining. Moreover, three types of gaps were distinguished in cases of zero equivalence, namely; the referential gap, the lexical gap and the linguistic gap. The Descriptive Translation Studies (DTS) provided a qualitative framework that could be used when describing the translation process, such as product-oriented, process-oriented and/or function-oriented methods as a means of describing translation. Also, this chapter examined the components of bilingual dictionary arrangement to overcome zero equivalence through the descriptive and explanatory equivalent. To obtain translation equivalents, scholars identify notions that could aid the process such as lexical, linguistic and referential gaps. They further recommend the consideration of contextual guidance, vocabulary types and culture as essential role-players, especially in technical terminology translation in African languages. In the following chapter, the methodology used in this study is elucidated.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1. Introduction

The previous chapter reviewed and discussed the relevant literature and a theoretical framework for the study. In this chapter, the research methodology adopted to achieve the study's objectives is discussed as well as the key considerations made throughout the data collection process. This chapter concludes with a discussion of challenges encountered as well as the ethical considerations of this research.

3.2. Research design

Bless and Higson-Smith (1995:63) define the research design as "the researcher's overall plan for obtaining answers to the research questions that guide the research". Each study's research design is tailored to meet its unique requirements. A research design can be regarded as the process of planning every aspect of a scientific research from the very beginning to the very end. In a similar vein, Kerlinger (1986) refers to the research design as the plan and structure of an investigation that aims to answer research questions. As part of the research design, the researcher formulated hypotheses and determined their operational implications, as well as analysed the data. Polit and Beck (2004:209) state that "in choosing a good research design, the decision should be guided by something that is a more overarching consideration, which is whether the research design provides trustworthy answers to the research question".

The researcher used a qualitative survey design in this study to achieve the research objectives and address the research problem. The term qualitative survey design refers to any research activity in which the investigator gathers data from a portion of a population to examine the characteristics, opinions and intentions of that population (Polit & Beck, 2004). The qualitative survey design was chosen for this study because the objective was not to establish frequency, but the meaningful variation within the population having the same characteristic. As stated by Polit and Beck (2004:234), the purpose of this design is "to obtain information regarding people's activities, beliefs, preferences and attitudes by asking a sample of respondent direct questions". There are three types of people who were perceived as having the required information for this study, namely: translators, terminographers and lexicographers.

The term ‘qualitative survey’ refers to a survey that does not count the frequency of categories or values, but one that finds empirical diversity in the properties of members, even if these properties are expressed in terms of numbers. Fink (2003) says that a qualitative survey analysis is a means of exploring meanings and experiences, but does not specify the logic of a qualitative survey as a design. Accordingly, the term qualitative survey is used by Wester (1995; 2000) to refer to one of the three main types of qualitative research (alongside ethnography and case study). In tandem with Wester (1995), Fink (2003:61) regards a “qualitative survey design as an application of grounded theory with theoretical sampling and constant comparison, involving several empirical cycles (iteration of data collection and analysis)”. In this study, the researcher used the word count of formation strategy in the qualitative survey design.

3.3. Research approaches

Research approaches are used by researchers to gather evidence to answer research questions related to identified research problems. Creswell (2014:3) defines research approaches as “plans and processes of inquiry that expand data collection, analysis and interpretation”. The purpose of this study is to explore translation strategies for developing English-Tshiveṋḓa financial terms. Qualitative, quantitative and mixed-method research approaches are the three types of research approaches. Creswell (2014:32) adds that research approaches are “plans and procedures for conducting research that incorporate everything from broad assumptions to detailed methods for collecting, analysing and interpreting data”.

3.3.1. Qualitative approach

Qualitative approach is used in a wide range of academic disciplines, traditionally in social research. Creswell (2014:6) defines the qualitative approach as “research in which the collected data are not presented as numbers, but are presented as words, images, drawings and paintings”. In this study, the researcher intended to explore the strategies that translators of English financial terms into Tshiveṋḓa use, precisely when they find that the terms that they are translating do not have equivalents in Tshivenḓa. To explore translation strategies for developing English-Tshivenḓa financial terms, a qualitative approach methodology was employed. The focus of qualitative research, according to Leedy and Ormrod (2005), is on phenomena that occur in natural settings. In qualitative research, these phenomena are also studied in all their complexity. Therefore, qualitative research is usually not simple because the issue being studied has many facets and layers; hence, it attempts to portray the issue in its multifaceted state.

As Leedy and Ormrod (2005:134) point out that, qualitative research serves at least one of the following purposes: *Description* - the study of the nature of certain situations, settings, processes, relationships, systems or people. *Interpretation* - the process of gaining insights into a phenomenon, developing new concepts or theoretical perspectives about it, and/or discovering problems within it. *Verification* - allowing the researcher to test the validity of certain assumptions, claims, theories, or generalisations in real-world contexts. The purpose of *evaluation* is to provide a means for researchers to assess the effectiveness of particular policies, practices or innovations.

Bell (1993:6) states that qualitative research is "descriptive in the sense that it is conducted with words, so the researcher is not concerned with statistics. In other words, qualitative research aims at providing a comprehensive description of a specific phenomenon rather than testing a hypothesis". The sampled translators were asked to explain how they handled the challenge of not finding proper equivalents in Tshivenḓa when translating financial terms from English into Tshivenḓa. Since the study is also interpretive in nature, it aimed to identify language practitioners' translation strategies when translating financial terms into Tshivenḓa. Therefore, the qualitative approach served both descriptive and interpretive purposes in this study. Qualitative research distinguishes itself by attempting to understand people from the perspective of their own world. Its purpose is to explain why things are the way they are and why people behave as they do. A semi-structured face-to-face interview was conducted with language practitioners using a qualitative approach. For this study, the quantitative approach is used to a limited extent in the form of word count to complement the qualitative descriptive design of the study, this approach was deemed appropriate.

3.4. Data collection methods and instruments

In data collection, information is gathered for a specific purpose. According to Polit and Beck (2004), data collection is the process of collecting information to address a research issue. Gaffane (2005:81) defines data collection as the "process by which information is gathered for a specific purpose; most often, data consists of information about individuals or groups". Additionally, she notes that the most important guideline for improving data quality is to document and report the process by which data are generated.

In addition to the definition from above, Creswell (2013:44) states that "the researcher collects data through the examination of documents, the observation of behaviour and the interviewing of participants". The method of data collection employed in this study was the semi-structured interview and content analysis. Without these methods, the data collected from participants would have been inaccurate and irrelevant.

3.4.1. Interviews

Interviews are social relationships designed to exchange information between a researcher and a participant. As defined by Kvale (1983:174), interviews are "a method of collecting data with the purpose of gathering descriptions of the life-world of the interviewee in order to interpret the meaning of the phenomena described". In a face-to-face setting, an interview is considered to be a direct method of obtaining information (Behr, 1988). In consensus, Schneiderman and Plaisant (2005:258) submit that "interviews can be productive as they provide the interviewer with the opportunity to explore specific concerns that may result in focused and constructive suggestions". By using this method of data collection, the researcher had direct contact with the participants, which allowed for specific, constructive suggestions to be made. This method is also effective in obtaining detailed information about the research topic.

According to Welman, Kruger and Mitchell (2008), there are three types of interviews: structured, semi-structured and unstructured. In this study, a semi-structured interview was conducted with the participants. Berg (1998) avers that a semi-structured interview takes place when participants are asked predetermined questions and the researcher is allowed to deviate from the prepared questions; in other words, the researcher is free to probe far beyond the expected scope of answers.

The semi-structured interview questions were prepared in advance and were posed in such a way that they did not lead to any expected responses from the interviewee. In support of this idea, Du Plooy (2002) asserts that semi-structured interviews are prepared in advance and contain open-ended questions to encourage participants to express their views and attitudes freely.

Ten participants participated in face-to-face semi-structured interviews, six of whom were translators, two of whom were terminographers and two of whom were lexicographers. This also enabled the researcher to establish word-formation methods best suited for translating financial terms from English into Tshivenḓa and identify the problems the translators encountered while finding or creating equivalents. In this study, the interview is viewed as a data collection technique that utilises the spoken word in the form of a planned series of questions to gather data. Face-to-face semi-structured interviews were selected due to their primary strength of allowing greater flexibility in the discussion by the interviewee on the topics or themes (Denscombe, 2003). As a result, the researcher was able to speak with the participants in an attempt to understand what had occurred from their perspective.

A semi-structured interview is an effective method of collecting qualitative, open-ended data, exploring participants' feelings, thoughts and beliefs about a particular topic. According to Neuman (1997:156), semi-structured interviews are "semi-directive and participants are active participants whose insights and cooperation are essential components of a discussion process in revealing subjective and expert meanings". By using the semi-structured interview method, the researcher was able to obtain data that was clear, reliable and comparable. Prior to meeting the interviewees, the researcher prepared questions in advance, allowing for flexibility, where needed. A series of interview questions were developed and participants were asked to discuss their strategies for translating financial terms from English to Tshivenḓa, where there were none.

To collect data, a variety of instruments were used, including a telephone, an audio-recorder and a notebook. The researcher decided to conduct telephone interviews with the participants. To gather data quickly, it was deemed most efficient to use a telephonic interview. Telephone interviews are immediate and most people have access to a phone. This viewpoint is backed up by Walliman (2011:192) when he states that "telephone interviews eliminate the need for unnecessary travel to the respondents as well as the time and problems associated with contacting them personally". As a result of the convenience of telephone interviews, the researcher was able to collect data from any geographic region without having to travel to the region for an interview. According to Groves (1990), telephone interviews have several advantages, including decreased costs and travel, the ability to reach geographically dispersed respondents, the ability to supervise interviewers and enhanced safety for interviewers.

Bless and Higson-Smith (2000) state the advantages that researchers can gain from the use of qualitative interviews. To begin with, they argue that qualitative interviews actively involve the respondents in the research process, thereby giving them a sense of empowerment. Furthermore, the interviewer and interviewee are able to interact freely during the interview. This, they claim, can allow for opportunities of clarification to capture the most relevant information, so that description and discovery can be maximised. Lastly, they recommend qualitative interviews to researchers because they are able to give access to people's ideas, thoughts and memories in their own words, rather than in the words of a researcher. For interview questions, see Addendum D.

3.4.2. Content analysis method

For the purpose of collecting qualitative data, one of the instruments that was suitable for this study was content analysis. A content analysis is a suitable method to investigate the strategies used by translators to translate English financial terms. The term content analysis, as defined by Patton (2002:453), refers to "analysing texts (interview transcripts, diaries, or documents) instead of field notes based on observational data". As Patton (2002) points out, content analysis refers to any effort that attempts to identify core consistencies and meanings in a volume of qualitative data.

Leedy and Ormrod (2013:148) assert that "content analysis refers to the systematic process of examining the content of a specific body of material in order to identify patterns, themes and biases in the material". Leedy and Ormrod (ibid) further state that content analyses are commonly conducted in the context of human communication, such as books. A researcher's role in content analysis is to check, understand and interpret existing content to come up with new ideas. In addition, Leedy and Ormrod argues that a content analysis can be used to evaluate the appearance of certain words in a text objectively. By using content analysis, the researcher could construe and infer meanings from texts and contexts. Krippendorff (2004:18) defines content analysis as a "method of assessing a text's meaning based on the context in which it is used". In using content analysis, Krippendorff argues that techniques should be reliable and findings should be reproducible. Based on Krippendorff's observations, content analysis, as a method, involves specialised procedures to allow the researcher to gain a greater understanding of a particular process with the aim of assisting in the implementation of a particular intervention.

The purpose of content analysis is to identify keywords or repeated ideas from the data text by assessing the word count and salience of particular words or phrases. This was done in this study where examples of word formation strategies were extracted from selected financial documents to derive the word count of use of each of these strategies. According to Struwig and Stead (2001), content analysis involves the collection and analysis of textual information. Gray (2009) says content analysis involves making inferences about texts by systematically and objectively identifying special classes or categories within those texts to reduce the volume of textual material into meaningful interpretations.

Content analysis was preferred because it is one of the most appropriate research traditions that resonated with the current study, especially because the researcher had to analyse the translation strategies by identifying English-Tshivenḓa financial terms and aligning the data with qualitative interviews. Content analysis was conducted using the following documents: *Determination of the Daily Amount in respect of Meals and Incidental Costs, National Minimum Wages, Money Bill Amendment Procedure and Related Matters Act, Financial Services Board Multilingual Terminology list and Limpopo Treasury*.

3.4.3. Instruments

Interview sessions were recorded and as recommended by Nieuwenhuis (2012), permission to do so was first sought from the participants. This helped the researcher to identify the gaps to explore in the next interview. In addition to recording the interviews, the researcher also transcribed them and took notes during the interviews. All of this was done with the permission of the participants. Patton (1987:11) notes that "by audio-recording interviews, quotations can be obtained, which is a valuable source of raw data". In addition, Patton (1987:35) claims that quotations "reveal the respondents' levels of emotion, the way they organise their world, their ideas about what is happening, their experiences and their basic perceptions of the world".

The participants answered all the questions asked by the researcher. To ensure that the responses of the participants were recorded, a digital audio recorder was used. When collecting the data, the researcher relied heavily on note-taking as this method was found to be quite effective during the collection of the data. The interviews were conducted in the offices and homes of the participants. Each interviewee was given a copy of the interview schedule as well as the researcher's contact information, in case they had any questions or sought clarification.

3.5. Sampling procedure

In sampling, a portion of the population is selected to represent the entire population (Neuman, 2006). According to Creswell (2014:110), sampling "involves finding people or locations for study, gaining access and establishing rapport with participants so that relevant information can be collected". An appropriate selection of the sample is important because one cannot obtain the views of every person regarding a particular research question. Punch (1998:6) agrees that "we cannot study everyone, everywhere and do everything at the same time". It is important to note that even a case study needs to be sampled within the case. According to Du Plooy (2002), the purpose of sampling is to gain information about the population by using the sample to gain a better understanding of the population as a whole. Therefore, one must have a clear understanding of the population from which the sample will be selected before considering samples. Sampling can be defined as the act, process, or technique of selecting a suitable sample, or a representative part of a population for the purpose of determining parameters or characteristics of the whole population, (Mugo, 2002). In the same way, Burns and Grove (2003) refer to sampling as a process of selecting a group of people, events or behaviour with which a study is conducted. As part of this study, the researcher ensured that the sample chosen was an adequate representation of the population under study, so that the conclusions would give an accurate representation of how the majority of people behaved in the larger group. By using the sample, information about the population can be gained as a result of the sampling process.

3.5.1. Purposive sampling method

The participants in this study were purposefully chosen since they were experts in translation, lexicography and terminography. The purposeful sampling method is a non-probability sampling method in which certain subjects are purposefully selected to be part of a research study in a non-probability sampling method. Burns and Grove (2003:255) assert that “the purposeful sampling method allows the researcher to identify the subjects who will be able to provide the most comprehensive information about the phenomenon being examined”. Therefore, it yielded the advantage of purposefully sampling people with knowledge of the relevant field of study. However, Creswell (2013:118) maintains that “purposive sampling is effective because it uses participants that best inform the researcher about the research problem”. By using this technique, the researcher sought to gain a better understanding of the perspectives of the participants, who possessed the knowledge and experiences that enabled them to provide the necessary data for the study. Translators, lexicographers and terminographers were among the participants selected. A selection of these participants was based on their experience as professionals in the translation industry as well as their personal characteristics.

3.6. Population and sample size

According to Gay and Airasian (2000), the research population is the group that the researcher is interested in, the group to which the study results should be applicable. Burns and Grove (2009) explain that the term ‘population’ refers to the entire set of individuals who are eligible for sampling. As the term implies, the population refers to the entire group of subjects to be studied as well as the group of people to whom the results should be applicable. To gather the necessary information, a researcher should take a small number of people to be investigated and that small number of people then represents the population as a whole. The target population of this study were Tshivenḓa expert translators, lexicographers and terminographers from the Gauteng Province of South Africa.

A sample of ten participants was used in this study. In any study or investigation where the objective is to make inferences about the population from a sample, the sample size is an important consideration. Population refers to the entire full set of elements, data or group of people that are of interest to the researcher and from which a sample is selected (Beins, 2009). Similarly, Creswell (2013:301) describes a sample “as the number of people or sites studied in order to collect detailed information about the participants”. Thus, to collect data from a population, a sample is a group that is selected from that population. Based on purposive sampling, the sample was selected to explore the strategies that translators of English financial terms into Tshivenḓa use when they find that the terms they are translating do not have equivalents in Tshivenḓa. To conduct the study, six (6) translators, two (2) lexicographers and two (2) terminographers were selected.

3.7. Participants' profile

A participant's profile enabled the researcher to obtain detailed information about each participant. It is important to note that the participants' profile refers to the total number of participants who took part in the study and some demographic details about them. Participants who participated in the interview were asked to provide information in terms of their occupations, years of work experience, age, education level and gender. Based on the participants' responses to the questions, the researcher was able to gain insight into their knowledge and experience of translation strategies for developing English into Tshivenḓa financial terms as well as their expertise according to their language profession. For the sake of confidentiality, coding was used as referential tool, which is also indicated in Table 1.

Table 1: Participants' Profile (N= 10)

Occupation	Gender	Age	Highest qualification	Years of work experience	Participants' codes
Translator	Male	40-49	MA	25-30	TLM1
Translator	Male	40-49	BA	15-20	TLM2
Translator	Male	40-49	MA	6-10	TLM3
Translator	Female	30-39	BTech	15-20	TLF1
Translator	Female	40-49	BTech	15-20	TLF2
Translator	Female	40-49	MA	15-20	TLF3
Lexicographer	male	50-59	PHD	25	LXM1
Lexicographer	female	40-49	MA	15-20	LXF2
Terminographer	Male	40-49	PHD	15-20	TM1
Terminographer	Female	30-39	MA	15-20	TF2

As presented in Table 1 above, ten (10) participants took part in answering six interview questions. Two lexicographers were chosen; their profession is to compile dictionaries in their daily work;

two terminographers who specialise in term creation were selected for their expertise and six translators were chosen because they are regarded as experts in this field of translation. Table 1 also shows the distribution of the highest academic qualifications among the participants. Based on the Table 1, five of the participants hold MA degrees, one participant holds a BA degree, two participants hold BTech degrees and two participants hold PhD degrees.

Derived from Table 1, there were six translators, two lexicographers and two terminographers among the participants. In light of the nature of the work they do, the above-mentioned participants were relevant to the purpose of this study. For example, lexicographers are responsible for compiling general dictionaries that serve as sources of equivalents for translators who need them as tools to guide their translations. In spite of the fact that terminographers have an important role similar to that of lexicographers, the distinction lies in that terminographers document terminology in technical dictionaries (Alberts, 2001). In translation, documents are translated from the original language into another language, which is referred to as the TL. To carry out their duties effectively, these language practitioners need both general and technical dictionaries.

3.8. Data analysis method

This section provides a detailed explanation of how the interviews and contents were analysed with the objective of identifying challenges encountered during Tshivenḓa financial terminology translation. The next step that was taken once the data had been collected, was to analyse the data. As Merriam (1988) explains, data analysis is the process of analysing the data to make sense of and understand what it means in terms of the findings of a study. As Burns and Grove (2003) point out, data analysis is a method for reducing and organising data to produce findings that need to be interpreted by the researcher. For this study, the researcher used thematic content analysis as the methodology for analysing the data and sought for patterns and themes in the data.

According to Braun and Clarke (2006:78), a thematic analysis is "a technique that a researcher can use in order to identify themes in the data that are collected, which will be used to analyse and report on the data collected". Thematic analysis is a qualitative analytic method that is used to identify, analyse and report patterns (themes) within data. In a nutshell, it organises and describes a data set in detail. In fact, it frequently goes further than this and interprets various aspects of the research topic (Boyatzis, 1998). As part of this research study, the data were analysed inductively so that categories and patterns could be identified from the data, resulting in smaller and more manageable sets of data that can be analysed more thoroughly. For data analysis, the researcher followed the steps recommended by O'Connor and Gibson (2003), namely; organising data, finding and organising ideas and concepts, building themes from the data and writing a report.

Step 1: Organising the data

The process involves organising and preparing data for analysis. This process involves transcribing verbatim interviews, scanning the materials and taking notes according to different categories of information that correspond to codes. In this study, the researcher wrote down all the responses provided by the participants in the interview to identify themes from the data gathered during the interview process. To these themes, the word count of financial term strategies used, was incorporated where applicable. Huberman and Miles (1994:432) state that "valid analysis is greatly enhanced by data displays that are focused enough to allow viewing of the entire set of data at one location and are arranged in a systematic manner in order to answer the research question at hand". During the interviews, the researcher recorded all of the responses that the participants gave. In this way, he was able to identify themes and concepts that were relevant to the study.

Step 2: Finding and organising ideas and concepts

The second step involves finding and organising ideas and concepts through careful listening and interpretation of information. There were several times during which the audiotape was played. To identify possible categories or interpretations, the researcher documented a few notes. As the different responses were highlighted, concepts and ideas were written down. Following this, the researcher organised the main ideas and concepts generated by these words and phrases into categories and subcategories. The researcher then merged the data from the semi-structured interview survey with the data from the text analysis.

Step 3: Building over-arching themes in the data

The third step involved coding themes and subcategories. The data pieces were classified according to the type of information they contained. The first thing that the researcher did was to obtain a general sense of patterns to have a general idea of what the data meant, and then classified all categories, subcategories, and themes according to these identified patterns. To construct themes from the data, the researcher collapsed each of the response categories so that each category has one or more related themes that give a deeper meaning to the data.

Step 4: Organising the information into a final report

In addition to the results of the research, the report describes the entire research process. As a final report, it provides a summary of the findings, implications of the findings, recommendations, as well as future research strategies and areas that have been identified.

3.9. Comparative analysis

In social science, a method known as comparative analysis is widely used to analyse and compare data from different sources. The purpose of this method is to compare two or more items with the intent of uncovering and discovering new information about them. The data analysis examined whether the English-Tshivenḓa financial terms translation equivalents provided were sufficient by comparing them with the financial term examples extracted in the content analysis. A comparative analysis was conducted to evaluate the equivalents of the English-Tshivenḓa financial terms translation equivalents provided in the content analysed.

3.10. Trustworthiness of research instrument

In light of the nature of the research, the following factors related to trustworthiness, were taken into consideration:

Credibility

For a study to be credible, as Creswell (2014:207) asserts, "the findings and analysis must depict the truth of the reality under study, or in other words, they must make sense".

Dependability

Dependability refers to the detailed description of the research project. According to Bless, Higson-Smith and Sithole (2014), the study should display a detailed, clear, and thoughtful description of the steps that were taken to conduct the study; failure to do so might result in a lack of trust on the part of the reader and reviewers. To ensure that the findings are indeed reliable, a detailed description of how the data were collected, recorded, coded and analysed was provided. This process also revealed the interrelatedness of different data collection types such as interviews and content analysis.

Transferability

The term transferability refers to the extent to which results are applicable to other, similar situations (Bless, Higson-Smith & Sithole, 2014). This report should provide a detailed description of the setting in which data were collected as well as the researcher's relationship with participants to make the findings transferrable. As a result, other researchers will be able to compare and assess the differences and similarities between the given situations and other contexts.

Confirmability

De Vos, Strydom, Fouche and Delport. (2011:421) state that "the findings should be confirmed by another". The researcher archived all collected data in a well-organised, retrievable form, in case other researchers might wish to confirm or verify the findings. The process was achieved by maintaining a continuous relationship between the data sources, also checking the raw data and triangulating the data in accordingly (Babbie, 2010).

3.11. Ethical considerations and clearance

Saunders, Lewis and Thornhill (2000:130) emphasise that "ethics refers to the appropriateness of the researcher's behaviour in relation to the rights of those who are the subject of the work or who are affected by it". According to Bell (1999), research ethics concerns the agreement that the researcher enters into with the research subjects. The Faculty of Humanities Research Ethics Committee of a University of Technology in Pretoria granted the researcher permission to conduct the research. The researcher ensured that all the standard and ethical procedures of the University were followed. The Departmental Research and Innovative Committee and the Faculty of Humanities Research and Innovative Committee regulated and monitored these procedures and granted ethical clearance. See Addendum A.

As Leedy and Ormrod (2001:107) put it, ethical issues in research can be divided into four categories, namely; the protection from harm, informed consent, right to privacy and being honest with the participants. In dealing with ethical issues, the researcher followed the following procedure:

i. Informed consent

During the initial stages of the research, the researcher informed the participants of the purpose, nature, methods of data collection and the scope of the study. In addition, the researcher explained to them the typical roles they play. As a result, the researcher obtained their written informed consent.

ii. Harm and risk

Participants were informed about any potential psychological discomfort ahead of time. Any required debriefing or counselling prior to participation was provided. This research study was conducted in a manner that ensured that no participants would be placed in a situation where they would be at risk of physical or psychological harm as a result of their participation.

iii. Honesty and trust

To ensure the honesty and trustworthiness of the data collected as well as the analysis of the data, all ethical guidelines had to strictly be adhered to. Professional colleagues were informed of the procedures in a complete and honest manner.

iv. Privacy, confidentiality and anonymity

The anonymity of the participants in this study was protected. In addition, the researcher informed the participants that the information they provided would only be used for the purposes of the study. By ensuring that the participants' identities were hidden and unrecognisable, code names were used instead of the participants' personal information. Wagner, Kawulich and Garner (2012) explain anonymity as a means of protecting privacy and confidentiality. The researcher further explained and clarified to the participants the anonymity and confidentiality of their participation in the study. To protect the privacy of the participants, their names were not mentioned and no information was shared that revealed their identity.

v. Voluntary participation

It was made clear to the participants that the research was solely for academic purposes and that their participation was voluntary. Participants were not forced to participate. A reminder was given to the participants that they could withdraw from this study at any time if they so wished. It was considered very important to address ethical concerns such as the avoidance of harm, informed consent, deception of participants, violation of privacy, cooperation with contributors, the publication of findings and debriefing of participants.

vi. Unbiased reporting and analysis

Based on the previously highlighted data collection methods, the researcher analysed and presented the information in an unbiased manner. It should be noted that the sources are in the public domain and are available for public consumption, including the analysis of the information. To avoid bias, all the documents and information provided by the participants were collected and evaluated. The research process and findings were not affected by the researcher's personal opinions and insights concerning translation strategies of financial terms to Tshivenḓa. It was the researcher's goal to remain as neutral as possible and not to influence the participants during the research process. The participants were informed about the purpose of the study and instructed to answer the questions honestly.

3.12. Field problems

The researcher made an appointment with the participants and an agreement was reached to set a date for the interviews. At the beginning, the researcher had the difficulty of locating translators, lexicographers and terminographers. However, since they were working, participants kept postponing meetings with the researcher. Eventually, ten participants who were also part of the demographic dynamics of the study were interviewed. Meetings were rescheduled where the participants were unavailable. The interview schedule had to be changed to a time and date that would better suit the participants' hectic schedules. The researcher explained the background of the study to the participants during the study and guided them to clarify the interview questions.

3.13. Conclusion

This chapter discussed in detail the research methodologies that were used to collect the data for this study. These were mainly in the form of a qualitative survey combined with a limited extent of quantitative word count to complement the study with the application of content analysis. The data were collected through semi-structured interviews and content analysis to achieve the study's objectives. There was a discussion of the instruments used to sample the population and collect data. Furthermore, ethical considerations regarding the study, bias and credibility were highlighted. In the next chapter, the results of this study will be presented in the form of themes and discussions and where applicable, substantiated through the reviewed literature.

CHAPTER FOUR: DATA PRESENTATION AND DISCUSSION OF FINDINGS

4.1. Introduction

Detailed descriptions of the research methodology were presented in the previous chapter. The main objective of this study was to determine strategies used to produce an effective translation of Tshivenḓa financial terms from English financial terms. As mentioned in Chapter 3, this chapter presents the data and discusses the findings that were collected through semi-structured interviews and content analysis. Both sets of data, i.e. interview responses and content analysis (terminology lists) were then analysed. The data was obtained from Tshivenḓa translators, lexicographers and terminographers who participated in the research. The 10 participants who were answering six questions of the interview, were recorded and notes were also taken during the interviews. In this case, the discussion is done by categorising patterns or trends to generate themes that led to the realisation of the aim and the objectives of the study.

4.2. Data presentation

In this section of the study, qualitative data collected through interviews and content analysis are discussed, interpreted and presented.

4.2.1. Qualitative Data

Qualitative data analysis involves identifying, examining, and interpreting patterns and themes in an interview and textual data to assist in answering the research questions. To attain qualitative analysis, the researcher conducted a semi-structured interview with 10 participants who answered six interview questions. A sample of six translators who were considered experts in the finance field of translation were included; two terminographers were selected since their profession specialised in the creation of terms; and two lexicographers, whose daily work involved compiling dictionaries, were also selected. Through data analysis and interpretation, the researcher analysed the results of the interviews and content analysis. In this section, the researcher used the steps recommended by O'Connor and Gibson (2003) for interpreting data. In this process, data are organised, ideas and concepts are found and combined, themes are derived from the data and concluding reports are written.

In the course of the interview, the researcher collected all the responses provided by the participants and organised the subsequent data. In reviewing the responses given to each question, the researcher searched for particular phrases, words, or ideas that kept appearing. The participants' responses were captured using the coding system. See 3.7. A variety of themes were derived from the data by ordering and organising these words and phrases into ideas. The main ideas and concepts generated this way were then organised into categories and subcategories. For the purpose of building themes, the researcher collapsed responses with similar or associated ideas into one overarching theme. For the sake of authenticity, some of the responses of the participants were captured verbatim, meaning that no grammatical corrections were made.

4.2.2. Qualitative data from the face-to-face semi-structured interviews

Interview data were prepared for the analysis through coding participants, which was recorded in the oral format first and thereafter transcribed. The interviews focused mainly on the experiences and perspectives of the strategies that translators, terminographers and lexicographers used when translating, developing and compiling Tshivenḓa financial terms from English, as the source language. A face-to-face, semi-structured interview was conducted; this type of interview was chosen to ensure that the same number of interview questions were asked to the participants, while allowing follow-up questions to be asked for probing purposes, as discussed in Chapter 3. Based on the questions asked during the interview, the following section provides an overview of the responses from the participants.

4.2.2.1. Translators

A total of six translators were interviewed to obtain information about the translation strategies they use to translate financial terms. Their responses to the interview questions are summarised below.

Question 1: What is your job description as a translator?

This question was posed to find out the participants' job descriptions; what they did on a daily basis as translators. In probing further, the participants were required to state whether they knew their task in the field of translation.

TLM2 said: *"I transcribe and that is where I encounter financial terms, I also do terminology development and that is where I harvest terms"*.

TLM1 echoed the same views as TLM2 by saying, "*I mostly translate legal documents and that was where we encountered a rich corpus of financial terms in documents such as bills, constitutions, contracts, amendments, notices, bylaws and policies"*.

TLF3 shared the same sentiments as TLM2, saying, *"I even developed terminology, interpreted public hearings and sectoral parliamentary documents and transcribed them"*.

All the participants under this category indicated that their job description was to translate documents from English into Tshivenḓa and from Tshivenḓa into English (TLM1, TLM2, TLM3, TLF1, TLF2 and TLF3). They answered that their task entailed not only translating financial terms but also harvesting terms from a variety of documents such as policies, contracts, bylaws, etc. They also had to sometimes interpret and develop terminology.

Question 2: How often do you translate documents related to financial terms?

TLM1, in this regard, said: *"As the institution is the municipality, most of our documents always have words related to finance because the municipality is an institution of the government. Here we are dealing with money, which is used in different things like projects, which are meant for public services. So, it means that finances are the main topic in many of the documents that we work with. So, it is not a thing that takes time to encounter those terms, it might be one or two – financial terms in each document which we are working on"*.

TLM2 echoed the same sentiments as TLM1: *"To answer this one, it depends on the circumstance normally, we got what we call the SOPA - the State of Province Address that is where you find that the premier will address the province, he will even include some of the terms that are more related to finance. There are times when we got a budget speech, that is where we translate money-related terms and lastly, we do lots of financial translations when there are budget votes"*.

Four participants (TLM1, TLM2, TLM3 and TLF3) indicated that they often translated documents related to financial terms, depending on occasions such as municipal meetings, State of Province Address and budget speeches. The other two (TLF1 and TLF2) basically responded the same way as the other four, also pointing out that occasions determined how often they had to translate.

Question 3: What are the challenges that you encounter when translating English financial terms into Tshivenḓa?

TFL3 said: *"What I can say when I was still new in this field, it was difficult for me because I was unable to resolve the problem and even in the English dictionaries you cannot even find the origin of the term"*.

TLM3 concurred, "*Challenges or problems that I encounter when I am translating, is that Tshivenḓa is a language of Vhavenḓa which falls under the other four languages in South Africa which are not developed. The big challenge or problem is, there is a lack of financial terms translated into Tshivenḓa and we don't even have a specialist language practitioner - to say this, one specialised in finance. You don't find such people. People who studied BCom, don't deal with Tshivenḓa and it's rare to find a person who studied economics and commerce in Tshivenḓa, and if we have such a person, you will find that he is a teacher and that is the big problem; lack of financial terms which are translated and lack of glossaries which contain such terms"*.

TFL2 also said: "*We lack equivalents of some terms in finances and I end up defining the term. Financial words are still difficult to many, even now to find equivalents in Tshivenḓa"*.

TLM3 concurred with TLF2 when he said that "*Financial words are difficult even more so now to find equivalents in Tshivenḓa"*.

It was reported by the six participants that zero-equivalence presented challenges, further stating that the challenge was not knowing the correct meaning of the concepts, but the failure to recognise financial concepts. Further, one participant indicated that financial terms may also have posed translating challenges due to a lack of financial experts who were also language experts.

Question 4: What do you do to solve those mentioned challenges?

This question aimed to find out how translators solved the challenges encountered when translating English financial terms into Tshivenḓa.

All the translators indicated that they solved the challenges by using translation strategies to find equivalents (TLM1, TLM2, TLM3, TLF1, TLF2 and TLF3).

The translators (TLM1, TLM2, TLM3 and TLF1), had the same views; they suggested the strategy of consulting fellow colleagues who were native language speakers. TLM3 further explained that, "*We use translation strategies, lack of words doesn't mean we should stop communicating, we can't just leave it, a document should go to people to read it".*

On the other hand, TLM1 stated that, *"You end up using paraphrasing and sometimes paraphrasing ends up making the meaning getting lost. Sometimes we end up using transliteration".*

TLF2 added to this by saying, "*To paraphrase and to borrow. Clients should give us a translation brief when they send their documents. It assists us to know who the target readers are. If we know the brief it helps us to know which strategy to use like transliterating the word or borrowing because the people who will use the documents are known to us".*

On the same question, TLF3 said: *"I use translation strategies, borrowing, transliteration, paraphrasing and sometimes neologisms".*

TFL1 added: *"What I normally do to solve the translation challenges, I google a lot".*

TLM1 stated that, *"Translators generally use dictionaries to solve translation challenges".*
Three participants indicated that translation strategies could be used to overcome the challenges posed by translating English financial terms into Tshivenḓa. In response to these challenges, four participants mentioned that consulting other translators, native language speakers and other sources would be beneficial. One participant suggested familiarising oneself with Google could also assist. Furthermore, another participant indicated that knowing the SL was advantageous. Participants also added that they used strategies such as borrowing, transliteration, paraphrasing and neologisms to solve translation challenges.

Question 5: What would the implication be if translators use the wrong term or equivalent in a translation?

All the translators mentioned the implications of using the wrong term or equivalent in translations (TLM1, TLM2, TLM3, TLF1, TLF2 and TLF3), rendering the results as follows:

TLM1 maintained that, *"If you write a wrong message, you end up misleading people or the public, especially people whom the document is directed to"*.

TLM2 added: *"I know the problem is when we use a wrong term in the wrong way on a platform the end-user will be ill-informed and any information to the end-user will lead to a distortion of the real information or truth"*.

TLM3 strongly believed that, *"As a translator, translating and using a wrong equivalent, is too dangerous. For example, in the medical sector, I can cause a big problem in sickness or cause death. So, if we look at the translation of financial terms, for example, when it is an ATM translation, it can even make someone withdraw the wrong amount of money. Maybe someone wants to check the balance, but the word 'balance' is not translated well. You will end up withdrawing the money instead of receiving the balance receipt"*.

TLF1 affirmed: *"I will kill a person. The reason why I said I will kill a person is that I misinterpret the term and the reader will be misinformed due to the translation I have provided"*.

TLF2 stated that, *"The implication is, you will send a wrong message to the readers because you're not giving the reader the right to correct the message and it will cause disaster or problems to the reader"*.

TLF3 surmised: *"If you misinterpret the message, you will convey the wrong message to the target reader"*.

Six participants mentioned that the target users of the translated document are likely to lose the meaning of the document, if the translators transfer the information from the source text into the target text incorrectly, mistranslating and translating financial terms out of context. According to one participant, the translator may mislead users regarding financial concepts because s/he is unaware of them. Such misinformation could lead to a misinterpretation of the translation. In addition, other participants noted that the target audience may not understand the financial concept and this could result in poor financial decisions.

Question 6: List financial terms which are challenging to translate into Tshivenḓa. Substantiate your answer and give a few examples.

This statement was made to identify financial terms that are difficult to translate into Tshivenḓa. Participants were also asked to explain why they found these terms difficult to translate.

The following table provides a list of some of the most problematic financial words that the translators identified as difficult to translate into Tshivenḓa.

Table 2: English-Tshivenḓa financial terms without equivalents: Translators

accounting	bank overdraft	expenditure	capital
accruals	micro-economy	balloon loan	bankruptcy
annuity	accounts payable	holdings	balance sheet
arrears	account	accountancy	accountant
budget costing	revenue	card	rollover
creditworthy	hedge funds	construed	actuaries
downgrade	macro-economy	mortgage-backed services	bank reconciliation statements
export	interest rate	balance	equitable share
fiscal prudence	market forecast	collateralised debt obligation	medium-term expenditure
fiscal	credit rating	delict	consumer
fixed deposit	credit rating services	virement	budget deficit
import	savings account	baselines	debit interest
insurance	tax	investment	cash flow

invoice	security	loan	tax fairness
liquidate	accounts receivable	insurer	bootstrapping
repo rate	inflation		

All the terms regarded as difficult by the participants were listed in Table 2 above. When substantiating why they thought that these were difficult terms to translate into Tshivenḓa, the following reasons were given:

TLM1 said: *"Some of those terms lack equivalents in Tshivenḓa"*.

TLM3 opined: *"There are terms which we do not know how to write or pronounce in Tshivenḓa"*. This was supported by TLM2 who reported that, *"There are terms that are pronounced wrongfully in English, you end up translating something wrong"*.

TLM2 said: *"I am not proficient in writing financial compounds words and figures (money) as we speak in Tshivenḓa"*.

On the other hand, TFL3 asserted that, *"The use of foreign words (loan words), make words difficult to translate in Tshivenḓa"*.

TLM3 said: *"Sometimes I do not know the correct spelling of the term and to identify financial terms in the documents"*.

The common response from all the translators on why these terms were difficult to translate, were neither clear nor direct, but in the researcher's view, it had to do with the English language not really being compatible to Tshivenḓa orthography and pronunciation. It may also mean that the translators did not always speak and write the pure Tshivenḓa language (TLM2) and therefore, they found the transfer from English to Tshivenḓa difficult.

4.2.2.2. Terminographers

The following is an overview of the responses of two participants representing this group on the interview questions:

Question 1: What is your job description as a terminographer?

As TM1 put it, *"The job description of a terminographer entails collecting material on the subject matter and the reason for collecting that material is to harvest the terms which are related to that subject and after harvesting the terminology the research is done to explain the term and define every aspect of that term"*.

TF2 elaborated thus, *"My job description is to develop terminology, to assist stakeholders who want to develop terminology. I train stakeholders and teach them how to start a project in terminology development. We also collaborate with other companies or institutions that develop terminology"*.

All terminographers indicated what their job description entailed. It was about harvesting financial terms and researching the terms with the intention of defining them. It also involved terminological training and collaboration with various stakeholders toward terminology development.

Question 2: How often do you develop financial terminology terms?

All terminographers indicated that they often develop financial terms. TM1 said: *"Not that often because am not in the financial field. The only financial terms that I would develop could be if I am compiling a glossary for the Department"*.

TF2 confirmed, *"In finance, I can't say I develop often, but only if the request is there"*.

The above responses showed that the participants were likely to develop financial terms only when the need arose.

Question 3: What are the challenges that one may come across when developing Tshivenḓa financial terms?

Terminographers indicated the following challenges they experienced when developing Tshivenḓa financial terms:

As TM1 put it, *"The main challenge with Tshivenḓa financial terms or any terminology to develop, is that one may encounter the lack of dictionaries; historically we do not have dictionaries to use in developing those financial terms. We don't have special or technical dictionaries which are* *developed. The same applies to financial dictionaries in Tshivenḓa".*

TF2 also echoed TM1's sentiments: *"Especially in finance, you will realise that our language (Tshivenḓa) is still developing and sometimes it is not easy for us to come up with a proper equivalent".*

The above responses showed that the participants lacked a dictionary or technical dictionary, further stating that the challenge was Tshivenḓa is still a developing language, making it difficult to find proper English-Tshivenḓa financial equivalents.

Question 4: What do you do to solve those mentioned challenges?

Terminographers indicated strategies for solving challenges encountered during terminology development.

TM1 stated that, *"Most of the strategies which are used in the translation are used in developing terminology. One would paraphrase in order to give meaning to a certain concept or just find a way of transferring meaning, which means if there is a concept that is used in Tshivenḓa historically that is related to the concept that the document is about, then you transfer the meaning".*

TF2 added, "*We have different strategies that we can use to develop terminology, we can use neologisms, we can use transliteration which is the last resolution, we also coin and we paraphrase; those are methods we use, and borrowing".*

Question 5: What would be the implications if a terminographer develops a wrong financial Tshivenḓa term?

This question sought to discover the implications of developing a wrong financial Tshivenḓa term. The participants mentioned such implications as stated below:

TM1 reported, *"If these terms are developed or translated wrongly or coined in a wrong way, it can end up misleading the recipient of the information given. The implication can be that the person can buy the product or accept advice about it since s/he misunderstood the information captured about the product because of the use of incorrect terminology".*

In addition, TF2 answered: *"It will mislead the users, it will also have an impact as we look into* *financial terms as the main core of communication in the economy, so this will have a negative impact on the public"*.

Question 6: Which financial terms are difficult to develop in Tshivenḓa? Substantiate your answer and give a few examples.

This question was asked so that the researcher could identify financial terms that were challenging to develop and write in Tshivenḓa. Additionally, all the terminographers were required to explain why they found these terms difficult to write in Tshivenḓa. Table 3 provides a list of some of the problematic financial terms terminographers identified as being difficult to translate from English into Tshivenḓa.

Table 3: English-Tshivenḓa financial terms without equivalents: Terminographers

underwriter	ombudsman	surety	risk
economy	surplus	refinance	reportage
rent-to-buy	waiver of premium	withdrawal	balloon payment
bankruptcy	call deposit account	debt consolidation	default

When substantiating why participants thought that these terms were difficult to translate into Tshivenḓa, the following reasons were given:

TM1 said: "*It is hard to write those terms in Tshivenḓa following the structure of the CV-CV (Consonant vowel-consonant vowel). In English the structure is different; it is CCV consonant-consonant-vowel. So, you have to follow the sound pattern to transliterate. But because it is a new concept people find it hard because you did not use the Tshivenḓa format*".

For example, SL: Surplus > TL: ***Sapuḽasi***. What the participant meant to say is that the Tshivenḓa orthography differs from that of English in the formation of syllables. In Tshivenḓa, a consonant cannot occur without a vowel as in the example above. Thus, the word 'Surplus' cannot be transliterated ***Saplasi***; instead, it has to be ***Sapulasi***.

4.2.2.3. Lexicographers

A total of two participants representing this group were interviewed and their responses to the interview questions are summarised below.

Question 1: What is your job description as a lexicographer?

All lexicographers indicated what their job description entailed, as outlined below.

LXM1 stated that, *"My job is to compile a dictionary that is user-friendly to people who speak Tshivenḓa and English because most of the terms are translated from English to Tshivenḓa"*.

LXF1 said: *"Is to compile a dictionary when I talk about compiling a dictionary, I mean to write a dictionary from the beginning, including entries, part of speech, translations and to manage a manuscript until the dictionary is ready for printing by the publisher. But the main purpose of a lexicographer is to compile a dictionary, also to organise a manuscript"*.

Question 2: How often do you revise a financial terminology list?

All lexicographers indicated that they were likely to revise financial terms. LXM1 explained that, *"This one is not based on us as individuals, but it is only when the Department has a demand or gave us that task to compile such a financial dictionary"*.

On the other hand, LXF1 stated that, *"We revise financial dictionaries as delegated by the Department, that we do have Multilingual Terminologies on an online term bank. So sometimes you will find that we must revise existing financial terminologies. It depends on the Department when they want to publish it"*.

Question 3: What challenges did you encounter when compiling a Tshivenḓa financial terminology list?

LXM1 said: *"There are a lot of challenges that we face as lexicographers, but I can only mention a few of them. Firstly, some of the financial terms that are supposed to be translated from English to Tshivenḓa, are very difficult for us to get equivalents in. Secondly, the main challenge is the lack of finance on our side (budget) because we should be having a big team so that we have others who collect the data and others who come and work on the terms that are collected"*.

LXF1 also proffered: *"Challenges that we encounter in compiling terminology list are that many terms that are used in finance do not exist in Tshivenḓa and to make that word to be understood, we end up having to explain the word"*.

The two lexicographers experienced challenges when compiling Tshivenḓa financial terms. Further, one participant indicated that compiling a dictionary/terminology list may also pose a challenge, if the term does not exist in Tshivenḓa.

Question 4: What do you do to solve those mentioned challenges?

LXM1 answered: *"There are many ways to solve term difficulties, one can naturalise the term or coin or craft one, i.e., we look closely at the term that might fit the concept"*.

LXF1 said: *"We end up paraphrasing what that word means – so that the word does not lose its meaning"*.

Question 5: What would be the implications, if a lexicographer uses a wrong term or equivalent in the creation of terms?

LXM1 said: *"It will end up being misleading the whole nation because if you call something by using a term which is irrelevant, it confuses and misleads the end-users of the term"*.

LXF1 added: *"The implications of using a wrong term or creating a wrong equivalent, means the term will lose its meaning. If we are using financial terms like 'credit' if something is wrong the whole system (meaning) is affected. A person can end up being in trouble (debts), because of using a wrong term in the context"*.

Question 6: Which financial terms are difficult to compile into Tshivenḓa terminology lists/glossaries? Substantiate your answer and give a few examples.

There was also a requirement for all the participants to provide reasons why they thought that these words below would be difficult to compile into Tshivenḓa terminology list/glossaries.

Table 4: English-Tshivenḓa financial terms without equivalents: Lexicographers

debit	debtor	credit	creditors	reversal credit	reversal debit	debit order

Participants listed all terms they deemed difficult in Table 4 above. To justify why they believed that these terms were difficult, the participants gave the following reasons:

LXM1 asserts that, *"Most of the financial terminology is difficult for us to translate; to craft or to coin them. If you are coining or translating a term, you should have a culturally traditional background. There are terms which are used in tax, accounting, banking and finance, which are very difficult fields to deal with in translations. When dealing with Tshivenḓa translations, e.g. 'credit' for instance, translate it as '**khredithi**'*.

LXF1 also echoed LXM1's sentiments, when she said: *"We fail to have a lemma or word which is one term (created) in Tshivenḓa, for example for a word like 'credit' we say '**tshikolodo**'. These words need to be explained because they give us challenges – let's take a lemma when you have to explain it, it becomes so long that people get to lose the meaning of what it actually means. So that are challenges which we encounter when we are dealing with financial terms".*

4.2.3. Summary of language practitioners' interview responses

From the interviews conducted, all ten participants, i.e. translators, terminographers and lexicographers, generally indicated that they knew their job descriptions. Although most participants indicated that they regularly dealt with financial terms, two terminographers indicated that this was not often the case for them. Most participants said that it depended on the terminology projects they were tasked with by industry. Translators complained about the lack of financial experts who also knew Tshivenḓa, who could aid in term translation. Moreover, lexicographers also mentioned the lack of sources such as appropriate dictionaries and technical dictionaries, which prevented them from fulfilling their task optimally. They also pointed out that constrained budgets prevented the appointment of enough language professionals to assist them.

All participants indicated that they were aware of the challenges that they encountered when translating, developing and compiling Tshivenḓa financial terms. Furthermore, they identified

English financial terminology items which they found hard to translate into Tshivenḓa. However, they knew translation strategies, such as borrowing, transliteration, paraphrasing and coining for solving challenges encountered such as lack of equivalents at word level. Lack of proper understanding or misunderstanding of developed terms by the Tshivenḓa target users, was another concern. Orthography also had to be adopted to suit the Tshivenḓa phonological syllabic system, which made the transfer from English to Tshivenḓa financial terms quite difficult.

4.2.4. Content analysis data

In an effort to draw a parallel between the participants' responses on the use of different translation strategies to achieve equivalents with the actual practical application of these strategies, content analysis was used. The aim of doing this was to find out the extent to which translators, terminographers and lexicographers used different translation strategies to achieve equivalents in the translation of financial terms. Whether the translators, lexicographers and terminographers said this task was difficult to perform because of the lack of equivalents; nevertheless, the work needed to be done. Moreover, this was done to establish which word-formation processes translators, terminographers and lexicographers used to create equivalents and whether there was consistency. The following documents were analysed: ***Determination of the Daily Amount in respect of Meals and Incidental Costs (Doc-1), National Minimum Wages (Doc-2), Money Bill Amendment Procedure and Related Matters Act (Doc-3), Financial Services Board Multilingual Terminology list (Doc-4) and Limpopo Treasury (Doc-5)***. Table 5 below shows the word count of different translation strategies in achieving equivalents:

Table 5: The word count of translation strategies used in financial documents

Translation strategies and a representative Tshivenḓa example	WORD COUNT					Total number of terms used
	Doc-1	**Doc-2**	**Doc-3**	**Doc-4**	**Doc-5**	
Using of a related word Example: SL: income TL: **mbuelo**	**4**	**14**	**16**	**203**	**18**	255
Use of a more general/ superordinate word Example: SL: salary TL: **muholo**	**2**	**4**	**9**	**90**	**5**	110
Coining Example: none	0	0	0	0	0	0
Transliteration Example: SL: bonus TL: **bonasi**	0	**4**	**8**	**24**	**9**	45
Direct borrowing Example: SL: lump-sum TL: **lump-sum**	0	**3**	**7**	**16**	**1**	27
Paraphrasing Example: SL: deposit TL: **u vhea tshelede**	0	**1**	**4**	**17**	0	22
Semantic transfer Example: SL: affordable TL: **-swikelea**	0	**5**	**6**	**9**	**2**	22

After analysing the financial documents listed above, it was found that different translation strategies had varying levels of word count. Even though most participants submitted that they mostly used paraphrasing to achieve equivalents, the documents analysed drew a different picture. Each strategy was counted, i.e. how many times it was employed when determining the word count of occurrence. Based on the findings in Table 5 above, *the use of related words* translation strategy was the most commonly used strategy, which had a total number of 255 lexical entries. Next, *the use of a more general or superordinate* translation strategy was used with 110 lexical entries, followed by a *compounding* translation strategy with 77 lexical entries. With 45 lexical entries, *transliteration* also had a significant level of word count. Additionally, *direct borrowing* had 27 lexical entries, followed by *paraphrasing* with 22 entries, *semantic transfer with* 22 entries and *coining* with no lexical entries.

In the subsection below, examples from Table 5 are used to illustrate the comparative analysis of the translation strategies used in the five sampled documents.

4.2.5. An analysis of the translation strategies used in document analysis.

The translators and compilers of Doc-1, Doc-2, Doc-3, Doc-4 and Doc-5 used the following translation strategies: transliteration, borrowing, compounding, use of a related word, use of more general words and semantic transfer for developing English-Tshivenḓa financial terms. A comparison of translation strategies follows below.

(i) Translation by means of using of a related word

As shown in Table 5, the most frequently used term formation strategy is the use of related words, 255 times. It is the highest utilised strategy in all five documents. When the source item expresses a concept that is lexicalised in the target language, but in a different form, this strategy is typically employed. The translator generally resorts to the use of related words when the word count with which a certain form is used in the source text is evidently higher than what would be expected in the TL language.

Examples 1:

SL: payment > TL: **mbadelo**

SL: fee > TL: **mbadelo**

SL: charge > TL: **mbadelo**

SL: revenue > TL: **mbuelo**

SL: income > TL: **mbuelo**

SL: allowance > TL: **gavhelo**.

Formation: In Doc-4, for example, the term *income* in the SL has been translated as **mbuelo** in

Tshivenḓa. In this case, the translators used the superordinate since the TL (Tshivenḓa) does not have a hyponym.

(ii) Translation by means of more general word

In Table 5, the second most frequently used translation strategy is the use of a more general word. Translators, lexicographers and terminographers applied this strategy extensively in all five documents. In this strategy, a general word is used to overcome a relative lack of specificity in the TL in comparison to the SL.

Examples 2:

SL: amount > TL: **mutengo**

SL: cost > TL: **mutengo**

SL: price > TL: **mutengo**

SL: revenue > TL: **mbadelo**

SL: salary > TL: **muholo**

SL: wage > TL: **muholo**

SL: remuneration > TL: **mbadelo**

SL: allowance > TL: **gavhelo**.

Formation: The purpose of this strategy is to overcome the lack of specificity in the TL compared to the SL. For example, the *cost, amount* and *price* term is translated to **mutengo** in the TL. This shows that the Tshivenḓa translator, terminographer and lexicographer resolved the ambiguity/lack of specificity by distinguishing between the superordinate and hyponym.

(iii)Translation by means of compounding

As indicated in Table 5, compounding is the third most used translation strategy by translators, terminographers and lexicographers for creating financial terms. It was the process of compounding that terminographers used to create new terms for new concepts in the Tshivenḓa language that proved to be very productive.

Examples 3:

SL: collateral > TL: **tshifarelamulandu/pfarelamulandu)** (verb + noun > = **-farela + mulandu**)

SL: apportionment > TL: **mbadelamikovhe** (verb + noun > **-badela + mikovhe**)

SL: appreciation > TL: **vhugonyandeme** (verb + noun > **-gonya + tshileme**)

SL: balloon payment > TL: **mbadelophahewa/mbadelophahelwa** (verb + verb = **-badela + -fhahea**)

SL: budget > TL: **mugaganyagwama** (verb + noun = **-gaganya + gwama**).

Formation: The process followed here is that the two morphemes were combined to develop a new term that may be suitable for finding financial terminology equivalents. In this instance, for example, the term *collateral*, in Tshivenḓa, was formed by the combination of verb + noun: **-farela** (keep in place of) + **mulandu** (commitment). In other instances, verb +verb was also found, e.g. **mbadelophahewa/mbadelophahelwa** (verb + verb = **-badela** (pay) + **-fhahea** (hanging), but to a lesser extent in compounding formation.

(iv) Translation by means of transliteration

Based on the results of Table 5 above, transliteration was the fourth most frequently used strategy in the content analysis, which refers to words that have been completely adapted to the language system of the borrowing language (TL). Let us observe the following examples below.

Examples 4:

SL: bonus > TL: **bonasi**

SL: tip > TL: **thiphi**

SL: commission > TL: **khomishini**

SL: account > TL: **akhaunthu**

SL: pension > TL: **phensheni**

SL: inflation > TL: **inflesheni/infulesheni**

SL: gratuity > TL: **giradzhuwithi**

SL: garnishee > TL: **ganishi**.

Formation: the word *account* was transliterated to Tshivenḓa as **akhaunthu**. It preserves the phonological aspects of the SL but adopts the orthographical aspects of the TL. Obviously, the open TL syllabic system is retained, i.e. that words end in vowels. This is done to eviscerate the word of elements of ‘foreignness’.

Since the translation equivalents presented above have been retained as they are, they do not assist or provide meaning to the TL user. However, there has been a phonological adaptation from

English to Tshivenḓa. This example leaves the stem of the SL when trying to translate it into the TL. This shows that transliteration was applied, but this does not help the user to obtain the semantic information needed in the TL. There are both advantages and disadvantages to transliteration. One of its advantages is that it is readily available since it involves little more than adapting the phonological structure of the source term. In addition, it preserves the visual similarity between the source term and the target term. Its disadvantage is that it is not helpful if the target user is unfamiliar with the conceptual content of the source term. Another disadvantage of transliteration is that foreign terms may dominate the language to such an extent that it loses its identity, originality and elaboration capacity.

(v) Translation by means of direct borrowing

Direct borrowing is one of the fifth most frequently used strategies as shown in Table 5 above. This strategy was used by the translators and compilers to create financial terms. Regarding the directly borrowed terms below, borrowing refers to terms that are borrowed as a whole without any morphological or phonological manipulation to suit the phonology of the receiving or the TL, with their meaning remaining intact.

Examples 5:

SL: pro rata > TL*:* **pro rata**

SL*:* lump sum > TL*:* **lump sum**

SL*:* payroll > TL*:* **payroll**.

The terms given above were translated solely by means of borrowing; actually direct borrowing. In other words, the translator incorporated the terms from the SL directly into the linguistic system of the TL.

(vi) Translation by means of paraphrasing

Based on the results of Table 5, paraphrasing ranked sixth among the most frequently used translation strategies. It is likely that the translators, terminographers and lexicographers used paraphrasing extensively to clarify terms in a very clear manner; it can also be concluded from the study that financial specialists did not exhibit a high level of sophistication when it came to financial terminology in Tshivenḓa. When the translators of financial terms are confronted with a new concept that cannot be readily or easily expressed in Tshivenḓa by means of any of the term formation strategies discussed in Chapter 2, they often resort to paraphrasing and in most cases; this is in the form of a definition of the original English concept. A major advantage of paraphrasing is that it provides a transparent way of describing terms in an explanatory manner, although the terms can sometimes become cumbersomely long.

Examples 6:

SL: deposit > TL: **u vhea tshelede**

SL: creditworthiness > TL: **ndugelo ya u khredithiwa/ khonadzeo ya u khredithiwa**

SL: agreed value > TL: **ndeme yo tendelanwaho**

SL: financial statement > TL: **tshitatamennde tsha zwa masheleni/kushumiselwe kwa masheleni**

SL: curatorship > TL: **maanḓa a ndaulo**

SL: settlement > TL: **u fhedza u badela tshikolodo/u vala mulandu**

SL: monthly instalment > TL: **mbadelo ya ṅwedzi muṅwe na muṅwe.**

An English term *deposit* > is translated into Tshivenḓa as **u vhea tshelede**. The term was created using the verb **-u vhea** (to put) and noun **tshelede** (money). There is an explanation given when there is no equivalent term in the TL for a word in the SL, which is known as zero-equivalence. Paraphrasing is, however, often criticised for resulting in long terms. It is necessary to define or describe a term in paraphrasing when there is no equivalent term available. The definition of a term in a paraphrasing strategy provides an explanation that may be known to one group of users and the general public depending on the word count with which the term is used by target users.

(vii) Translation by means of semantic transfer

The process of semantic transfer involves modifying the semantic content of existing words to give them new meanings. Table 5 above indicates that semantic transfer was the seventh most frequently used translation strategy in content analysis. As a result, the original term often coexists with the new term, with the former being used in general language and the latter in its specific field. By using semantic transfer, a term can be shown to belong to both a Language for General Purpose (LGP) and to a Language for Special Purpose (LSP).

Examples 7:

SL: affordable > TL: **u swikelea** (infinitive noun, ***u*** (prefix + verb stem -***swikelea*** (-e- > with a passive suffix).

SL: bribe > TL: **-putisa** (verb stem)/ **-renga** (verb stem)

SL: client > TL: **mueletshedzwa** (verb (deverbative) - prefix, class 1 (**mu**-) + verb stem (-**eletshedzwa**, with passive formative –w-).

SL: contingency > TL: **ndindakhombo** (verb + noun = -***linda*** + ***khombo***)

SL: cooling-off period > **tshifhinga tsha u ḓihumbula** (phrase)

SL: waive > TL: **tendela** ***(Ṋea)*** (verb = ***tenda/ṋea)***

SL: underwriter > TL: **mutiki** ***(Muthusi***) (verb = -***tika/-thusa)***

SL: volatility > TL: **tshayavhudziki** (verb + noun = **-shaya + vhudziki**)

SL: trust > TL: **vhufareli** (verb = -**fara).**

The original meaning of the word above *bribe* is **tshanḓanguvhoni** in today’s world; however, the meaning has been expanded to include **rengiwa** (buy off). It is possible to find several examples of terms coined by semantic transfer in which the original meaning of a concrete word such as **vhufareli**, which literally means ‘to keep something for someone’, now refers to something abstract, namely, *trust*. The following is another example of semantic transfer that is interesting, e.g. *client* (**murengi** > customer) now also names a new concept *client* (**mueletshedzwa** > one who is advised) because of a similar meaning of the former and latter terms.

4.2.6. Summary of content analysis

Data from content analysis laid bare the variety of strategies that the translators used to achieve equivalence. Existing data were also analysed by the researcher, i.e. published financial terminology lists and English-Tshivenḓa financial documents in an attempt to answer the research questions. Content analysis was employed to study the five selected documents in view of the study’s aim and objectives. Additionally, the researcher used a comparative analysis approach to analyse the translation strategies used in the translation of English-Tshivenḓa financial terms.

The content analysis for term creation strategy borrowing, more general words, use of related words, paraphrasing, transliteration and compounding in the Doc 1, Doc-2, Doc-3, Doc-4 and Doc-5 helped the researcher to gain a deeper understanding and an overview of the translation strategies used for Tshivenḓa financial terms. Based on the number of financial terms extracted, usages of a more general word, related words, paraphrasing and compounding were the most commonly employed strategies in forming Tshivenḓa financial terms. Transliteration and borrowing, on the other hand, may have had a negative impact on Tshivenḓa and its ability to create specialised terms that met the needs of the target users in a focused way. Oftentimes, translators, terminographers and lexicographers were unable to provide terms that are concise and precise. To obtain the meaning and understand the created terms, target users may have needed to sift through the transliteration and borrowed terms. According to the content analysis conducted for this study, compounding term creation is a very productive strategy and as such, the translators, terminographers and lexicographers (compilers) of the five documents analysed, utilised this strategy to the best of their ability so that terms were indigenously coined.

4.3. Discussion of findings

The findings of the study are discussed in this section in terms of the emerging major themes and sub-themes. As a result of the analysis of interview data, as well as a content analysis of terms extracted from five financial documents, these themes were identified. To put the discussion into perspective, the translation strategies were also presented in terms of their word count of occurrence. The themes that emerged provided a deeper insight into the data and different categories which were distinguished by collapsing similarities or trends under one theme. Five major themes emanated from this study: **Main theme 1**: Translation strategies used in dealing with zero-equivalents between English-Tshivenḓa financial terms; **Theme 2**: Mistranslation of English-Tshivenḓa financial terms; **Theme 3**: Challenges encountered in the translation of English-Tshivenḓa financial terms; **Theme 4**: The implication of using the wrong equivalents in the translation process between English and Tshivenḓa and **Theme 5**: Knowledge of translation strategies.

Theme 1: Translation strategies used in dealing with zero-equivalents between English-Tshivenḓa financial terms.

Based on research questions regarding the strategies followed to create terms to solve translation challenges that might occur, zero equivalence forms the focus of this theme. To address the question, this main theme discusses strategies that are employed to effectively translate financial terms from English into Tshiveṋḓa. The study managed to identify translation strategies used in dealing with English-Tshiveṋḓa financial terms. It was also found that by choosing the most suitable strategies, translators, lexicographers and terminographers were able to bridge the gap between the two languages, Tshiveṋḓa and English, thus accomplishing the purpose of the translation. This purpose aims to bridge the lexical gaps as explained by Gouws (1999). From this theme, the following strategies emerged from both the interviews and content analysis data.

(i). Compounding

The study found a compounding strategy used by translators, lexicographers and terminographers, in the treatment of English-Tshiveṋḓa financial terms to be translated. Evidently, both the interview and content analysis data confirmed this. In the compounding strategy, two or more independent word categories and/or morphemes are combined to form a new single word. One interesting aspect of compounding was that the new TL term still had to refer to the original concept in the SL. This finding reveals that the compounded terms in the documents analysed proved to be popular and common in usage. As a result of the content analysis conducted for this study, it was revealed that the compounding strategy was popular and productive, which is why translators and terminographers take advantage of it to the fullest extent possible (Hadebe, 2000; Madiba, 2000).

The Descriptive Translation Studies Theory is in agreement with this finding. As mentioned in the literature review, DTS theory describes a translation phenomenon rather than prescribing how it should be carried out. According to Toury (1995), DTS is based on the notion of norms, i.e. translation is governed by norms. As a result, DTS is a relevant approach to this research, because the main objective was to determine what types of term creation processes are utilised by translators to fill terminology or lexical gaps in Tshiveṋḓa. Thus, norms determine the type of strategies used by translators to resolve translation problems, in this case financial terminology gaps. DTS also takes into account the function of the target text in the target culture as another important factor to consider. Nord (1997) opines that one's translation decisions be guided by the purpose one wishes to accomplish with their translation. As Holmes (2000) also points out, function-oriented DTS does not seek to describe translations themselves; instead, it describes their function within the recipient's socio-cultural setting: it is a study of contexts rather than texts.

(ii). Paraphrasing

The study found that paraphrasing was the second most used strategy in translating English-Tshivenḓa financial terms. Tiljard (2008), Mtintsilana and Morris (1988), Newmark (1988) and Baker (2011) view this strategy as a very productive method of forming terms in African languages. Translators, lexicographers and terminographers typically used paraphrasing when translating a semantically complex item to clarify term's meaning. For example, *deposit* in Tshivenḓa is translated as **u vhea tshelede** (to put money in). This term was found from both the interview and content analysis data. The paraphrasing strategy is used in general by many languages to overcome the problem of zero-equivalence at word level.

According to Nchabeleng (2011) and Yule (2017), paraphrasing has the advantage of being self-explanatory and therefore, transparent. Additionally, as soon as the readers of a language have acquired an understanding of the new concept, it may be strategically advantageous to reduce the length of explanations. To make the message more understandable to the target audience, paraphrasing is an important translation strategy. While this paraphrase strategy may make things clearer, it has the disadvantage of being lexically loaded as well. The findings are consistent with the DTS theory, which aims to describe translation phenomena rather than to prescribe. Pym (2010) and Nchabeleng (2011) agree with the rationale of the theoretical framework presented as a way of explaining or describing a concept by using a phrase or short sentence. DTS is generally viewed as a means to describe what translations actually are, rather than prescribing how they should be performed.

(iii). Direct borrowing

The study found that direct borrowing is one of the strategies that translators, terminographers and lexicographers regularly used. The differences in languages create a gap that needs to be bridged. However, Even-Zohar (1979) and Toury (1995) maintain that DTS theory does not support a borrowing strategy, because it predicts the translation phenomena. The finding from the content analysis were that the use of borrowing as a translation strategy for equivalents in the TL did not necessarily help the user to acquire the required equivalent. These results are consistent with those of Ndlovu (2009) and Mphahlele (2001) who argue that, in cases where zero-equivalence occurs, the lexicographer should bear in mind that direct borrowing from the SL cannot serve any semantic purpose. Mphahlele (ibid) further reveals that if a lexicographer uses a borrowed word that has not been established in the general language use, it cannot assist the user to communicate successfully.

Ndlovu (2009) concurs with Hadebe (2004) regarding translations; that they should be produced with the target readers in mind. Furthermore, Hadebe (ibid) also reveals that borrowing hampers the organic development of a language. In this study, this meant that when borrowed terms were used without explanation or description, it further compounded comprehension problems for native Tshivenḓa speakers. In tandem with what other studies found regarding the support of the use of the borrowing strategy, this study found that borrowing did not help the TL reader if s/he did not understand the term in the SL. Then, s/he would also not understand it in his/her language. Borrowed terms that are used without explanation or description in African languages, particularly in Tshivenḓa, mislead the target users. According to the language practitioners interviewed, it is possible that speakers are unfamiliar with the language from which the term was borrowed, which renders the term useless and misleading in its application. Some translators admitted that they had problems recognising some financial terms in the English texts, or translating them, as they were not financial subject specialists. This situation even aggravated the problem of borrowed terms for the users' understanding.

However, it is agreeable that borrowing is regarded as one of the convenient translation strategies, especially where the SL term does not exist in the TL. Nevertheless, scholars like Newmark (1988), Dlodlo (1999), Mphahlele (2001) and Ngobeni (2013) do not support the borrowing method as it uses terms which may be non-existent in the daily lives of the TL users, which does not encourage the development of new terminology in the African languages, Tshivenḓa in particular. They do not consider borrowing as an ideal translation strategy as it contributes to a *foreignised* target text by preserving the exotic feeling of the source text. It is also possible that the inability to comprehend the concept of the SL may contribute to the preservation of this exotic feeling.

(iv). Transliteration

The fourth strategy that emerged from this study in the treatment of English-Tshivenḓa financial terms, is translation by transliteration. Another way of borrowing is through transliteration. The study found that translators, lexicographers and terminographers had to adapt the spelling of loan words to match the language of the borrower. These results are consistent with Nelswenders' (1962) understanding of this strategy which involves the spelling of words from one language with characters from another language’s speech sounds and rendering them according to the orthography of the borrowed language.

The relevance of this strategy in translation studies is supported by Mabasa (2005) who reveals transliteration as one of the most commonly used methods for the creation of translation equivalents for English and Afrikaans terms, mainly in subjects such as finance. Moreover, transliteration can also be described as a direct loan in which a term is created from one language and is then adapted to the TLs pronunciation and spelling. In addition, she warns that, although transliteration can be one of the most productive methods of developing terminology, it can also result in the death of a language. It is therefore important to use transliteration with great care and consideration.

It is the same finding that was presented by Mphahlele (2001), Hosana (2009) and Gumbo (2016). Their studies also indicate that in many instances, the transliterated items of dictionaries do not assist the target users since they are not always familiar with the lemmata of the SL. According to one interviewed translator, translators may use the transliteration strategy as a last resort when there is no equivalent term in the TL. Additionally, new phonemes may not be accepted by speakers of a language, which is a challenge for terminographers and should be considered when developing new terms, in this case, financial technical terms. The language professionals must also keep in mind that sounds and sound combinations within terms must conform to the phonology of Tshivenḓa within the context of its orthography. This is an aspect which language professionals found quite challenging, especially with the different syllabic systems that prevail between English and Tshivenḓa.

(v). Translation by using a related word

The fifth translation strategy that emerged from the main theme of English-Tshivenḓa financial terms, was a translation by using a related word. This strategy is used in cases where the concept designated by the English (SL) term is lexicalised in the Tshivenḓa (TL) but in a different form, as well as when the word count use of the SL term is higher than that of the term available in the TL (Baker, 2011). Based on the findings above in Table 5, it can be seen that translation through the use a related word was the dominant strategy that was observed. There were 255 frequencies of this strategy being used. Translators, lexicographers and terminographers should endeavour to produce a translation that is understandable to the target audience. Obviously, the effectiveness of a translation strategy is measured by its comprehension by the intended audience. The findings show that where this strategy was used in the translation of English-Tshivenḓa financial terms, the result is a translation that could be easily understood by Tshivenḓa readers.

Example: *fee* (the amount of money that you pay for professional services).

Target Language: **mbadelo**.

Back translation: Cost, charge, payment.

Translators, lexicographers and terminographers must be careful when transferring even related meanings, since one word may have multiple specific meanings. By knowing the possible meanings of a word, the translator is able to convey the meaning appropriately to the readers and they are able to comprehend the meaning and information from the target text.

(vi). Translation by a more general word

The sixth strategy that emerged from the main theme of the translation strategies that can be used in the treatment of English-Tshivenḓa financial terms, is a translation by a more general word. The goal of this strategy was used to overcome a relative lack of specificity in the TL compared to the SL. The findings from the content analysis were that the use of a more general word as a translation strategy was used to resolve lexical gaps. An agreement exists between linguists and translation specialists regarding what a lexical gap is. In Trask (1993), the lexical gap is defined as the absence of a hypothetical word that appears to fit naturally into the pattern exhibited by the existing words. This strategy proved useful in various situations and the translator, lexicographer and terminographer could perform his or her translation to be more realistic and trustworthy.

The above findings revealed that English-Tshivenḓa translators, terminographers and lexicographers confirmed that they used this strategy. The translator may use a more formal near equivalent when the TL lacks a specific term for a particular SL item, for example, if there is no direct equivalent for a particular SL item in the TL. This could pose a problem for translators, lexicographers and terminographers when it comes to accurately translating these words.

For example:

SL: *salary* (money that an employee receives for doing the job).

TL: **muholo**

Back translation: income, wage, pay, remuneration.

A salary is the compensation an employee receives for performing their duties. In the case that the translator encountered this word in a translation document along with words such as remuneration, payment, income, wages, etc., there would be a significant problem because all these words may refer to the same thing and therefore a comprehension problem would occur in the translation.

In the example above, the participants are referring to the money that was paid to someone for a variety of reasons. The term **muholo**, in Tshivenḓa can thus be regarded as a superordinate term. This study found that in the TL, such as Tshivenḓa, the translator, lexicographer and terminographer would lack terms to distinguish between all these terms, leading to a problem for them. This translation strategy is commonly used to deal with a variety of types of zero-equivalents. Its main advantage is that it is not language-specific because the hierarchical structure of semantic fields is common to most, if not all, languages around the world (Baker, 2011). However, depending on the nature of the source text and the purpose of the translation, it may result in a loss of meaning. Newmark (1988) thus labels this translation strategy as a synonym translation procedure that cannot be avoided.

(vii). Semantic transfer

The seventh strategy that emerged from the main theme of the translation strategies that is used in the treatment of English-Tshivenḓa financial terms, is translation by semantic transfer. This strategy means a new meaning can be attached to existing words by modifying their semantic content to give them a new meaning. The findings of this study indicated that language professionals were supportive of this strategy by stating that transferring meaning was when a concept that was historically used in Tshivenḓa, was related to the concept that the document was referring to when meaning was transferred. This means one takes an old term that is no longer used because certain applications are not valid anymore and uses it to form a new financial term.

This finding is consistent with the findings of Sager (1990); van Huyssteen (1999); Madiba (2000) and Gauton, Taljard and De Schryver (2003), who concur that foreign concepts are designated by transferring the meaning of the terms already known to the speaker by analogy. The researcher’s view is that, in semantic transfer, a new term may be introduced by analogy with existing designations and meanings that can be transferred through rhetorical figures such as metaphors. Even so, despite all of these factors, the researcher found that the semantic transfer translation strategy was actually employed in financial terms extracted from the documents that were analysed. These findings are in alignment with Ndlovu (1997), Masubelele (2007) and Mawela (2007) whose studies found that semantic shift refers to the process by which the meaning of a word is extended to include a new referent. Since there are no exact words in the TL to correspond to the lexical items of the SL in the TL, an opportunity has arisen for the use of existing terms in the indigenous language to serve as alternatives to the terms in the SL.

Theme 2: Mistranslation of English-Tshivenḓa financial terms

The objective of this study was to identify problems such as mistranslations encountered when translating financial terms from English into Tshivenḓa. This finding is grounded on the interview questions posed to translators, terminographers and lexicographers concerning this challenge. The following emerged as factors that led to the mistranslation of English-Tshivenḓa financial terms.

(i). Failure to identify financial terms from the SL

The second theme that emerged from the data, constitutes a part of the factors that led to the mistranslation of English-Tshivenḓa financial terms, which was due to a failure to identify financial terms in texts. This finding emerges from the data that one translator failed to identify or recognise a financial term in the source text, let alone to translate it. The findings from interviews conducted with the translators highlighted that they experienced a lack of aid by subject specialists in financial translation, which was the common cause of the mistranslation of English-Tshivenḓa financial terms. This is so because, owing to their technical nature, financial terms are nuanced to the level that they can be understood only and best with the assistance of subject experts.

The findings are supported by Baker (1992) who states that the knowledge of translation strategies is a part of a theoretical, academic training that minimises the risks involved in any given situation as well as preparing the student for coping with unpredictable situations. In addition, she exemplifies that the practicing physician has a certain degree of confidence derived from the medical knowledge that his/her decisions are based on rather than on intuition. The study found that failure to identify a financial term in English often resulted in the mistranslation of the term. Another translator stated that the most common cause of translation problems is the translator's lack of experience and naiveté. To solve the problem of mistranslation, Baker (1995), Bowker and Pearson (2002), Bennison and Bowker (2000), Zanettin (1998) and Laviosa (2003) initiated constructing a corpus to investigate distinctive features of translation. Since then, considerable research has been conducted on both the universal and specific characteristics of translation and how corpus tools can be utilised for searching equivalents across parallel and comparable texts. As a result of exposure to such corpora, language professionals may be able to translate financial terms more effectively in Tshivenḓa.

(ii). Lack of understanding of financial terms by the translator

The second sub-theme that emerged from the data was the lack of full understanding of financial terms by the translator. For example, if a translator did not understand that a particular term, for instance, *volatility*, which is a term used in a financial context, it would lead to mistranslation. To this end, one translator revealed that lack of understanding of financial concepts and therefore, terms, was some of the problems that led to a mistranslation of financial terms.

The above claim was supported by another lexicographer who claimed that finance was a very difficult field to deal with in terms of translations. When talking about terms like *debit* or *credit*, if one was in a classroom of accounting, one would understand those terms, but when a layman goes to the bank, s/he may encounter difficulties. When one was supposed to translate or interpret those terms in a layman's language to empower target users or make them understand them, it became difficult and they ended up consulting other or fellow translators. This finding covers one of the objectives of this study, which was to identify the problems translators encounter when translating English financial terms into Tshivenḓa. To solve such problems, Hatim and Munday (2004) and Haque (2012) advocate that translators should have a thorough understanding of the languages under consideration and their cultures. Mawela (2007) contends that African languages are, in most cases, deficient when it comes to terminology in a number of specialised fields such as medicine and science. There is also the possibility that some of the words used in English may be completely unknown in African languages, thus causing a referential gap in translation.

Referential gaps, according to Gouws (1999), are formed when the speakers of one language are familiar with the referent while the speakers of the other language are not. A lexicographer, however, will have to include a more comprehensive description as a surrogate equivalent when a referential gap exists since the users need additional information to understand the meaning of the SL form. Another study was conducted by Malange (2005) to try and solve the problem of a lack of equivalents when English and Tshivenḓa were used as the treated languages in a bilingual dictionary. In her study, she found that translation equivalents are one-to-one relationships between lexical items of languages that share the same meaning. Her study of English-Tshivenḓa dictionaries revealed that lexicographers did not always provide translation equivalents for English scientific and technological terms in the language, as well as translation equivalents for Tshivenḓa culturally bound words. The study found that these lexicographers admitted to transliterating scientific and technological terms and even borrowing Tshivenḓa cultural terms as translation equivalents. The lack of true understanding of financial terms is evident when some words, terms, or phrases are undermined, mistranslated, or even muted by translators.

(iii). Lack of Tshivenḓa financial dictionaries

The study examined the lack of Tshivenḓa financial dictionaries as the first sub-theme that emerged from the data as a major problem encountered in the translation of English-Tshivenḓa financial terms. In this regard, the study found that mistranslation could be caused by a situation in which a translator lacks a Tshivenḓa financial dictionary. Participants explained that the lack of financial dictionaries between languages (bilingual) was a huge problem facing the translator in the translation of financial terms between English and Tshivenḓa. This study found that the lack of financial bilingual and/or specialised dictionaries necessitated the translator to use other strategies that would assist to get the intended message across. If the term existed in the dictionary, the translation process would be easier because one would most likely replace the term in the SL with the term in the TL. Unfortunately, there was more that the translator was required to do to get the message across due to the lack of an appropriate linguistic tools to aid Tshivenḓa translators, terminographers and terminographers in this regard.

These findings were consistent with those of Madiba (1997), revealing that a lack of specialised dictionaries and the fact that certain registers may be unfamiliar to some speakers compound the translation problem. Compared to Afrikaans, which has about 250 technical dictionaries and terminology lists, this situation in Tshivenḓa is regrettable. Moreover, he adds that translating into the African languages is complicated by various problems such as the lack of relevant reference sources such as dictionaries, glossaries and a comprehensive lists of terminology in the African languages. This study found that a lack of financial dictionaries, which properly aided the translation of terms in African languages such as Tshivenḓa, was a matter of great concern to the practitioners of the language. Moreover, accurate communication in the present age of information technology has become crucial. Unfortunately, as Nkomo (2010) states, a lack of well-prepared dictionaries results in users consulting any available, but sometimes even inappropriate dictionaries. This is also expressed by Mafela (2005) who asserts that dictionary users find it difficult to use general bilingual Tshivenḓa dictionaries because they are confronted with equivalents that they cannot distinguish in terms of concept and use.

Theme 3: Challenges encountered in the translation of English-Tshivenḓa financial terms

This theme deals with the challenges translators encountered when translating English-Tshivenḓa financial terms. These challenges emerged from the questions posed to participants regarding the translation of Tshivenḓa financial terms. The following sub-themes emerged from this theme.

(i). Lack of Tshivenḓa language practitioners who are also financial specialists

The first sub-theme that emerged from the major theme of challenges encountered in the translation of English-Tshivenḓa financial terms, was the lack of financial specialists who were also Tshivenḓa language practitioners. Financial specialists could have assisted meaningfully in solving English-Tshivenḓa financial translation challenges. The language of finance is in constant change and development. New terms are added, others become redundant. Therefore, Tshivenḓa language practitioners found it difficult to keep up with this constant change. This was further convoluted by the fact that many translators, terminographers and lexicographers were not trained language practitioners. The terminology of financial disciplines poses a great challenge to many translators. Terms relating to banking, investments, accounting and economics abound in financial literature.

One of the translators interviewed, argued that most language practitioners neither specialised in commercial subjects, nor did they focus on commerce during their daily jobs. One further contended that they needed to have a firm grasp of many different disciplines and could not focus on commerce only. Therefore, some of the commercially based translation work that they needed to do was not as refined and rounded off as it could be. Regarding the lack of qualified translators, Ndlovu (2009) concurs with this assertion and avers that the translations are not good; some of them appear as mere products of bilingual people and not qualified translators.

(ii). Lack of equivalents between languages

The third sub-theme that emerged from this major theme was that there was often no equivalence between languages. The translation is considered as an activity of transferring meaning from one language to another. According to the findings, participants agreed that the lack of equivalents between languages posed a significant challenge for translators when translating financial terms between Tshivenḓa and English.

According to Gouws (1999), many languages have coined and are still coining TL words from foreign words due to the lack of equivalents. In his argument, Gouws points out that there is a lexical gap in the absence of equivalents. As far as he is concerned, the lexical item that is supposed to serve as a translation equivalent does not exist. In this case, TL speakers, African lexicographers, terminologists, subject specialists and linguists are tempted to provide a transliteration instead.

However, Mphahlele (2001) offers a rather dissenting view to Gouws. According to Mphahlele, the fact that a translator and lexicographer may struggle to find the required equivalent does not necessitate resorting to borrowing. Translators should exercise due caution when resorting to borrowing for equivalents as it may often prove problematic. Mphahlele asserts that lexicographers should be aware that direct borrowing and transliteration from the SL may not serve a semantic purpose if the borrowed words have not been established in general language usage. The argument that Mphahlele makes here is that dictionary compilers should not rely on borrowing as their primary method of providing target equivalents when they are faced with a shortage of equivalents, but rather use indigenous resources. Therefore, this study found that the lexicographer should enter the borrowed word in the semantic comment and this should be followed by a definition.

(iii). Multiple meanings

This finding showed that translators were often faced with the mammoth task of translating terms that have more than one translation equivalent, making them polysemous. According to Mokgokong (1975), polysemy or multiple-meaning refers to a phenomenon where a given word has two or more shifts of meaning. It means that from the well-known and frequently used meaning, comes forth a closely related translation equivalent. Mokgokong further elaborates on this phenomenon by stating that polysemy is the different senses of one lexical item. This means that polysemy is various senses of a particularly given word and one of these senses may provide the most suitable translation equivalent.

Example: **Mbuelo** > polysemy: income, benefit, gains, interest, return, revenue, reward.

The study found that Tshivenḓa lexicographers, terminographers and translators encountered difficulty converting terms and phrases between English and Tshivenḓa. For instance, when translating near-synonyms from English into Tshivenḓa, the partial zero equivalents become evident. The partial zero equivalent is a lemma with a low degree of translatability. Term forms are not completely omitted, but they are not translated in the TL in an appropriate and immediate manner. The Tshivenḓa lexicography has a deficiency, namely, that terms that have a slight difference in meaning are all translated as if there is no 'one-to-one equivalent'. The foregoing finding ties in with the submission by Bayar (2007) who contends that words with partial zero equivalents often get translated using different translation strategies since there are no exact equivalents. The ordering of the senses is of importance in choosing the correct translation equivalent. This is also expressed by Purandare and Pedersen (2008), who remark that most words in a natural language have multiple possible meanings that can only be determined by considering the context in which they occur. This implies that the dictionary user will be able to relate to the relevant translation equivalents by how they occur within the context of the lemma.

The findings of this study are also in consonance with Howard's (2002) view, in which he points out that many terms possess more than one meaning due to the occurrence of polysemy. A lexicographer has difficulty determining how many meanings, or 'senses', a lexeme has, and how to arrange them, and dictionaries may differ quite markedly in their analyses.

Theme 4: The implication of using the wrong equivalents in the translation process between English and Tshivenḓa

This theme is based on the question asked regarding what the implication would be if translators, terminographers and lexicographers use the wrong term or equivalent in translating English financial terms into Tshivenḓa. 10 participants mentioned that the translation is likely to lose meaning when transferring the information from the source text into the target text. They further indicated that translators might end up mistranslating out of context. One translator indicated that translating and using the wrong equivalent in a translation, was quite risky for the target user. If the translator looked at the translation of finances, if it is an ATM translation; for example, it can even cause someone to execute incorrect transactions. Perhaps someone wants to check the balance, but the word balance was not translated well. One would then end up withdrawing money instead of obtaining the balance.

It should be noted that not all financial terms have direct equivalents in other languages, as there are linguistic expressions that are characteristic of a language and specific to a particular culture. The study managed to identify the implications of using the wrong financial terms in the translation process. The first implication that emerged was a possible misinterpretation. The study found that using the wrong term in the translation process resulted in misinterpretation, if the message is not well understood by the end-users.

The second implication that emerged was bad decision-making in translation within the financial context. The study found that the latter implication of bad financial decision-making in translation of financial terms could result in miscommunication. The third implication that emerged from the data was that the translation may have resulted in a misleading message conveyed to end-users and that even the message which was expected to be conveyed could be lost. Sometimes, if one used the wrong terms, one might have ended up being reported to seniors or even losing one’s job, as one translator alarmingly concluded.

Theme 5: Knowledge of translation strategies

Translating may appear to be an easy process from a layman’s perspective, but it is actually a challenging endeavour (Sanchick, 2016). One of the objectives of this study was to establish word-formation strategies best suited for translating financial terms from English into Tshivenḓa. Translators, lexicographers, terminographers, terminologists, language practitioners and others are all involved in these strategies of term creation. By applying translation, they are exposed to technical vocabulary on a variety of topics. It is important to understand that term creation is a strategy that relies on the intimate knowledge of terminologists to provide vital information across languages.

Scholars, such as Magagane (2011), Alberts (2011; 2014), Van Huyssteen (1999), Gauton, Taljard and De Schryver (2003), Moropa (2005), Ndlovu (1997; 2009), Ndhlovu (2012), Nchabeleng (2011), Malindi (2015), Mukundamago (2010) and Ramuedzisi (2016), have documented the various strategies for term creation. The study found that research participants encountered a number of challenges related to translation strategies. According to some interviewees, the translators did not always have sufficient knowledge of both the source and target languages, which resulted in a mistranslation. This is also expressed by Gauton, Taljard and De Schryver (2003) who assert that generally speaking, to be an effective translator, the translator must possess a number of basic translation tools in the form of knowledge, skills, abilities, attitudes and values.

In addition, the study found that there was a need for lexicographers to be trained so that linguistically well-trained professionals in the field of lexicography would be able to compile dictionaries on their own. Most of the practitioners who are compiling dictionaries for Tshivenḓa, according to interview data, studied general language studies and one can confidently assume that there was a lack of well-trained lexicographers in Tshivenḓa. As a prerequisite for terminological training, practitioners should have academic training in linguistics (as a major subject) and translation at the highest levels. The findings are supported by Alberts (2011) who stated that it is of vital importance that attention should be given to the further training of translators, lexicographers, terminographers and students to enhance knowledge and skills in the principles and practice of general and technical dictionary compilation.

4.4. Data collection methods through triangulation

During triangulation, various methods and techniques in research are used to collect data to confirm the results. Mouton (1998); Creswell and Miller (2000) and Yin (2003) refer to triangulation as the data collection method that can be defined as a validity procedure where researchers can converge among multiple and different sources of information to form themes or categories in a study. It includes multiple methods of data collection and data analysis, such as observation, interviews and recordings that will lead to a more valid, reliable and diverse construction of realities.

To evaluate the results of this study, triangulation was used. Interviews were conducted with a variety of participants, including translators, terminographers and lexicographers. Data from the content analysis were used for word count to verify the data that the participants supplied during interviews. To promote the trustworthiness of the study, triangulation of data was adopted, also with reference to the literature. This study employed a variety of methods to ensure the collection of reliable and valid data. Qualitative data also need to be credible and trustworthy for the research to be less subjective. Word count was thus employed to complement the qualitative survey design in order to produce a more meaningful and acceptable view of the phenomenon under study. It was, therefore, expedient that, throughout the phases of the research study, transferability, dependability, credibility and conformability of the study were taken into account as recommended by Creswell (2014).

4.5. Conclusion

The purpose of this chapter was to present and analyse the data, resulting in a discussion of findings for this study. Interviews and content analysis were used to collect the data. The findings from both interviews and content analysis of financial documents containing a corpus of Tshivenḓa extracted financial terms, showed that the Tshivenḓa language still lacks equivalents when translating financial terms from English into Tshivenḓa. Six questions were asked and language practitioner participants provided different responses about term creation practice and the translation strategies they followed. This covers the objectives of this study, which were to identify the challenges translators, terminographers and lexicographers encountered when translating English financial terms into Tshivenḓa and the problems these practitioners had to deal with when translating, which included zero equivalence, lexical gap and synonymy.

Based on the word count results obtained from the content analysis, seven translation strategies were used to translate English-Tshivenḓa financial terms extracted from five selected documents, i.e. compounding, paraphrasing, direct borrowing, transliteration, translation by using a related word, translation by a more general word and semantic transfer. These strategies were discussed. The findings further showed that strategies such as transliteration and borrowing did not support indigenous coining, neither immediate understanding by the target users. The lack of an English-Tshivenḓa financial terminology lists, glossaries and bilingual dictionaries created problems concerning the creation of more or new Tshivenḓa financial terms. Furthermore, the participants did not fully support the strategies such as transliteration, borrowing and coining because the rationale of Descriptive Translation Studies as the theoretical framework of the study is to describe translation phenomena by using a phrase or short sentence rather than to prescribe. A summary, conclusions and recommendations of the study are presented in the following chapter.

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1. Introduction

The previous chapter presented and discussed the research findings on the translation strategies used for developing English-Tshivenḓa financial terms. The responses to the semi-structured interview from the sampled language practitioners were mainly qualitative, abetted by adding word count for content analysis. In this chapter, a summary of the research is presented, focusing on an analysis of the translation strategies employed. The research questions are revisited in light of the research study's findings. This study would be incomplete if this chapter did not address how the intended research questions were addressed. At this stage, however, it should be indicated whether the intended research questions have been answered and whether research objectives have been achieved. The purpose of this study was to answer particular questions rather than test hypotheses. In addition to concluding the study, this chapter provides recommendations based on the empirical findings. The conclusion of the study is presented in a concise manner at the end of the dissertation.

5.2. The aim of the study

As indicated in previous chapters, the aim of this study was to explore the strategies that translators of English financial terms into Tshivenḓa use when they find that the terms they are translating do not have equivalents in Tshivenḓa. The main focus was to find the appropriate strategies that can be used to translate financial terms. In this regard, it can be agreed that the aim was achieved as the results of this research show that zero-equivalence in Tshivenḓa played a major role in the translation of financial terms. The aim also intended to provide strategies to overcome translation problems encountered during the translation process by the use of suitable translation techniques.

5.3. Summary of the chapters of this study

Chapter 1 describes the purpose of the study, which is to examine the strategies used by translators who find that the English financial terms they translate do not have equivalent terms in Tshivenḓa. It provides an historical background and scope of the research problem, as well as highlights the significance of the study. Throughout this chapter, the objectives of this study and the crafted research questions were outlined to assist the researcher in finding solutions to the problem under consideration.

The literature review in **Chapter 2** is based on a comparative analysis between the study and previous relevant studies. Thus, it provided information regarding what has been researched, how it has been researched and what has not yet been researched to avoid duplication of effort. Moreover, as the researcher familiarised himself with other comparable studies, the identified problem of research was placed in a broader context. In addition, the literature review provided an overview of translation studies, their purpose and effects, as well as the challenges faced by translators, terminographers and lexicographers. The field of translation strategies and related concepts were also covered.

This study was based on a theoretical framework known as Descriptive Translation Studies (DTS), which aims to describe translation phenomena rather than prescribe how translation should be done. The deployment of this theory, DTS, enabled the researcher to analyse the translation strategies as they are actually applied in the content that was analysed.

In **Chapter 3**, the methodology used to collect data for the study was described. The data were collected using a qualitative methodology. In addition to interviewing participants and analysing content, the qualitative method allowed the researcher to obtain a detailed understanding of the translation strategies used. Thereafter, different interview techniques were highlighted and the face-to-face semi-structured interview pattern was decided on for this study due to its flexibility in terms of 'real' responses. Based on the qualitative survey design methodology, research participants' perspectives on financial term translation strategies were captured and analysed. The participants from whom data were collected demonstrated their knowledge and understanding of various issues affecting translation strategies and challenges, as well as suggestions on how these challenges might be overcome. Ethical considerations concerning the participants were discussed as well as the validity of the study. Although the research approach was basically qualitative, adding word count for content analysis through a sample of extracted financial corpora rounded it off.

Chapter 4 entailed the data presentation, research analysis and research findings of the study. The following issues were discussed with the research participants by means of interviews: adequacy of translation strategies, including issues of synonyms and polysemy in specialised terminology, as well as the challenges faced by terminographers, lexicographers and translators in creating financial terms. It appears the translators, terminographers and lexicographers used borrowing, transliteration, compounding; coining and semantic transfer as translation strategies to develop English-Tshivenḓa financial terms. The researcher noted that most of the terms developed in the content analysed were not adequate, even though numerous translation strategies (7) were employed, as indicated in the word counts of extracted terms.

5.4. Research questions and how they were answered

It had been possible to determine strategies that are and could be used to produce an effective translation of Tshivenḓa financial terms. Thus, the study provided satisfactory answers to all of the research questions that guided the research throughout its course. This subsection summarises how the study's research questions were addressed while simultaneously achieving the research objectives.

5.4.1. Answering the research questions of the study

Every research project is conducted to produce findings as a result of the research. In fact, a research without findings would not even qualify as a research. The Cambridge Advanced Learner's Dictionary (2003) defines the concept 'finding' as information discovered during an official examination of a problem. Therefore, this section provides answers regarding the phenomenon identified in Chapter 1 as a problem, i.e. translation strategies commonly used in addressing zero-equivalence in English-Tshivenḓa financial terms. The answers to this problem were sought through interviews and content analysis as outlined in Chapter 3; the evidence of which was delivered and synthesised in Chapter 4, to elicit findings. It must be noted that there may be a slight overlap in answers to research questions because of the interrelatedness of the terminological translation process. The following are the answers to the research questions posed:

Main research question 1

What are the strategies that language practitioners use when translating English financial terms into Tshivenḓa?

Answer to the main research question

The findings of this study revealed that translation strategies were used when translating English-Tshivenḓa financial terms and also indicated that being familiar with the strategies that can be used to overcome the challenges of translating English-Tshivenḓa financial terms, can be very helpful. There was a consensus among translators, lexicographers and terminographers in terms of their awareness of the strategies that were being used. The translation strategies mostly used by the language practitioners were borrowing, transliteration, semantic transfer, compounding, paraphrasing, by a more general word and using of a related word. Additionally, these findings were also consolidated from the content analysis of data.

Sub-research questions

The main research question gave rise to the following sub-questions:

Research question 2

What are the challenges encountered in the translation of the financial terms from English to Tshivenḓa?

Answer to research question 2

The findings revealed the challenges that were encountered in the translation process. Firstly, it was a lack of financial specialists who were also Tshivenḓa language practitioners. These financial specialists could assist in solving translation problems in the translation of English-Tshivenḓa financial terms. Secondly, the lack of equivalents between languages was a huge problem faced by the translators, lexicographers and terminographers in the translation of financial terms between Tshivenḓa and English. If the SL equivalent of the financial term existed, the translation process would be simplified since one would simply swap the SL financial term with the TL financial term. Thirdly, it was multiple-meaning that occurred when translating terms in the SL that have more than one translation equivalent and that manifested as polysemy. As a result, mistranslation could be caused by lemmas that have multiple meanings; general meanings and also technical meanings for special purposes according to the context of use. Therefore, translators, lexicographers and terminographers were required to dig deeper beyond the meanings that might emerge due to the shifts of meaning. This means that from the well-known and frequently used meaning, comes forth a closely related translation equivalent, a factor which they had to consider.

Research question 3

What problems do language practitioners encounter in the translation of technical financial terms from English to Tshivenḓa in the process of finding equivalents*?*

Answer to research question 3

As far as the answer to this question is concerned, the findings of this study revealed that there are a number of problems related to the translation process that need to be addressed. The first problem encountered was the lack of Tshivenḓa financial bilingual dictionaries and/or terminology lists. The study found that, in terms of this problem, a dictionary actually plays an important role to perform quality translation work; one needs a dictionary that would be appropriate for the task at hand. Thus, with the lack of Tshivenḓa financial dictionaries and glossaries, translators, lexicographers and terminographers could not achieve excellent translation. Furthermore, the study found that the use of a relevant dictionary in translation is also important, since it provides a clear understanding through explanations of unfamiliar financial terms.

The second problem encountered was the failure to identify financial terms from the SL. This study found that this failure led to the language practitioners misinterpreting and eventually mistranslating the term as a result of the lack of identification. The third problem encountered was the lack of understanding of financial terms by the translator, terminographer and lexicographer. As far as this finding is concerned, this lack of understanding resulted in the mistranslation of terms. As a result, the translators, lexicographers and terminographers may have failed to understand one or both languages, which may have confused the end-user. Therefore, they were likely to misinterpret and misrepresent the meaning contained in the source text when translating it into the target text. The misinterpretation was not the only problem, but also the inadequacies of the translation process followed.

Research question 4

To what extent do language practitioners collaborate with financial term specialists?

Answer to research question 4

The development of a language is not the responsibility of one person, but of the collective majority. The findings of this study show that translators, terminographers and lexicographers did not collaborate with financial term specialists. However, they did collaborate with one another in the same work domain. It takes different types of experts and different types of structures coming together for this to happen. By collaborating with language professionals, academics, financial advisors, financial term specialists and availing appropriate translation tools, the status quo may be improved. A collaboration of this type requires the combination of ideas from a variety of sources and expertise.

Research question 5

What level of training should language practitioners have to perform their duties?

Answer to research question 5

Training is the most effective method of increasing the capacity of targeted trainees. The study shows that there was a need for the training of translators, lexicographers, terminographers, as well as various groups of language practitioners and students interested in pursuing careers in language studies. This study found that, to perform these duties, one should be a qualified language practitioner who understands both languages equally, i.e. the SL and the TL. As a result of a lack of formal training in translation, mistranslation followed which undoubtedly had a negative impact on the message to be conveyed, as participants themselves admitted. Another challenge that the researcher identified was lack of proper internship training of translators, lexicographers and terminographers in the work domain.

5.5. Recommendations of the study

Considering the research findings presented in the study, the following recommendations are proposed:

- The strategies for the translation of English-Tshivenḓa financial terms need to be carefully considered and then documented for distribution in the language practice domain.

- Translators, lexicographers and terminographers should have a thorough understanding of the translation strategies of both the source and target languages combined with linguistic insight. This means that, to enhance their knowledge of language; language practitioners should be exposed to financial terms and know how to deal with them linguistically.

- Translators, terminographers and lexicographers should become familiar with the translation strategies available in other African languages to deal with the translation of English-Tshivenḓa financial terms. This comparison may help in improving the selection of a suitable strategy at any given time and may provide examples. It is important to use accurate strategies to solve the problems of zero-equivalence.

- Translators, terminographers and lexicographers should not view English-Tshivenḓa financial terms as impossible to translate. On the contrary, they should invest in the development and elaboration capacity of the Tshivenḓa language.

- The translator, terminographer and lexicographer should always watch out for financial terms that have multiple meanings. In the case where they are not sure of the accurate meaning of the financial terms, they must be guided by the context so that the meaning will not be distorted in the process.

- To facilitate a better understanding of the translation process, translators, lexicographers and terminographers should familiarise themselves with financial terms and be able to identify and extract them from financial documents in the SL.

- Language practitioners should receive formal training in that universities should design degrees and diplomas in translation studies to ensure that students are adequately trained in their first language as well as in linguistic analytical training.

- The translator, lexicographer and terminographer should explain the meaning of the financial terms as a whole rather than translating them as individual words.

5.6. Suggestions for future research

A possible area for future research can be an investigation of the translation and interpretation of financial concepts from English into Tshivenḓa with the view of bridging the lexical gap between the two languages to steer away from zero equivalents. Research should be conducted on other minor African languages, such as siSwati, to determine if there are similarities and/or differences regarding the methods used to translate financial terms. This will also help to develop, improve or maintain other (marginalised) indigenous languages in the business sector. Further research should be directed towards standardising Tshivenḓa financial terms to deal with term development in finance. Electronic online term banks on Tshivenḓa financial terms can be made available as an open source for both language professionals and end-users.

5.7. Limitations of the study

This research study culminated in a dissertation. During the course of the research, the researcher encountered a number of challenges. For instance, it was very difficult for the researcher to complete this project due to a lack of time. In addition, some of the research informants disappointed the researcher by not returning the consent form even though they had agreed to take part. Several of the participants who were interviewed by telephone were not readily available, which seriously delayed the researcher from beginning with the analysis and report on the data. Also, some of the leading language practitioners in the translation field did not participate in the study. Had they participated, their expertise and knowledge could have arguably been essential in addressing the challenges faced by the translators during the translation process. This is why the study covered the interview responses of only 10 language practitioners. The small scope of this study and its findings could thus not be made generally applicable to the translation of financial terms into Tshivenḓa. However, some findings may enlighten the aspect of zero equivalence

5.8. Conclusion

The purpose of this chapter is to summarise the findings based on the research questions, the field problems, the limitations of the study, and recommendations for translation strategies and suggestions for future research. Despite the limitations of the study, its objectives were met. This study emphasised the implications and challenges of translating English-Tshivenḓa financial terms. Several of the recommendations and findings presented in this chapter may be implemented by language practitioners.

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Addendum A: Research Ethics Committee Approval

Tshwane University of Technology

Faculty Committee for Research Ethics - Humanities [FCRE-HUM]

The TUT Research Ethics Committee is a registered Institutional Review Board (IRB 00005968) with the US Office for Human Research Protections (IORG# 0004997) (Expires 30 Jan 2020). Also, it has Federal Wide Assurance for the Protection of Human Subjects for International Institutions (FWA 00011501) (Expires 22 Jan 2019). In South Africa it is registered with the National Health Research Ethics Council (REC-160509-21).The FCRE-HUM is a subcommittee of the Senate Committee for Research Ethics

06 NOVEMBER 2018

Ref #: FCRE/APL/STD/2018/13
Name: Sephodi, H.D.
Student #: 211237392

Sephodi, H.D.
C/o Dr. Prof. I.P. Mandende
Department of Applied Languages
Faculty of Humanities

Dear Ms./Mr. Sephodi, H.D.

Title: Exploring translation strategies for developing English-Tshivenḓa financial terms

Investigator: Sephodi, H.D.
Qualification: M Tech: Language Practice
Supervisor: Prof. I.P. Mandende
Co-supervisor: Prof. L. van Huyssteen
Co-supervisor: None

Thank you for submitting your proposal for ethics clearance.

Decision: The application be recommended for Approval

In reviewing the proposal, the following comments/notes, emanating from the meeting are tabled for your consideration/attention/notification:

- The study investigates translation strategies for developing English-Tshivenḓa financial terms. It is not an ethically sensitive topic.
- The research consists of interviews that are to be conducted among a purposively selected sample of professional lexicographers, terminographers and translators who are regarded as experts in this field, and so the Ethics Review Checklist incorrectly states that the research is to be conducted among a vulnerable grouping of TUT students/staff.
- The three Information Leaflets and informed consent documentation are in order
- The research proposal is in order
- The three interview schedules are in order.
- **Recommend: Approval**

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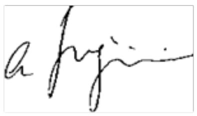
The Faculty of Humanities Research Ethics Committee reviewed the documents at its meeting on 25 October 2018.
The study is **recommended for Approval**

The Committee wishes you well with your research endeavours.

Signature



09 November 2018

Chair / Deputy-Chair
Faculty Research Ethics Committee
[Ref#: FCRE/APL/STD/2018/13]

cc Dr. I.P. Mandende;
Prof. L. van Huyssteen

Addendum B: Editing Certificate

UNIVERSITY OF LIMPOPO

Faculty: Humanities
School: Languages and Communication Studies
Department: Languages

Private Bag X1106
Sovenga
0727
Tel: +27 15 268 3564
Cell: 073 597 4602/076 4983 344/0605484820
E-Mail: moffat.sebola@ul.ac.za

17 October 2022

TO WHOM IT MAY CONCERN

This letter serves to certify that I have edited a Master's dissertation titled: **EXPLORING TRANSLATION STRATEGIES FOR DEVELOPING ENGLISH-TSHIVENḒA FINANCIAL TERMS** by **HANGWANI DOUGLUS SEPHODI**. I am an Associate Member of the Professional Editors' Guild in South Africa.

I trust you will find the editing quality in order.

Best regards

Sebola, M

DR. MOFFAT SEBOLA

Addendum C: Information leaflet and informed consent forms: Translators

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FACULTY OF HUMANITIES

DEPARTMENT OF APPLIED LANGUAGES

PROJECT TITLE:

Exploring the translation strategies for developing English-Tshivenḓa financial terms

Primary investigator: Mr. H.D. Sephodi

Study leader: Dr I.P. Mandende
Department of Applied Languages
Tshwane University of Technology
Soshanguve South

Co-study leaders: Prof. L. van Huyssteen
Department of Applied Languages
Tshwane University of Technology
Soshanguve South

Dear Research participant,
You are invited to participate in a research study that forms part of my formal MTech-studies. This information leaflet will help you to decide if you would like to participate. Before you agree to take part, you should fully understand what is involved. You should not agree to take part unless you are completely satisfied with all aspects of the study.

WHAT IS THE STUDY ALL ABOUT?
The study is about exploring the translation strategies for developing English-Tshivenḓa financial terms. A lack of proper equivalents in Tshivenḓa is a concern to the users of the language.

The reason for conducting this research is based on the researcher's observation and experience. Certain translation equivalents in financial terms are problematic in terms of the word-formation strategies applied. Some financial source language term equivalents are uncommon for use in the Tshivenḓa language.

The objectives of the study include determining strategies that are used by translators to produce effective translation of Tshivenḓa financial terms; identifying translation problems encountered when translating English financial terms into Tshivenḓa; exploring the way in which translators respond when they are faced with no equivalents challenges; finding the extent of equivalent distribution the current translated technical financial terms from English to Tshivenḓa have.

WHAT WILL YOU BE REQUIRED TO DO IN THE STUDY?
If you decide to take part in the study, you will be required to do the following:

- Sign this informed consent form;
- Participate in an interview and be asked questions relating to your translation or language-related profession. The interview will last for approximately 20-30 minutes. Interviews will take place at the participants' respective institutions unless their companies do not give the researcher permission to conduct the interview/s on a particular day at the work premises. If that is the case, the researcher will find a venue where the semi-structured interviews can take place.

ARE THERE ANY CONDITIONS THAT MAY EXCLUDE YOU FROM THE STUDY?
You will not be eligible to participate in this study if you are not qualified lexicographer.

CAN ANY OF THE STUDY PROCEDURES RESULT IN PERSONAL RISK, DISCOMFORT OR INCONVENIENCE?
The study and interviews procedure will not involve no foreseeable physical discomfort to you or affect your work environment.

WHAT ARE THE POTENTIAL BENEFITS THAT MAY COME FROM THE STUDY?
It is anticipated that findings of this study would encourage relevant language authorities to put more effort in the development of African languages and to support language units in government departments and other private and public entities to create more job opportunities, especially regarding Tshivenḓa language development.

This research may, therefore, serve as a source of reference to other scholars, translators, terminographers and lexicographers who want to compile a user-friendly Tshivenḓa bilingual terminology list or dictionary for technical terms in specialised fields such as finance. It may also contribute with regard to the treatment of other technical terms in different scientific fields.

WILL YOU RECEIVE ANY FINANCIAL COMPENSATION OR INCENTIVE FOR PARTICIPATING IN THE STUDY?
Please note that you **will not** be paid to participate in the study.

WHAT ARE YOUR RIGHTS AS A PARTICIPANT IN THIS STUDY?
Your participation in this study is entirely voluntary. You have the right to withdraw at any stage without any penalty or future disadvantage whatsoever. You don't even have to provide the reason/s for your decision. Note that you are not waiving any legal claims, or rights because of your participation in this research study.

HOW WILL CONFIDENTIALITY AND ANONYMITY BE ENSURED IN THE STUDY?
All the data that you provide during the study will be handled confidentially. This means that access to your data will be strictly limited to the researcher, the supervisors of the study, data coders and members of the research ethics committee and/or the designated examiner. Also, your

data and personal information will be kept and stored in a confidential format that will only be accessible to the researcher. Any information that is obtained in connection with this study and that can be linked to you will remain confidential and will be disclosed only with your permission, or as required by law.

IS THE RESEARCHER QUALIFIED TO CARRY OUT THE STUDY?
The researcher is an adequately trained and qualified researcher in the study fields covered by this research project, specifically in Language Practice and has equally been trained in research methods and techniques.

HAS THE STUDY RECEIVED ETHICAL APPROVAL?
No. The Faculty Committee for Postgraduate Studies of the Tshwane University of Technology is yet to approve the formal study proposal and ethical approval.

WHO CAN YOU CONTACT FOR ADDITIONAL INFORMATION REGARDING THE STUDY?
The primary investigator, Mr. HD Sephodi, can be contacted during office hours at Tel (012) 367-7878, or on his cellular phone at 071 632-3357 or e-mail at sephodihw@gmail.com. The study leader, Dr IP Mandende, can be contacted during office hours at Tel (012) 382-9063 as well as by e-mail at MandendeIP@tut.ac.za. Should you have any questions regarding the ethical aspects of the study, you can contact the chairperson of the Faculty Committee for Postgraduate Studies, Prof A Mji during office hours at Tel (012) 382 9932 and e-mail at MjiA@tut.ac.za. Alternatively, you can report any serious unethical behaviour at the University's Toll Free Hotline 0800 21 23 41.

DECLARATION: CONFLICT OF INTEREST
There is no conflict of interest.

A FINAL WORD
Your co-operation and participation in the study will be greatly appreciated. Please, sign the informed consent below, if you agree to participate in the study. In such a case, you will receive a copy of the signed informed consent from the researcher.

CONSENT

I, hereby, confirm that I have been adequately informed by the researcher about the nature, conduct, benefits and risks of the study. I have also received, read and understood the written information above. I am aware that the results of the study will be anonymously processed into a research report. I understand that my participation is voluntary and that I may, at any stage, without prejudice, withdraw my consent and participation in the study. I had sufficient opportunity to ask questions and of my own free will, declare myself prepared to participate in the study.

Research participant's name: ______________________________ (Please print)

Research participant's signature: _________________________________

Date: _____________

Researcher's name: ____ (Please print)

Researcher's signature: __________________________________

Date: _____________

RESEARCH INSRUMENTS FOR DATA COLLECTION

Translators: Interviews

Research Topic: *Exploring the translation strategies for developing English-Tshivenda financial terms.*

Researcher: Mr. HD Sephodi

Dear Respondent

I am an M Tech (Language Practice) student in the Department of Applied Languages at Tshwane University of Technology. The main goal of this study is to explore the translation strategies for developing English-Tshivenḓa financial terms. I am conducting this study as part of the requirements in order to complete my degree. I wish to ask for your assistance by responding to these interview questions. All the information you provide will be treated with confidentiality. Please note, the data obtained will only be used for the purpose of this study. If you have any enquiries regarding this study, please do not hesitate to contact me at sephodihw@gmail.com or 071 632 3357.

Instructions: Please, read carefully before attempting to respond and be as honest as possible to all the questions below. (**Remember, there is no right or wrong answer**.)

Section A: Biological information and background

Please, put an "**X**" next to the relevant variable which relates to you.

1. Gender

Male		Female	

2. Age

20 – 25 yrs.		26 – 30 yrs.		31 – 35 yrs.		36 - upwards	

3. Highest educational qualification

Grade 12		Diploma		Degree		Honours/BTech		Masters		PHD	

4. Years of experience in the field

0 – 5 yrs.		6 – 10 yrs.		15 – 20 yrs.		25 - upwards	

INTERVIEW SCHEDULE

PROJECT TITLE: *Exploring the translation strategies for developing English-Tshivenḓa financial terms*

Translators

1. What is your job description as a translator?
2. How often do you translate documents related to financial terms?
3. What are the challenges that you encounter when translating Tshivenḓa financial terms?
4. What do you do to solve those challenges, if there are any?
5. What would be the implication if translators use a wrong term or equivalent in translation?
6. List financial terms which are challenging to translate and difficult to write and spell in Tshivenḓa? Substantiate your answer.

Addendum D: Information leaflet and informed consent forms: Terminographers

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FACULTY OF HUMANITIES

DEPARTMENT OF APPLIED LANGUAGES

PROJECT TITLE:

Exploring the translation strategies for developing English-Tshivenḓa financial terms

Primary investigator: Mr. HD Sephodi

Study leader: Dr IP Mandende
Department of Applied Languages
Tshwane University of Technology
Soshanguve South

Co-study leaders: Prof. L van Huyssteen
Department of Applied Languages
Tshwane University of Technology
Soshanguve South

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The objectives of the study include determining strategies that are used by translators to produce effective translation of Tshivenḓa financial terms; identifying translation problems encountered when translating English financial terms into Tshivenḓa; exploring the way in which translators respond when they are faced with no equivalents challenges; finding the extent of equivalent distribution the current translated technical financial terms from English to Tshivenḓa have.

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If you decide to take part in the study, you will be required to do the following:

- Sign this informed consent form;
- Participate in an interview and be asked questions relating to your translation or language-related profession. The interview will last for approximately 20-30 minutes. Interviews will take place at the participants' respective institutions unless their companies do not give the researcher permission to conduct the interview/s on a particular day at the work premises. If that is the case, the researcher will find a venue where the semi-structured interviews can take place.

ARE THERE ANY CONDITIONS THAT MAY EXCLUDE YOU FROM THE STUDY?
You will not be eligible to participate in this study if you are not qualified lexicographer.

CAN ANY OF THE STUDY PROCEDURES RESULT IN PERSONAL RISK, DISCOMFORT OR INCONVENIENCE?
The study and interviews procedure will not involve no foreseeable physical discomfort to you or affect your work environment.

WHAT ARE THE POTENTIAL BENEFITS THAT MAY COME FROM THE STUDY?
It is anticipated that findings of this study would encourage relevant language authorities to put more effort in the development of African languages and to support language units in government departments and other private and public entities to create more job opportunities, especially regarding Tshivenḓa language development.

This research may, therefore, serve as a source of reference to other scholars, translators, terminographers and lexicographers who want to compile a user-friendly Tshivenḓa bilingual terminology list or dictionary for technical terms in specialised fields such as finance. It may also contribute with regard to the treatment of other technical terms in different scientific fields.

WILL YOU RECEIVE ANY FINANCIAL COMPENSATION OR INCENTIVE FOR PARTICIPATING IN THE STUDY?
Please note that you **will not** be paid to participate in the study.

WHAT ARE YOUR RIGHTS AS A PARTICIPANT IN THIS STUDY?
Your participation in this study is entirely voluntary. You have the right to withdraw at any stage without any penalty or future disadvantage whatsoever. You don't even have to provide the reason/s for your decision. Note that you are not waiving any legal claims, or rights because of your participation in this research study.

HOW WILL CONFIDENTIALITY AND ANONYMITY BE ENSURED IN THE STUDY?
All the data that you provide during the study will be handled confidentially. This means that access to your data will be strictly limited to the researcher, the supervisors of the study, data coders, and members of the research ethics committee and/or the designated examiner. Also, your

data and personal information will be kept and stored in a confidential format that will only be accessible to the researcher. Any information that is obtained in connection with this study and that can be linked to you will remain confidential, and will be disclosed only with your permission, or as required by law.

IS THE RESEARCHER QUALIFIED TO CARRY OUT THE STUDY?
The researcher is an adequately trained and qualified researcher in the study fields covered by this research project, specifically in Language Practice, and has equally been trained in research methods and techniques.

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DECLARATION: CONFLICT OF INTEREST
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A FINAL WORD
Your co-operation and participation in the study will be greatly appreciated. Please, sign the informed consent below, if you agree to participate in the study. In such a case, you will receive a copy of the signed informed consent from the researcher.

CONSENT

I, hereby, confirm that I have been adequately informed by the researcher about the nature, conduct, benefits and risks of the study. I have also received, read, and understood the written information above. I am aware that the results of the study will be anonymously processed into a research report. I understand that my participation is voluntary, and that I may, at any stage, without prejudice, withdraw my consent and participation in the study. I had sufficient opportunity to ask questions, and, of my own free will, declare myself prepared to participate in the study.

Research participant's name: ______________________________ (Please print)

Research participant's signature: _________________________________

Date: _____________

Researcher's name: ____ (Please print)

Researcher's signature: __________________________________

Date: _____________

RESEARCH INSRUMENTS FOR DATA COLLECTION

Terminographers: Interviews

Research Topic: *Exploring the translation strategies for developing English-Tshivenda financial terms.*

Researcher: Mr. HD Sephodi

Dear Respondent

I am an M Tech (Language Practice) student in the Department of Applied Languages at Tshwane University of Technology. The main goal of this study is to explore the translation strategies for developing English-Tshiveṋḓa financial terms. I am conducting this study as part of the requirements in order to complete my degree. I wish to ask for your assistance by responding to these interview questions. All the information you provide will be treated with confidentiality. Please note, the data obtained will only be used for the purpose of this study. If you have any enquiries regarding this study, please do not hesitate to contact me at sephodihw@gmail.com or 071 632 3357.

Instructions: Please, read carefully before attempting to respond and be as honest as possible to all the questions below. (**Remember, there is no right or wrong answer**.)

Section A: Biological information and background

Please, put an "**X**" next to the relevant variable which relates to you.

5. Gender

Male		Female	

6. Age

20 – 25 yrs.		26 – 30 yrs.		32 – 35 yrs.		36 - upwards	

7. Highest educational qualification

Grade 12		Diploma		Degree		Honours/BTech		Masters		PHD	

8. Years of experience in the field

0 – 5 yrs.		7 – 10 yrs.		15 – 20 yrs.		25 - upwards	

INTERVIEW SCHEDULE

PROJECT TITLE: *Exploring the translation strategies for developing English-Tshivenḓa financial terms*

Terminographers

1. What is your job description as a terminographer?
2. How often do you develop financial terms?
3. What are the challenges that one may come across when developing Tshivenḓa financial terms?
4. What do you do to solve those challenges, if there are any?
5. What would be the implication if terminographer develop a wrong financial Tshivenḓa term?
6. Which financial terms are difficult to write and spell in Tshivenḓa? Substantiate your answer

Addendum E: Information leaflet and informed consent forms: Lexicographers

Tshwane University of Technology

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FACULTY OF HUMANITIES

DEPARTMENT OF APPLIED LANGUAGES

PROJECT TITLE:

Exploring the translation strategies for developing English-Tshivenḓa financial terms

Primary investigator: Mr. HD Sephodi

Study leader: Dr IP Mandende
Department of Applied Languages
Tshwane University of Technology
Soshanguve South

Co-study leaders: Prof. L van Huyssteen
Department of Applied Languages
Tshwane University of Technology
Soshanguve South

Dear Research participant,
You are invited to participate in a research study that forms part of my formal MTech-studies. This information leaflet will help you to decide if you would like to participate. Before you agree to take part, you should fully understand what is involved. You should not agree to take part unless you are completely satisfied with all aspects of the study.

WHAT IS THE STUDY ALL ABOUT?
The study is about exploring the translation strategies for developing English-Tshivenḓa financial terms. A lack of proper equivalents in Tshivenḓa is a concern to the users of the language.

The reason for conducting this research is based on the researcher's observation and experience. Certain translation equivalents in financial terms are problematic in terms of the word-formation strategies applied. Some financial source language term equivalents are uncommon for use in the Tshivenḓa language.

The objectives of the study include determining strategies that are used by translators to produce effective translation of Tshivenḓa financial terms; identifying translation problems encountered when translating English financial terms into Tshivenḓa; exploring the way in which translators respond when they are faced with no equivalents challenges; finding the extent of equivalent distribution the current translated technical financial terms from English to Tshivenḓa have.

WHAT WILL YOU BE REQUIRED TO DO IN THE STUDY?
If you decide to take part in the study, you will be required to do the following:

- Sign this informed consent form;
- Participate in an interview and be asked questions relating to your translation or language-related profession. The interview will last for approximately 20-30 minutes. Interviews will take place at the participants' respective institutions unless their companies do not give the researcher permission to conduct the interview/s on a particular day at the work premises. If that is the case, the researcher will find a venue where the semi-structured interviews can take place.

ARE THERE ANY CONDITIONS THAT MAY EXCLUDE YOU FROM THE STUDY?
You will not be eligible to participate in this study if you are not qualified lexicographer.

CAN ANY OF THE STUDY PROCEDURES RESULT IN PERSONAL RISK, DISCOMFORT OR INCONVENIENCE?
The study and interviews procedure will not involve no foreseeable physical discomfort to you or affect your work environment.

WHAT ARE THE POTENTIAL BENEFITS THAT MAY COME FROM THE STUDY?
It is anticipated that findings of this study would encourage relevant language authorities to put more effort in the development of African languages and to support language units in government departments and other private and public entities to create more job opportunities, especially regarding Tshivenḓa language development.

This research may, therefore, serve as a source of reference to other scholars, translators, terminographers and lexicographers who want to compile a user-friendly Tshivenḓa bilingual terminology list or dictionary for technical terms in specialised fields such as finance. It may also contribute with regard to the treatment of other technical terms in different scientific fields.

WILL YOU RECEIVE ANY FINANCIAL COMPENSATION OR INCENTIVE FOR PARTICIPATING IN THE STUDY?
Please note that you **will not** be paid to participate in the study.

WHAT ARE YOUR RIGHTS AS A PARTICIPANT IN THIS STUDY?
Your participation in this study is entirely voluntary. You have the right to withdraw at any stage without any penalty or future disadvantage whatsoever. You don't even have to provide the reason/s for your decision. Note that you are not waiving any legal claims, or rights because of your participation in this research study.

HOW WILL CONFIDENTIALITY AND ANONYMITY BE ENSURED IN THE STUDY?
All the data that you provide during the study will be handled confidentially. This means that access to your data will be strictly limited to the researcher, the supervisors of the study, data coders, and members of the research ethics committee and/or the designated examiner. Also, your data and personal information will be kept and stored in a confidential format that will only be

accessible to the researcher. Any information that is obtained in connection with this study and that can be linked to you will remain confidential, and will be disclosed only with your permission, or as required by law.

IS THE RESEARCHER QUALIFIED TO CARRY OUT THE STUDY?
The researcher is an adequately trained and qualified researcher in the study fields covered by this research project, specifically in Language Practice, and has equally been trained in research methods and techniques.

HAS THE STUDY RECEIVED ETHICAL APPROVAL?
No. The Faculty Committee for Postgraduate Studies of the Tshwane University of Technology is yet to approve the formal study proposal and ethical approval.

WHO CAN YOU CONTACT FOR ADDITIONAL INFORMATION REGARDING THE STUDY?
The primary investigator, Mr. HD Sephodi, can be contacted during office hours at Tel (012) 367-7878, or on his cellular phone at 071 632-3357 or e-mail at sephodihw@gmail.com. The study leader, Dr IP Mandende, can be contacted during office hours at Tel (012) 382-9063 as well as by e-mail at MandendeIP@tut.ac.za. Should you have any questions regarding the ethical aspects of the study, you can contact the chairperson of the Faculty Committee for Postgraduate Studies, Prof A Mji during office hours at Tel (012) 382 9932 and e-mail at MjiA@tut.ac.za. Alternatively, you can report any serious unethical behaviour at the University's Toll Free Hotline 0800 21 23 41.

DECLARATION: CONFLICT OF INTEREST
There is no conflict of interest.

A FINAL WORD
Your co-operation and participation in the study will be greatly appreciated. Please, sign the informed consent below, if you agree to participate in the study. In such a case, you will receive a copy of the signed informed consent from the researcher.

CONSENT

I, hereby, confirm that I have been adequately informed by the researcher about the nature, conduct, benefits and risks of the study. I have also received, read, and understood the written information above. I am aware that the results of the study will be anonymously processed into a research report. I understand that my participation is voluntary, and that I may, at any stage, without prejudice, withdraw my consent and participation in the study. I had sufficient opportunity to ask questions, and, of my own free will, declare myself prepared to participate in the study.

Research participant's name: ______________________________ (Please print)

Research participant's signature: _________________________________

Date: _____________

Researcher's name: ____ (Please print)

Researcher's signature: ___________________________________

Date: _____________

RESEARCH INSRUMENTS FOR DATA COLLECTION

Lexicographers: Interviews

Research Topic: *Exploring the translation strategies for developing English-Tshivenda financial terms.*

Researcher: Mr. HD Sephodi

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12. Years of experience in the field

0 – 5 yrs.		8 – 10 yrs.		15 – 20 yrs.		25 - upwards	

INTERVIEW SCHEDULE

PROJECT TITLE: *Exploring the translation strategies for developing English-Tshivenḓa financial terms*

Lexicographers

1. What is your job description as a lexicographer?
2. How often do you revise financial dictionaries?
3. What are the challenges you encounter when compiling a financial dictionary?
4. What do you do to solve those challenges, if there are any?
5. What would be the implication if lexicographers use a wrong term or equivalent in creation of terms?
6. Which financial terms are difficult to compile in Tshivenḓa dictionaries? Substantiate your answer.

Addendum F: Turnitin Originality Report

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