Translating Islamic Law: the Postcolonial Quest for Minority Representation

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Declaration

I hereby certify that this material, which I now submit for assessment on the programme of study leading to the award of Doctor of Philosophy is entirely my own work, and that I have exercised reasonable care to ensure that the work is original, and does not to the best of my knowledge breach any law of copyright, and has not been taken from the work of others save and to the extent that such work has been cited and acknowledged within the text of my work.

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Abbreviations

Adapt: adaptation
Des: descriptive substitute
Expan: lexical expansion
Loan: loanword
N/A: not applicable
Neo: neologism
PTS: postcolonial translation studies
SL: source language
Supp: supplementation
TL: target language

Note on transliteration

- Arabic words that have been integrated in the English language, as found in Merriam-Webster dictionary, are spelled as they appear in this dictionary (e.g., Allah, hadith, sunna, jihad, waqf, fatwa). They follow English capitalisation or letter case rules (i.e., only uppercased where they occur at the beginning of the sentence). An exception to this rule is made for the words that preserve the Arabic letters of ʿayn and hamza (e.g., shariʿa). The sacred words Allah and Qurʾan, are also, in particular, consistently uppercased. This first category of words is not italicised.

- Words that are less familiar in English (e.g., *ijmāʿ, ijtihād, qiyās, istiḥsān*) are transcribed using the transliteration system of the International Journal of Middle East Studies (IJMES). These words follow English capitalisation rules but are consistently italicised to express their foreign origin. On the first mention, the transliterated forms are combined with their common English equivalents (consensus, independent reasoning/interpretation, analogy, preference, respectively) to ensure intelligibility. On subsequent mentions within the same paragraph, only the transliterated form is used.

- In accordance with IJMES guidelines, diacritics (i.e., accents, sublinear points, etc.) are not used for the following category of words: personal names, places, organisations, titles of books and articles. However, the transliteration of such words does preserve ʿayn and hamza, and they follow English capitalisation rules but are not italicised. Italics are used for titles of books and journals only. Diacritics are kept only where it mirrors the book title itself.

- In the discussion of linguistics and translation studies, however, Arabic terms/expressions mentioned as examples appear on the first mention using Arabic script between inverted commas, followed by their italicised transliterated form in parentheses. On subsequent mentions, only the transliterated form is used.

- The above notwithstanding, quotations always mirror the original source.

- Square brackets are used, in analysis contexts, as a typographical convention to distinguish the concept and the loanword, e.g., the concept *[muḍāraba]* and the loanword *muḍāraba.*

- Appendix J provides a list of transliterated words in this thesis.

Abstract

Rana Roshdy

Translating Islamic Law: the Postcolonial Quest for Minority Representation

This research sets out to investigate how culture-specific or signature concepts are rendered in English-language discourse on Islamic, or 'shariʿa' law, which has Arabic roots. A large body of literature has investigated Islamic law from a technical perspective. However, from the perspective of linguistics and translation studies, little attention has been paid to the lexicon that makes up this specialised discourse. Much of the commentary has so far been prescriptive, with limited empirical evidence. This thesis aims to bridge this gap by exploring how 'culturalese' (i.e., ostensive cultural discourse) travels through language, as evidenced in the self-built Islamic Law Corpus (ILC), a 9-million-word monolingual English corpus, covering diverse genres on Islamic finance and family law.

Using a mixed methods design, the study first quantifies the different linguistic strategies used to render shariʿa-based concepts in English, in order to explore 'translation' norms based on linguistic frequency in the corpus. This quantitative analysis employs two models: profile-based correspondence analysis, which considers the probability of lexical variation in expressing a conceptual category, and logistic regression (using MATLAB programming software), which measures the influence of the explanatory variables 'genre', 'legal function' and 'subject field' on the choice between an Arabic loanword and an endogenous English lexeme, i.e., a close English equivalent. The findings are then interpreted qualitatively in the light of postcolonial translation agendas, which aim to preserve intangible cultural heritage and promote the representation of minoritised groups.

The research finds that the English-language discourse on Islamic law is characterised by linguistic borrowing and glossing, implying an ideologically driven variety of English that can be usefully labelled as a kind of 'Islamgish' (blending 'Islamic' and 'English') aimed at retaining symbols of linguistic hybridity. The regression analysis confirms the influence of the above-mentioned contextual factors on the use of an Arabic loanword versus English alternatives.

Keywords: corpus linguistics, genre variation, profile-based correspondence analysis, logistic regression, Islamic law and finance, cultural translation, intangible heritage, postcolonial studies

Chapter One: Introduction

1.0 Context and motivation for the study

1.0.1 Significance of Islamic law in society

Islamic, or 'shariʿa' law, is one of the most established legal systems in the world and has always been characterised by its controversial nature. Adopted in whole or in part – alongside code or common law – in the legal systems of a number of Muslim-majority countries or regions, it is also of significance in Muslim-minority European countries, where shariʿa councils now co-exist with the courts of the land, and typically help to resolve civil or family disputes. At least forty-seven countries worldwide implement shariʿa law as a primary or secondary source in their legal system (Hellman, 2016, pp.5-6). In the current globalised world, shariʿa is becoming increasingly applied in non-Islamic countries, thus making understanding of Islamic law a crucial tool for intercultural communication. The UK, for instance, has 85 official shariʿa/Islamic councils, and shariʿa law was incorporated into the legal system in 2014 (MacGregor, 2014; Torrance, 2019). Islamic courts are also found in other European countries including Germany, Belgium, Sweden, Denmark, Netherlands, and Greece (Warner, 2015). Accordingly, shariʿa is emerging as a channel for boosting foreign policy and diplomatic relations with the increasing presence of the law in Europe across legal and financial domains. The roles undertaken by shariʿa courts and councils highlight that Islamic family law occupies a niche in the present world.

The significance of Islamic law nowadays is further reinforced by developments in the socio-political and economic arena in Western as well as Muslim-majority countries. A key factor to be taken into account is the ever-increasing flow of Muslim migrants and refugees across the world. Another important factor is the renewed debate within the Muslim world, particularly in Saudi Arabia, about the specific provisions of shariʿa, and efforts to remold its traditions to meet the requirements of the modern age, drawing on legal reasoning as a characteristic of shariʿa that makes possible continued derivation of new rules (See Section 2.6.2). Finally, yet importantly, there is the growing industry of Islamic finance, which is a shariʿa-compliant form of banking and finance that provides living evidence of the modern application of Islamic law. Several European countries, including the UK and Ireland, have endeavoured to promulgate shariʿa-compliant tax and financial codes, seeking to become

hubs for Islamic finance. Through such endeavours, Islamic finance has managed to co-exist with the mainstream financial sector.

In recent years, the shariʿa-regulated system of Islamic finance has been gaining considerable traction due to high industry demand. Financial and banking firms are turning to Islamic finance to fill a gap in the market amidst the need to provide shariʿa-compliant products and services. Nowadays, a total of 81 countries take part in growing the global Islamic economic ecosystem (DinarStandard, 2022, p.4). Industry sources assert that the "Islamic economy has established an increasingly important footing in the global economy" (DinarStandard, 2020, p.2). Recent market indicators show that the volume of Islamic finance worldwide hit USD3.6 trillion in 2021, supported by 1,553 Islamic financial institutions globally (DinarStandard, 2022, pp.5-70). The outlook remains bullish, particularly as shariʿa-compliant financial assets are forecast to total USD4.9 trillion by 2025 with a four-year compound annual growth rate of 7.9% (ibid, p.5). Regarding the growth drivers, industry participants envisage robust momentum backed by:

> a large and growing Muslim population, an increasing urge to adhere to Islamic ethical values relating to consumption, and a growing number of national strategies dedicated to halal product and service development (ibid, p.4).

However, another key driver for the future growth of the Islamic finance industry, as Jamaldeen (2012, pp.132-133) argues, is the interest from affluent Gulf investors. Thus, by virtue of this industry, Islamic law finds another niche in the financial domain.

1.0.2 Growth in Muslim population

Among the factors contributing to scholarly interest in Islamic culture are projections about the Muslim population and Islamic culture. In the contemporary world where Muslims account for 1.8 billion people or around 24% of the global population (2015 figures; Pew Research Center, 2017, p.8), research into the genesis and current representation of Islamic culture has become imperative. Islam nowadays ranks second to Christianity in terms of the total world population by religion, and Muslims are "projected to be the world's fastest growing major religious group in the decades ahead" (ibid, p.4). The Muslim population worldwide is forecast to grow by 70% by 2060 amid increasing fertility rates. The Muslim population is expected to hit 31% of the world population in 2060, and to continue to grow rapidly to surpass Christianity in 2100 when Muslims will constitute 34.9% of the world population compared to 33.8% for Christians (ibid, p.8). Equally striking is the growth

outlook for the Muslim population in the Western world, which is anticipated to rise to 10% in Europe and 2.1% in the United States by the mid-twenty first century (Pew Research Center, 2015, p.17). These projections shed light on the prospects for the spread of Islam in Western countries, notwithstanding the fact that the Asia-Pacific region hosts the majority (nearly 62%) of the global Muslim community, centred mainly in Indonesia, India, Pakistan, Bangladesh, Iran, and Turkey (Lipka, 2017). Given the growing significance of Islam in countries outside the Muslim-majority Middle East-North Africa region, which witnessed the birth of Islam in the seventh century CE (ibid), a closer look at how Islamic culture is channeled to audiences unfamiliar with Islamic culture(s) is required.

1.0.3 Importance of the topic for the translation studies discipline

The growing importance of shariʿa law outside of Arabic-speaking areas has been accompanied by increasing interest in the translation of shariʿa law into other languages, most importantly, English. Existing literature has been widely prescriptive in its approach, with scholars arguing in favour of one or other approach to the translation of culture-specific terms, but with limited empirical evidence adduced to show what actually happens in the translation of shariʿa texts, or of individual concepts from those texts. The unabated scholarly debate on the contentious issue of culture-specific legal matters requires that corpus-based research be undertaken to fill the gap regarding how these matters are dealt with on the ground. As Biel (2022b) recently points out, the analysis of large samples and interpretation of numerical data allows for "objective systematic measurements" (p.65). It is also important to explore how context influences translation decision-making as a step towards identifying and interpreting the translation norms governing each context. Furthermore, previous research has treated Islamic terminology from a purely legal and technical angle with little or no consideration of the cultural implications associated with the different strategies for translating shari'a-based legal concepts, or of their interaction with the ideological agenda of postcolonialism.

Shariʿa law is born from the fusion of Islamic scriptures and Arabic culture; it therefore provides ample room for accommodating a distinctive legal diction that is both culture-bound and system-bound. Accordingly, the expression of shariʿa law in English would fall under the paradigm of intersystemic translation, which occurs upon mediation between two legal systems and poses the challenge of incongruity of legal terminology (Šarčević, 1997,

pp.13-232; Biel, 2022a, p.384). Such terminological incongruity arises because English legal language is based on conceptual frameworks from the common law system, which is applicable in the UK and US and uses legal precedents instead of the codified statutes that inform the civil law system (Tetley, 2000, p.701). Islamic jurisprudence and its lexicon, on the other hand, stem from shariʿa law, which is a mixed system that relies on codified sources and legal reasoning or fatwas (religious rullings). Legal systems, as Biel (2017b) contends, have distinctive features including "their own history, developments, principles, axiology" and as a result "they shape their conceptual systems and term boundaries to respond to their own needs" (p.78). This raises several questions about how or whether shariʿa-based legal discourse is translated into English-language conceptual systems? Does it remain irreducibly 'foreign'? Or are concepts from the two major branches of shariʿa considered here, finance and family law, assimilated into the new host systems? And does this happen in the same way for both branches? Are finance and family law equally exposed to conceptual gaps in English-language legal discourse?

1.1 Aims of the research

The overarching goal of the current study is to identify the lexical features of Islamic legal discourse in English. Thus, this study systematically investigates the normative, most frequent strategies deployed to translate into English culture-specific elements inspired by shariʿa. More specifically, this thesis aims to explain how the translation of concepts specific to Islamic law represents a cultural transfer of legal heritage, investigating how these cultural icons are dealt with in different contexts—performative legally binding texts versus non-performative texts intended for information, reference, scholarly or pedagogical purposes.

This study sets out to offer a framework for exploring Islamic law within translation studies by drawing on Jakobson's (2000/1959) concept of interlingual translation and more recent engagement with 'cultural translation'. Recently, there has been renewed interest in the applicability of Jakobson's (2000/1959) ideas to legal translation studies (LTS). In this regard, Doczekalska and Biel (2022) focus on the case of international law which involves multilingual legal systems (interlingual translation), law-making processes that translate policies into law and decode legal rules from legal provisions (intralingual translation), and legal verbal signs being transmitted into visual or spatial signs (intersemiotic translation), particularly in legal design and sign interpreting. There are two distinct scenarios for investigating Islamic law from the scope of LTS. The first scenario involves studying

translated materials; for instance, texts translated from Arabic (which is the original language of Islamic law) into other languages such as English. This case is known in Jakobson's (2000/1959, p.114) model as 'interlingual translation' or 'translation proper' involving "an interpretation of verbal signs by means of some other language". This is the traditional conception of translation as a target text that has a corresponding source text as its point of departure. The second scenario involves investigating non-translated materials, i.e., texts originally written in English on Islamic law as translations of another culture (an Arabic-Islamic culture). Broadening the horizon of translation, this scenario counts intercultural writing as translation; this is a situation involving crossing cultural borders whereby language A translates elements of a culture originating in language B by merely expressing them in language A. This type of mediation embedded in the discourse of Islamic law in English resonates with the evolving paradigm of 'cultural translation'.

An objective of this study, thus, is to develop an understanding of cultural translation as a non-canonical form of translation embedded in the discourse of Islamic law. The definition of cultural translation varies in the literature as the term is characterised by polysemy (Conway, 2020, p.129). Indeed, cultural translation in its broadest sense refers to all of the following: cross-cultural forms of mediation in popular speech (Conway, 2020), ethnographic descriptions of indigenous cultures (Bhabha, 1994; Asasd, 1986), hermeneutical interpretations when reading the world as a text (Maitland, 2017). In the present study, cultural translation relies on the use of translation as a metaphor (Pym, 2014), or on the idea of "translation without translation" (Wolf, 2007 p.27). The English-language discourse on Islamic law, both originally written in and translated into English, typically engages with culturally-loaded contexts reflecting an Arabic culture. Thus, this discourse represents 'unstated' mediation or articulation of Arabic culture in the English language. The analysis of the transmission of cultural messages in specialised language shines new light on what metaphorically counts as a translation. Exemplifying translation as a radical force of resistance, one key objective of cultural translation is to allow minority cultures to gain representation by writing about and translating their cultural phenomena in and into hegemonic languages.

This paradigm of cultural translation derives from product-oriented research, which enables a focus on discursive aspects embedded in terminology. Legal terms, as Biel (2022b) suggests, are considered "fundamental" components of legal discourse and they require a

level of "surgical precision in information transfer" (p.70). Considering Islamic law in English as a postcolonial discourse, the thesis will attempt to interpret its lexical features, detect their normative force through quantitative queries, and interrogate their ideological and ethical implications. Notwithstanding the fact that ideology is an "amorphous" and "polysemous" concept (Lee, 2020, p.252), it is necessary to clarify that this study adopts Simpson's (1993) definition of ideology as "the taken-for-granted assumptions, beliefs and value systems which are shared collectively by social groups" (p.5). Hence, this study provides new insights into the postcolonial dimension of legal language and translation, which have hitherto received scant attention from scholars working within postcolonial studies.

1.2 Research questions and hypotheses

The questions driving this research form a hierarchy. The primary question of this research is descriptive, which generally seeks to describe a phenomenon based on the extracted data:

- RQ1: What are the most frequent strategies used to translate culture-specific concepts from Islamic law into English?

The secondary questions are varied. The following three sub-questions are explorative, seeking to explore three predicator variables: function, genre, and subject field:

- RQ2: Is lexical variation influenced by the function of the legal texts in question (performative versus non-performative)?

- RQ3: Are there inter-genre differences within each of these categories? (e.g., books vs academic articles in the non-performative category; policy-and law-making instruments vs other instruments in the performative category)

- RQ4: Are there inter-subject field differences within each of these categories? (finance vs family law)

The study will then move to an explanatory 'why' question seeking to interpret linguistic phenomena:

- RQ5: Why are the lexical norms of Islamic law shaped in this particular way?

Finally, the research will conclude with conceptual questions that aim to interpret the value and impact of linguistic phenomena and relate such phenomena to broader frameworks and metaphors that contextualise the object of the research:

- RQ6: Are there any ideological implications?

- RQ7: Can English original writing about this topic be considered 'cultural translation'?

It is worth mentioning that RQ2, RQ3 and RQ4 can be conceived as hypotheses about the effect of function and genre, and subject field as predicator variables.

1.3 Synopsis of the research design, methods and data

1.3.1 Multi-methodological design: corpus, statistical modelling, interdisciplinary and emancipatory frameworks

This thesis reports on an empirical study that adopts a "multi-methodological, multifactorial, interdisciplinary approach", in line with the "updated research agenda for CBTS" (corpus-based translation studies), as proposed by De Sutter and Lefer (2020, p.6). Calling for an interdisciplinary approach to translation, De Sutter and Lefer suggest using the term 'empirical translation studies' for corpus-based translation research which adopt multi-methodological designs (ibid, p.6). By way of definition, a multi-methodological design is based on "The cross-fertilization of different methodological approaches in the context of one research project" (ibid, p.6). Multi-methodological research is also sought-after in Legal Translation Studies (LTS), as an interdiscipline seeking to tap into "methodological diversification" (Biel, 2022b, p.60).

In alignment with the multi-methodological agenda of empirical translation studies, the present study seeks to combine methods from corpus methodologies and statistical modelling. Firstly, the present study will adopt the approach of corpus linguistics, which provides insights about the nature of language discourse (Baker, 2006) and translation norms (Hu, 2016) through analysing representative samples of specialised Islamic legal and financial discourse. The study draws on specially constructed Islamic Law Corpus (ILC), a 9-million-word monolingual 'comparable' corpus, i.e., one comprising translated and non-translated (original) English-language texts on Islamic law. This corpus is analysed using Sketch Engine text analysis software (Lexical Computing, 2003). Secondly, statistical regression analysis will be employed to ensure the multifactorial dimension of the research, by examining discourse as a communicative context in which lexical variation and linguistic choices are, as De Sutter and Lefer (2020) argue, shaped by "a multitude of factors" (p.6). The factors assessed in this study pertain to the subject field, textual function and genre of the text, which act as explanatory variables that will be measured by the means of a logistic regression analysis using the MATLAB programming language (The MathWorks, Inc., 2023). More specifically, the analysis will harness the power of corpus processing and statistics to enable the study of twenty iconic lexical profiles (individual concepts/conceptual

systems and their corresponding Arabic and English terms) that are specific to Islamic law. Taken together, such empirical methods allow for a rigorous investigation in order to steer clear from speculation and bias.

The current study also has an interdisciplinary scope, with particular affinity to emancipatory theories as well as terminology theory and practice. Drawing on an interdisciplinary theoretical framework that embraces legal, postcolonial and descriptive translation studies, the research sets out to uncover the norms of translating culture-specific elements rooted in Islamic law, asking whether they can be interpreted in the light of the performative/non-performative dichotomy, or postcolonial translation agendas that aim to preserve intangible cultural heritage and promote the representation of minority groups on the global map. The study will further reflect upon ecological intellectual frameworks that seek to safeguard minoritised cultural heritage and run counter to the 'epistemicide' model that permits obliteration of non-hegemonic knowledge systems (Santos, 2016). Accordingly, this study provides one of the first investigations into the lexicon of Islamic specialised discourse using a mixed methods approach based on 'qualitising' quantitative data, i.e., an approach in which quantitative data are interpreted qualitatively. As Baker (2010) argues, "A crucial stage of analysis in any corpus research involves qualitative analyses of quantitative patterns" (p.151). The linguistic analysis engages, to a great extent, with terminology theory and the project uses the Terminologue terminology management system (Měchura and Ó Raghallaigh, 2021) to organise and present terminological data. The terminological entries presented in Chapters Seven and Eight, are recorded in the Islamic Law/Finance Termbase, which is an open-access termbase specifically created as part of the current research that can be accessed via the following link: https://www.terminologue.org/IslamicLaw/.

1.4 Structure of the thesis

Chapter One introduces the research by establishing the context, explaining the significance of the study, identifying aims and questions, and providing a synopsis of the research methods.

Chapter Two contextualises the research by providing background information on Islamic law, and its major branches of family law and finance, introducing its historical development and fundamentals, and current scholarship in legal and financial theory.

Chapter Three is a literature review of previous studies that have engaged with Islamic culture within the scope of linguistic and translation studies.

Chapter Four reviews current trends in legal translation studies, with a focus on the English-Arabic language pair, existing legal corpora, and research that integrates corpus methods to study phenomena of legal translation.

Chapter Five presents the theoretical framework of the research by exploring the conceptual paradigms of postcolonialism and the underlying principles of the postcolonial translation school, showing their intersection with ethics, norm theory, and cultural translation.

Chapter Six describes the methodological foundations of the research, corpus design, sampling criteria, the process of building the corpus, and pre-processing, annotating, and analysing textual data.

Chapter Seven focuses on financial concepts and examines ten lexical profiles associated with Islamic finance using corpus and logistic regression analyses.

Chapter Eight focuses on family law concepts and examines ten lexical profiles associated with Islamic family law using corpus and logistic regression analyses.

Chapter Nine presents the findings of the research and ties together the key empirical strands associated with the corpus linguistic analysis and the logistic regression analysis as well as the various theoretical strands.

Chapter Ten concludes the study by restating its aims, reflecting on the design and methodology, highlighting findings, areas of contribution, limitations, and making recommendations for future research.

Chapter Two: Islamic or shariʿa law

2.0 Introduction

This chapter will focus on a key manifestation of Islamic cultural heritage, Islamic law, also known as "shariʿa law". The chapter is divided into two parts. The first part sets the scene of Islamic law by addressing the formation of Islamic jurisprudence (according to the Sunni denomination of Islam), its fundamentals, scope of jurisdiction and historical development, and its interaction with the trends of modernity. The second part examines the two main contemporary areas of Islamic law. It first describes the scope of Islamic family law and its application in different parts of the world. Then, it focuses on Islamic finance by presenting a narrative of its genesis and historical development before moving on to explain its underlying principles and market presence. The third part reviews the main contributions to the literature on Islamic law, in general, and its branches of family law and finance, in particular, from a legal, technical perspective.

Part One: Setting the scene of Islamic law

Islamic or shariʿa law refers to the body of principles, rules, and laws "which govern the lives of Muslims" in all aspects of their lives, including personal matters, religion, morality, family, economics, and the legal domain. (Coulson, 1964, p.3; Akgunduz, 2010, p.19). Although shariʿa in Arabic originally meant a path prescribed by God, the term now covers both the word of God and human legal interpretations (Akgunduz, 2010, pp.19-20). This is attributed to the fact that, in essence, Islamic jurisprudence was formed based on the amalgamation of two key pillars: firstly, divine revelation through the Qurʾan (the sacred scripture of Islam) and the Sunna (i.e., the practices and sayings of Prophet Muhammad, the Messenger of Islam); secondly, human reason and interpretive judgment or *ijtihād* (Hallaq, 2009, pp.15-27).

2.1 Fundamentals of shariʿa

2.1.1 Revelation

Muslims believe that in addition to the earlier holy scriptures of the *Tawrāt* and *ʾInīl*, God imparted revelation through the Qurʾan (the sacred scripture of Islam) and the Sunna (i.e., the practices and sayings of Prophet Muhammad, the Messenger of Islam)—tacit approval. Such revelation, Hallaq (2009a, p.15) notes, formed the keystone for the emergence of Islamic jurisprudence. Comprising a body of approximately five hundred legal provisions or

"the so-called 'legal verses'", the Qurʾan is revered as the primary and "the most sacred source of law" (ibid, p.16) under Islamic jurisprudence. In addition to forming the mainstay for Islamic legal theory, the Qurʾan also explains the fundamentals of the religion, along with expounding theological and moral virtues and providing guidelines for living (ibid, p.16). As already indicated, revelation was also channeled to humankind through the Prophet's Sunna, which represents the second major source of Islamic law, thereby establishing "the authority of the Prophet as a lawgiver" (Coulson, 1964, p.56). The Sunna was recorded and compiled in narrative forms known as hadith (in singular and plural forms) that describe teachings inferred from the Prophet's rhetorical statements and actions (Hallaq, 2009a, p.16). Although the total number of hadith exceeded half a million, only around 5,000 were accepted into the body of Islam (ibid, p.16). This filtration happened due to the fact that such prophetic narratives were compiled incrementally across five centuries after the advent of Islam, unlike Qurʾanic verses, which were brought together in the holy book during the Prophet's life or shortly afterwards (Brown, 2017). The selection of hadith as having "legal effect" or being fit for "legal reasoning" relied on them meeting the criteria of clear language and transmission from renowned and reliable people (Hallaq, 2009a, pp.16-17).

2.1.2 Reasoning

The legal rulings inspired by the Qurʾan and Sunna varied in their explicit versus implicit nature. Certain rulings were expressed in an unequivocal manner, in that they convey a single straightforward meaning, or give rise to a straightforward interpretation, therefore admitting no doubt. On the other hand, other rulings were kept implicit by God and Prophet Muhammad, so that they could be rendered compatible with the needs of individual societies regardless of time, place, or circumstance (Alwazna, 2016a, pp.251-252). Therefore, such rulings opened much room for employing reason and interpretive judgment, giving rise to the foundation of *ijtihād*, which refers to the "reasoning that the jurist employ[s] in order to arrive at the best guess of what he thought might be the law pertaining to a particular case" (Hallaq, 2009a, p.27).

The employment of reasoning, however, is based on a systematic number of analytic methods that are termed *ijmāʿ* (consensus), *qiyās* (analogy), *istiḥsān* (preference), and *istislaḥ* (public interest) (Coulson, 1964, pp.59-61; Hallaq, 2009a, pp.22-27). *Ijmāʿ* (consensus) is conceived as the case where the distinguished theologians of a particular society or time period reach a majority agreement concerning a given religious matter. Such

ijmāʿ does not draw upon opinions or viewpoints; rather, it has to be informed by interpretive analysis of the Qurʾan and/or the Sunna (Hallaq, 2009a, p.21). Q*iyās* (analogy) is a form of legal reasoning as it employs human reason to reflect upon and derive legal rules (Coulson, 1964, p.59). Therefore, according to Coulson,

> *Qiyās* or analogical reasoning… is a particular form of *ijtihād*, the method by which the principles established by the *Qur'ān*, *sunna*, and consensus are to be extended and applied to the solution of problems not expressly regulated therein (ibid, p.60).

Like *qiyās*, *istiḥsān* (juristic preference) falls within the remit of legal reasoning and takes the sources of divine revelation as a starting point; nevertheless, it leads to a different judgment than the one extracted through *qiyās* (Hallaq, 2009a, pp.22-25). The difference between *qiyās* and *istiḥsān* is that the former seeks legal norms from primary revealed sources, and enforces such norms without providing room for exceptions, while the latter approaches the sources with an eye to finding exceptions through carefully selected references (ibid, p.26; Alwazna, 2016a, p.253). Finally, *istislaḥ* (public interest) differs from the previous interpretive methods in that its inference does not directly show close affinity with the revealed texts. Rather, the mainstay of this method is that reasoning should cater to the five universal principles that shariʿa establishes as the pillars for ensuring public interest, namely the "protection of life, mind, religion, property and offspring" (Hallaq, 2009a, p.26). Here, a legal judgment is made based on suitability to public interest.

Taken collectively, these diverse types of reasoning lend Islamic law flexibility, adaptability, and mutability. The legal rulings underpinning Islamic law are not confined to the application of fixed divine scriptures, which themselves feature substantial content that is subject to contemplation and re-interpretation. A key finding is that the Qurʾanic and prophetic texts that bear clear-cut norms are not numerous, and the majority of Islamic jurisprudence is attributed to the contribution of *ijtihād* (Hallaq, 2009a, p.27). Islamic norms can thus travel and adapt to versatile geographies, while continuing to evolve through the novel rulings that emerge from legal reasoning to meet the requirements of the status quo.

2.2 Formation of Islamic jurisprudence

A notable contribution to Islamic jurisprudence or legal theory can be attributed to the four doctrinal legal schools affiliated to the Sunni denomination of Islam, which were named after their founding Master-Jurists: Abu Hanifa (150 AH/767 CE), Malik (179 AH/795 CE), al-Shafiʿi (204 AH/820 CE), and Ibn Hanbal (241 AH/855 CE) (Hallaq, 2016, p.xvii). The

evolution of these legal schools was a cornerstone as they led to the Islamic phenomenon known as *madhhab* in Arabic. On the one hand, *madhhab* refers to "a legal doctrine concerning a group of cases" (i.e., an authoritative opinion on particular legal issues) (Hallaq, 2005, p.151). On the other hand, it is used to describe "a group of jurists and legists who are strictly loyal to a distinct, integral and, most importantly, collective legal doctrine attributed to an eponym, a master-jurist" (ibid, p.152). Such schools continued to provide recourse for people seeking legal consultation. While people could choose which school to follow on a given issue, each school had a particular geographical spread; for instance, the Ottoman Empire favoured the Hanafi *madhhab* (Hallaq, 2009a, p.37).

2.3 Early scope of Islamic law

Shariʿa was the law governing Muslim territories during the Middle Ages, and it proved sufficient to address the legal requirements of the nations concerned at that time (Coulson, 1964, p.149). In terms of its scope of application, shariʿa was omnipresent in governing all aspects of human life, from performing rituals to personal status rights, trade transactions and criminal proceedings (Hallaq, 2009a, p.28). As such, Islamic jurisprudence covered four major quarters/domains: "rituals, sales, marriage and injuries" (ibid, p.28). The first quarter addressed Islamic rituals such as prayer, fasting, and pilgrimage, in addition to the practices of washing, hunting and butchering animals, as well as food and drink. The second quarter focused on a wide range of commercial matters including sales, deposits, loans, rent, insolvency, agency, partnership, and pre-emption, while also covering civil matters such as gifts, inheritance, and bequests. The third quarter was concerned with issues related to marriage such as the dower, different types of dissolution of marriage, family support and child custody. The fourth and final quarter dealt with criminal issues such as torts, theft, illicit sexual acts, blood money, testimonies, and manumission among others (ibid, p.30).

2.4 The impact of colonialism

Although shariʿa has held sway in its lands of origin for centuries, external forces have brought about headwinds against the long-established rule of Islamic jurisprudence. With the encounter of Western colonisation in most of the Muslim world during the nineteenth century, shariʿa faced major blows that resulted in inevitable dramatic transformation. Such change was driven by colonial schemes that found "no alternative but to abandon the sharia and replace it with laws of Western inspiration" (Coulson, 1964, p.149). Hallaq (2009a), by way of illustration, examines the colonial experience of countries that were originally subject

to Islamic rule such as India, Indonesia, Algeria, and the Ottoman Empire (including Egypt). From a historical perspective, shariʿa dominated the legal system of India until the eighteenth century and maintained prevalence until the early nineteenth century across the Ottoman Empire, which spanned Arabia, Southeastern Europe, and North Africa (Hallaq, 2009a, pp.72-85).

Hallaq's main finding (2009a) is that the impact of colonialism on shariʿa in the Muslim colonies was of a homogeneous nature, in that each case emerged from a will to either eradicate or limit the scope of Islamic law. The repercussions of colonisation resulted in the shrinking of the jurisdiction of shariʿa from a law governing all aspects of human conduct and life experience in the civil, commercial, and criminal domains, to a body of laws regulating personal status/family law. The geopolitical and historical developments driven by imperialistic expansion that the Muslim world witnessed led to what Hallaq (2009a) describes as "the structural dismantling of the Shari'a legal system…leaving behind a distorted and gradually diminishing veneer of Islamic law of personal status" (p.115). The reason why personal status issues survived the colonial assault is that such issues were not of any interest to the colonial mission. It was also due to their religious sensitivities, i.e., in order to avoid inciting strife (ibid, p.115). Henceforth, Islamic law was considered as the guardian of the Muslim identity, a legal heritage that represented "the last fortress of the Shari'a to survive the ravages of modernization" (ibid, p.115).

2.5 Islamic law and trends of modernity in the twentieth century

Despite being hit by major headwinds, interest in Islamic law was revived in the late twentieth century. Hallaq (2005) points out that the ideological trends that shaped the two and a half decades after 1980 gave a boost to discussion of Islamic law, in line with the "so-called modern Islamic resurgence" (p.1). He adds that Islamic law became a controversial topic in the 1970s and 1980s, which sparked interest from Western scholarship (ibid, p.1). This is attributed to the religious forces that gave momentum to re-islamicisation, represented by two groups, the ʿulamaʾ (intellectuals trained in traditional disciplines) and Islamists (ibid, p.142). The first group held dominance in South East Asia, Iran, Egypt and Pakistan, while the Islamists have had patronage across the whole Muslim world since the 1980s (Hallaq, 2009a, pp.141-142). Elaborating on the socio-political circumstances that inspired the birth of Islamist thought, Abu Talib (1990) explains that escalating European imperialism in different parts of the world led to the rise of three intellectual trends. The first

was that which came to be known as Islamic revivalism and which called mainly for the restoration of the heyday of Islamic civilisation by adhering to the pure provisions of shariʿa and refusing any imported foreign knowledge. The second trend was that of westernisation, whose proponents called for cutting the cord with tradition, rejecting the connection between religion and state, and looking forward to following the European move towards modernism. The third trend, however, marked itself as an intermediary group seeking to invoke sentiments of nationalism that amalgamate traditional heritage with imported knowledge (pp.197-198). Therefore, it can be concluded that those advocating the revival of Islamic law drew on Islamist, revivalist, and nationalist philosophies.

Part Two: Islamic law and the contemporary setting

An investigation of Islamic law in the contemporary settings (twenty-first century) reveals two important dimensions. The first dimension relates to debates and geo-political developments that cast light on Islamic law in the legal sphere. The second dimension is that the branches where Islamic law still holds significance in the present world are family law and commercial law, the latter being represented by the shariʿa-compliant system of Islamic finance.

There are ongoing debates as to the ability of Islamic law to cope with the modern trend of secularism. Such debates intensified in 2011 in the aftermath of the Arab Spring political uprisings that took place in several Arab countries including Tunisia, Libya and Egypt (Johnson and Sergie, 2014). In light of these developments, in 2013 Pew Research Center conducted a survey in 39 countries, asking Muslims about their views on whether Islamic law should be adopted as the official law in their countries. The survey reported an overriding response in favour of the application of Islamic law as the official law of the land, while there was also an inclination to make it enforceable only upon Muslim populations. In the meantime, supporters believed that Islamic law is adequate for legal matters related to family and property disputes, while that is less likely to be the case for criminal cases, since its penal code involves severe punishments. It remains to point out that participants from Afghanistan, Iraq, and Pakistan were the top supporters of Islamic law, according to this survey (Lipka, 2017; Pew Research Center, 2013).

In tandem with such debates, there are calls for renewing Islamic religious discourse by employing the shariʿa-based tenet of legal reasoning in order to address controversial issues.

Tunisia remains the only Arab country to have embarked on a series of legislative amendments that enacted changes to long-standing shariʿa-based norms, by means of reinterpretations of the divine sources. After abolishing polygamy in 1956, Tunisia passed further amendments in 2017 allowing inter-faith marriages, thereby lifting a ban under which Muslim women were prevented from marrying non-Muslims. One year later, Tunisia approved equal inheritance for men and women, thus abandoning a legal provision under which men previously enjoyed double the estate (Eltahawy, 2018; Jawad, 2017). Thus, the case of Tunisia is exemplary of the ability of shariʿa to recast itself in response to the changing broader context.

2.6 Islamic family law

2.6.1 Scope of family law

Islamic family law (also known as personal-status law) is a legal area that deals with family matters. For instance, the family law of Qatar identifies five broad categories including marriage, separation of spouses, competence and guardianship, gifts and legacy, and inheritance (AL MEEZAN Qatar Legal Portal, 2006). Thus, in terms of scope, Islamic family law has similar jurisdiction to other legal systems. However, legal issues that stand out in scholarly commentaries and specialist commentaries reveal certain aspects of culture specificity. Among the issues that spark debates about Islamic family law, particularly with regard to its application in the West, include polygyny (where a man can have more than one wife), "the unilateral right of the man to repudiate his wife (*talaq*)" (Giunchi, 2014, p.3), and the limited conditions whereby a woman can seek divorce at her own initiative, *khulʿ* and *talāq al-tafwīd* (ibid; see Section 8.4.1). Also of interest is the context of marriage and its related issues such as the age of marriage, consent, the dower or marriage gift (*mahr*), and the agency in contracting the marriage (ibid, pp.xv-3). This latter issue is considered a "problematic aspect of Islamic law, from the point of view of the Western legal system" due to "the guardianship powers of the male legal representative (*wali*) of the bride" (ibid, p.3). Other central issues include the division of inheritance which shows "legal inequality" between men and women and "the distinction between the mother's custody (*hadana*) and the father's guardianship (*wilaya*)", the maintenance (*nafaqa*), and the period during which women may not remarry (*ʿidda*) (ibid, p.3). Having discussed the thematic concerns of Islamic family law, it remains to investigate where it is applicable, which can be examined by giving an overview of Islamic law as a whole.

2.6.2 The contemporary scene of family law

An examination of the application of shariʿa in the present world reveals that Islamic law either constitutes part of or functions in some way in the legal systems of Muslim-majority countries. There are three ways to categorise how countries approach Islamic law: government under God, dual legal system, and completely secular. The group of countries that adhere strictly to shariʿa law represent the legal system known as Government under God. Since Islam is the official religion in these countries, shariʿa stands as the main contributor or one of the sources of law making in such lands. The stance of Government under God regulates law to varying degrees in fifteen countries including Afghanistan, Egypt, Iran, Iraq, Indonesia, the Maldives, , Mauritania, Nigeria, Pakistan, Qatar, Saudi Arabia, Sudan, the United Arab Emirates (UAE), and Yemen. While Islamic law stands as the backbone for the entire legal system, it still has less influence on criminal issues (Johnson and Sergie, 2014; Hellman, 2016, p.6). The criminal penalties prescribed by Islamic law (known as *ḥadd* punishments) exist mainly in theory, as they are rarely enforced on the ground, even in countries that have the most rigid interpretations of shariʿa such as Saudi Arabia and Sudan (Johnson and Sergie, 2014; Capps, 2011). In particular, Saudi Arabia is currently taking steps towards legal reforms based on moderation in the application of Islamic laws; such reforms seek to neutralise extremist discourse, filter out prophetic hadith leaving only 10% that align with the Qurʾan, in addition to parting with forms of punishment such as stoning, flogging, etc. (Abderrahmani, 2021; Al-Mudaifer, 2021).

Most Muslim-majority countries, however, follow a dual legal system, which is based primarily on secular law, but still allows Muslims to have recourse to shariʿa courts for resolving family and financial disputes. Although each country may allow varying jurisdictions to shariʿa courts, they typically deal with matters related to marriage, divorce, inheritance, and guardianship. There are almost thirty-two countries that work with a dual system, most notably Algeria, Djibouti, Gambia, Morocco, Somalia, Bahrain, Bangladesh, Brunei, Jordan, Kuwait, Lebanon, Malaysia, Oman, and Syria (Johnson and Sergie, 2014; Hellman, 2016, pp.5-6).

Finally, there are Muslim-majority countries that have adopted secularism and enacted constitutions that are completely secular, without any interference from shariʿa. The twenty-one secular countries include Albania, Azerbaijan, Bosnia and Herzegovina, Cameroon, Chad, Gabon, Guinea-Bissau, Guinea, Kazakhstan, Kyrgyzstan, Mali, Mozambique, Niger,

Senegal, Sierra Leone, Tajikistan, Turkmenistan, Turkey, Tunisia, Togo, and Uzbekistan (Johnson and Sergie, 2014; Hellman, 2016, pp.5-6)

In Europe, on the other hand, Islamic law is fast becoming a key instrument in intercultural contact due to the contemporary growing application of shariʿa in areas that pave the way for a dual legal system. For instance, the UK has 85 official shariʿa/Islamic courts, and in 2014, shariʿa law was adopted into the UK legal system (MacGregor, 2014; Torrance, 2019), Muslims could voluntarily resort to these courts to resolve their civil and family disputes (including marriage, divorce, inheritance, child custody). Such courts can also take over criminal and financial lawsuits—their verdicts are considered officially binding, since they are enforced then by the county courts or the High Court (Hickley, 2008). Other European countries (Germany, Belgium, Sweden, Denmark, and the Netherlands) also have Islamic institutions that enact shariʿa as a parallel system, while Greece has a long-established system of shariʿa courts that support its Muslim population in a wide range of legal matters including alimony, custody, guardianship, wills, and inheritance. Even in countries that do not have established Islamic courts, recourse to shariʿa law is sometimes required to settle legal cases among the Muslim population. Also of interest are the current European endeavours to adopt aspects of Islamic commercial law through Islamic finance (Warner, 2015). As part of such endeavours, Ireland has promulgated shariʿa-compliant tax and financial codes, in a bid to attract investments from Gulf Islamic countries including the UAE, Saudi Arabia, Kuwait, and Bahrain (O'Carroll, 2011). Given the increasing interest in financial collaborations with Muslim world, the next section will address a financial system that was born out of the rulings of Islamic law and is commonly referred to as 'Islamic finance'.

2.7 Islamic finance

2.7.1 Shariʿa as the essence of Islamic finance

Islamic finance is considered a living example of the application of shariʿa rules in the commercial and financial domain. Jamaldeen (2012) defines Islamic finance, as "a financial system that operates according to Islamic law… and is, therefore, sharia-compliant" (p.43). Kettell (2010a) also notes that shariʿa constitutes "the basis for the creation of Islamic financial products" (p.vii). Thus, the general perception of Islamic finance is as "a form of ethical finance" (Praesidium LLP, 2007, p.10).

2.7.2 Historical development

The beginnings of Islamic financial practice can be traced back to the golden era of Islam in the sixth century. During that time, Muslims put in motion Islamic principles in their economic activities and transactions (Jamaldeen, 2012, p.92). However, the key driver of the birth of Islamic finance as a structured system was the launch of the modern conventional banking system in London during the seventeenth century against the backdrop of the European Industrial Revolution (ibid, p.98).

Theorisation on Islamic finance ran from the eighth through to the fifteenth century when Muslim intellectuals began to lay the groundwork for Islamic economics as a discipline of knowledge. Early thoughts were found in the works of pre-eminent Muslim scholars such as Ibn Sina, al-Ghazali, Nasir al-Din Tusi, Ibn Khaldun, and Asʿad al-Davani (Jamaldeen, 2012, p.98). The key modern contributors to Islamic financial thought were Ahmed al-Najjar in Egypt, Muhammad Najatuallah Siddiqi in India, and Maulana Sayed Abu al-ʿAlaʾ Maududi in Pakistan (ibid, p.99). Although working across diverse geographical locations, such scholars were united by an advocacy against capitalism and a call for an alternative interest-free system. Indeed, such efforts paved the way for the emergence of the Islamic finance industry as of the 1970s, with more than 500 Islamic financial institutions active across the global market (ibid, pp.91-99). The first such institutions to appear were the Islamic banks that marked a milestone towards a shariʿa-compliant financial system, particularly the Islamic Development Bank in Saudi Arabia and the Dubai Islamic Bank in the UAE, which were both founded in 1975. In 1977, three other banks opened, the Faisal Islamic Bank of Egypt, the Faisal Islamic Bank of Sudan, and Kuwait Finance House (ibid, pp.104-105). Furthermore, academic debates around Islamic economics also gained momentum with calls for political independence in the aftermath of the Second World War. The Muslim-majority countries that suffered from imperialistic expansions began to look forward to a financial system that conformed to their Islamic religious heritage, as religion became conceived of as a fortress to enact cultural decolonisation (ibid, p.100). This all led to increasing demand on the Islamic financial sector.

Islamic finance has continued to make headway in the financial and banking sector, as it caters to an untapped market where demand for shariʿa-compliant products and services could not be met by the conventional sector. The conventional wisdom among experts in the area is that Islamic finance gained a bullish momentum in the aftermath of the global

financial crisis that began in 2007. As the Islamic financial sector was far better able to weather the storm than conventional services, the Islamic finance industry was then cast into the spotlight across business, political and academic circles. It attracted interest from Muslim and non-Muslim actors worldwide, amid efforts to find out how this particular sector stood resilient against the headwinds of financial recession and what made it outperform its conventional counterpart (Jamaldeen, 2012, p.42; Kettell, 2010a, p.vii).

2.7.3 Fundamentals of Islamic finance

A number of interwoven religious and social principles underpin Islamic finance. The first principle is striking a balance between individual needs and those of the collective society, meaning that people are equally responsible for ensuring justice and fairness in the arena of economic opportunities (Jamaldeen, 2012, p.45). The second principle that deals with the fair distribution of resources is that of *zakāt* payment, according to which eligible individuals should contribute a share of their wealth towards socially responsible goals (ibid, pp.48-49). Unlike the conventional financial system, which relies primarily on interest-generating services and products, Islamic finance rejects interest payment due to conceiving interest as an act of social injustice (Jamaldeen, 2012, p.50). Accordingly, the third principle complies with the Islamic rule that prohibits *ribā*. From a technical perspective, the term *ribā* is explained by Kettell (2010a) as "the addition in the amount of the principal of a loan according to the time for which it is loaned and the amount of the loan" (p.2). Hence, the Islamic concept of *ribā* forbids all practices of either giving or taking interest, and *ribā* further extends to cover the basic form of interest as well as that of usury. This is because any excess amount, whether small or large, is prohibited in shariʿa (ibid, p.3). Ayub (2007), however, notes that liberal Muslim scholars make the distinction between interest and usury to make the argument that *ribā* only applies to usury or exorbitant interest rate and thus justify commercial interest (pp.44-55).

Furthermore, there are further technical principles that shape the industry norms. As an alternative to interest-based transactions, Islamic finance adopts the principle of profit and loss sharing (Praesidium LLP, 2007, p.11). This principle facilitates the development of what Jamaldeen (2012, p.49) describes as a shared-risk model, where the parties involved in a transaction undertake the risks jointly, thereby mitigating the burdens incurred by each party. Under Islamic finance, "making money out of money is unacceptable. All financial

transactions must be asset-backed" (Kettell, 2010a, p.4). For instance, instead of charging interest on a loan, the Islamic bank lends an amount in exchange for a share in the profit made from the project receiving the funds (ibid, p.4). Therefore, the criteria for lending are not based on the creditworthiness of the borrower as in conventional banking, but rather on the productivity and feasibility of the project (ibid, p.6). Moreover, Islamic finance forbids transactions that are based on *gharar* (uncertainty), because shariʿa dismisses transactions involving speculation, thereby requiring trading and investing in assets that are genuine and subject to credible terms and conditions (Praesidium LLP, 2007, pp.11-12; Jamaldeen, 2012, p.52). Finally, evolving from the previous principle is the prohibition of betting or wagering money, which are expressed in the Islamic terms of *qimār* and *maysir*. The former stands for "gambling, any game of chance", while the latter denotes "the acquisition of wealth by chance" i.e., without effort (Jamaldeen, 2012, p.53). Thus, Islamic finance is said to derive from the economic ethos of Islam.

Looking at the big picture, Islamic finance mirrors the conventional financial sector in terms of providing the same wide variety of services including banking, investment, and funds and assets management, as well as capital market transactions. Nevertheless, Islamic finance differs from the conventional system in that it is not only subject to the body of regulations that govern the industry as a whole, but it also applies another set of rules drawn from shariʿa law, from which it originated in the first place. To formalise shariʿa financial rules, the Malaysia-based Islamic Financial Services Board (IFSB) has put forward the IFSB standards, which are regulations similar to conventional banking regulations (Basel II) but are specifically designed in line with shariʿa principles (Jamaldeen, 2012, p.43). Keeping such similarities and differences in mind, the next section will look at how the Islamic finance managed to co-exist with the mainstream sector through the roll-out of business streams by industry actors.

2.7.4 Islamic finance on the global map

Islamic finance has a strong foothold in different parts of the world. The major client base for the Islamic finance industry is found in the Middle East and Southeast Asia, which are home to "many high net worth Muslims" who are seeking investment options that comply with their Islamic values (Jamaldeen, 2012, p.64). The "2022 State of the Global Islamic Economy Report" indicated that Malaysia has remained the top player in Islamic finance for nine consecutive years as per the Global Islamic Economy Indicator (GIEI). It is followed

by Saudi Arabia, the UAE, Indonesia, Turkey, Bahrain, and Singapore. Interestingly, the UK is a new entrant to the top 15 countries in the GIEI (DinarStandard, 2022, p.4), providing an indication that Islamic finance is making inroads in Europe. In the Western world, the UK was the first host country for Islamic finance, nowadays featuring a major open market for shariʿa-compliant investments. It is home to the premier Western shariʿa-compliant banking institutions, in the Islamic Bank of Britain, founded in 2004, followed by the London-based European Islamic Investment Bank, founded in 2006 (Jamaldeen, 2012, p.130). Indeed, the UK is the taking the lead in Europe in promulgating laws and regulations to open a broader market for Islamic finance. A major step towards this end was the abandonment of double stamp duties, which stood in the way of applying shariʿa-compliant property purchases (Kettell, 2010a, p.xiv). At the same time, Islamic finance is also present in other European markets including France, Germany, Luxembourg, and Switzerland (Jamaldeen, 2012, p.130). Observing different parts of the Western world, the outreach of Islamic finance in the US and Canada was driven by a need for shariʿa-compliant products among the Muslim populations living in these countries, rather than the wider clientele (Jamaldeen, 2012, p.130). Finally, Australia has also joined the market providing Islamic financial services through its bank Westpac, along with the Islamic Australia Index launched in 2012 (Jamaldeen, 2012, pp.130-131).

Part Three: Scholarly approaches to Islamic law and finance

2.8 Legal theory

A large and growing body of literature has investigated Islamic law from a legal perspective, focusing on the technical aspects of this particular branch of law. Historical narratives are found in seminal works by preeminent scholars, most notably Wael B. Hallaq, Joseph Schacht, and Noel J. Coulson. A more contemporary narrative is developed by Rohe (2014) whose work is distinguished by its review of European contexts.

Hallaq is the top contributor, having seven books that contribute to understanding Islamic law as a technical discipline and keep moving forward on the historical timeline. Hallaq's book *The origins and evolution of Islamic law* represents the first scholarly work to document Islamic law in its nascent historical stage during the third century of the Muslim Hijri calendar (AH)/the ninth century of the Gregorian calendar (CE), particularly in the Near East (Hallaq, 2005, pp.1-7). Hallaq uses the term "formative period" to describe the

initial traces of the Muslim legal system, noting that "the point at which Islamic law came to contain all its major components must be dated to around the middle of the fourth/tenth century" (ibid, p.2). Seeking to identify these basic components, Hallaq describes them as four "essential attributes": 1) the judiciary and court system, 2) a "positive legal doctrine", 3) "a science of legal methodology and interpretation", and 4) "the doctrinal legal schools" (ibid, p.3). His (2016) book *The formation of Islamic law* takes the second century AH/eighth century CE as its focus. The book is composed of 14 articles by different authors, addressing aspects pertaining to the early roots of Islamic law, such as pre-Islamic life, ancient Islamic society and the role of Caliphs, the judiciary, and master-jurists.

Also proceeding from a historical focus, Hallaq's (2009a) book *An introduction to Islamic law* looks at Islamic law through a modern lens, capturing its developments in the nineteenth and twentieth centuries, while explaining the primary sources of Islamic law. It tackles more closely how Islamic law survived the ravages of colonisation, although its scope of application has contracted as a result of these developments. Finally, Hallaq's (2009b) book *Sharī'a: theory, practice, transformations* provides further in-depth historical investigations into Islamic law, with a wide scope both temporally and geographically. Here, Hallaq illustrates the emergence of Islamic law in the seventh century in Arabia, while tracing its developments until the modern time across different places of the world including the Ottoman Empire, South-East Asia, India, Egypt, Algeria, Morocco, and Iran (ibid, pp.13-21). Finally, this book also reflects upon the impact of colonialism on Islamic law, which resulted in narrowing down its scope—a case that prompted Islamic movements to call for the revival of sharīʿa-based legal theory in the modern world (ibid, pp.21-22).

In other books, Hallaq intermingles a historical review with a focus on key concepts in legal theory. Using a more subtle technical lens, Hallaq's (2004) book *Authority, continuity, and change in Islamic law* asks how the paradigm of authority has been constructed in Islamic jurisprudence, and how it has survived different social realities, despite the inevitability of change across progressive stages. The historical scrutiny in this book spans the period from the second to the thirteenth centuries AH/eighth to the nineteenth centuries CE, with particular focus on the post-formative period, i.e., around the fourth century AH/tenth century CE. The post-formative period refers to the time when the doctrinal legal schools established by the master-jurists had managed to establish their grounds and gain popularity (ibid, p.xii). Here, Hallaq (2004) looks at the doctrinal schools to investigate the idea of

authority, with the aim of explaining how, rather than why, they acquired religious authority. In his book *A history of Islamic legal theories: an introduction to Sunnī uṣūl al-fiqh*, Hallaq (1997) focuses on the core of Islamic legal science, that of *uṣūl al-fiqh,* which is defined as "the theoretical and philosophical foundation of Islamic law" (Hallaq, 1997, p.vii). Along the same line, his (1995) book *Law and legal theory in classical and medieval Islam* focuses on the eighth to sixteenth centuries CE, to discuss technical aspects such as legal reasoning, legal logic, and particularly analogy.

Continuing within the historical scope, Schacht (1964) provides an expository narrative in his book *An introduction to Islamic law*. The book addresses the history of Islamic law, as far as this is concerned with the Sunni denomination, while focusing on the first century of Islam and the position of the Qurʾan and the Prophet in the emergence of Islamic jurisprudence (ibid, pp.1-22). Schacht traces the developments that occurred under different rulers, beginning with the rule of Prophet Muhammad, then proceeding to the Muslim leaders known as the Rāshidūn Caliphs (9-40 AH/632-661 CE), the Umayyads (41-132 AH/ 661-750 CE), and the ʿAbbasids (started in 300 AH/900 CE) (ibid, pp.23-56). Schacht also delves into the subsequent ages (particularly the sixteenth and seventeenth centuries), which saw the ascendancy of two Islamic powers, the Ottoman Empire in the Near East and the Mogul Empire in South Asia (ibid, pp.89-99). Here, Schacht highlights the colonial experience in India and Algeria under British and French control, respectively. Interestingly, these political circumstances resulted in the emergence of legal systems that came to be known as Anglo-Muhammadan law and *Droit musulman algérien*, which articulated the British and French imperialistic agendas that sought to modernise Islamic law in line with anglicised and frenchified legal traditions, respectively (ibid, pp.94-99). Moreover, adopting the legal position of the Hanafi doctrinal school, Schacht discusses particular themes under Islamic law such as the general concepts, property, obligations and contracts, family, inheritance, and penal law (ibid, pp.112-175).

Along the same line, Coulson (1964) provides *A history of Islamic law*, looking into the genesis of Muslim law with a focus on the first century. Coulson examines the argument that Islamic law is held to be static or immutable due to the fact that its fundamentals were laid down in the first three centuries of its evolution. He argues that the development of Islamic law has progressed in line with the requirements of socio-political variables, which is illustrated by the modifications enacted to family law within the Middle East, particularly in

the twentieth century (ibid, pp.4-5). Coulson further addresses how and why the scope of Islamic law suffered a setback in the aftermath of the encounter with Europe, which entailed foreign influence and assimilation of imported legal norms. Shariʿa remained the sole legal system that ruled exclusively in the Muslim countries until the nineteenth century, which witnessed increasing exposure to Europe and therefore opened the doors for change (ibid, p.149). One of the reasons that necessitated this change is noted by Coulson as "the essential rigidity of the Sharīʿa and the dominance of the theory of *taqlīd* (or strict adherence to established doctrine)" (ibid, p.149). Another reason was that the transactions between the Muslim and Western actors mainly fell within those branches of law such as constitutional, civil, commercial, and criminal, which involved issues of incongruity between Islamic norms and other legal systems (ibid, 150).

Moreover, Coulson (1964) points out that European law started to find its way into Muslim territories in the nineteenth century through the system of capitulations, which allowed foreigners living there to resolve their criminal and commercial disputes among themselves and disputes between foreigners and the Muslim citizens of the land (Coulson, 1964, pp.150-157). Finally, the legal reforms and colonial policies enacted across the Ottoman Empire, Egypt, Algeria, Indonesia, India, Sudan, Morocco, Tunisia, and Nigeria were major turning points in terms of massive adoption of European law (ibid, pp.151-162). Here, Couslon concludes that "From the latter part of the nineteenth century onwards, then, the pure Shariʿa in its traditional form was generally confined in the Middle East to the realm of family law" (ibid, p.154). Three important sources, however, were credited for the conservation of shariʿa law, the Civil Code of the Ottoman Empire, known as the *Mecelle*, the Indian Shariat Act of 1937, and the Egyptian Civil Code of 1949 drafted by pre-eminent jurist ʿAbd-ar-Razzaq as-Sanhuri (ibid, pp.151-161). This latter code was a milestone as it parted with the prevalent trend of "indiscriminate adoption of European law," and opted instead for selective borrowing by including only legal provisions, which did not violate the principles of shariʿa; henceforth, it was lauded as "an attempted compromise between the traditional Islamic and modern Western systems" (ibid, p.153). Following such developments, shariʿa law in its intrinsic scope only survived within the Arabian Peninsula including Saudi Arabia, Yemen, and the Persian Gulf (ibid, p.154). It was only Turkey which completely parted with Islamic law after adopting the Swiss family law in 1927 (ibid, p.162). Thus, Coulson (1964)'s work sketches the evolution of shariʿa jurisdictions from its heyday to the erosion its scope.

Rohe (2014) also carries out further investigations into Muslim legal science in his book *Islamic law in past and present*, which not only reviews the history of this legal system but also extends the discussion to modern developments. Rohe examines the key legal areas that preserve Islamic law at the present time, namely, personal status law, matters related to family and inheritance as well as commercial law. His geographical scope covers diverse points of focus, including Arab countries, India, and Canada, which is a home for many Muslim immigrants, while casting the net wider to explore the situation in Germany in particular and Europe in general. Rohe came to an important conclusion regarding the application of Islamic law in Europe, stating that "European countries – not, however, Germany – have incorporated some norms of Islamic law into the national legal system" (ibid, p.501).

Moreover, there are studies that approach Islamic law from a more specific angle, by focusing on particular issues and providing legal commentaries. For example, El Alami and Hinchcliffe (1996) investigate the Islamic laws concerned with marriage and divorce within the context of the Arab world, in addition to presenting full translations of such laws — those translated texts will form part of the corpus of the current research. In the same manner, Welchman (2007) examines women's rights advocacy and laws concerned with family and marital issues in Arab States. On the other hand, Giunchi (2014) explores how Islamic family law is functioning within courts in several Western countries in Europe, North America, and Australia, while referring to concepts such as multiculturalism and legal pluralism. The book covers discussions of how family disputes among Muslims are settled in formal and non-formal manners, such as seeking intervention from the religious institutions in the land. It also analyses judicial practices, so-called religious marriages, and the challenges associated with those marriages as well as those facing divorces that are implemented informally. The book further exposes significant issues within Islamic family law, as discussed in Section 2.6.1. In another albeit supplementary work, Giunchi (2013) presents case studies on how Islamic family law is implemented in courts across different countries, including South Asia, the Middle East and North Africa, Europe as well as the broader Western world.

2.9 Islamic law through a financial lens

There is significant literature that investigates Islamic law by engaging with its commercial domain, most notably the work produced to develop knowledge of its financial structure, Islamic finance. This section addresses Islamic finance as an area of technical, linguistic,

and ideological significance to its particular cultural groups. Shedding light on Islamic finance as a niche academic area, Jamaldeen (2012, p.29) draws attention to the lack of knowledge about the field among lay people and financial professionals, and to biases against Islamic finance, because of its association with Muslim culture. He further points out that the majority of lay people as well as professionals in the Western world are not familiar with the system, because either they are not aware of its existence or they wrongly assume that its targeted clientele is the Muslim population per se. This is in addition to the prejudice that arose following the terrorist attacks that took place on September 11, 2001 in the United States– an incident that aroused antipathy towards businesses bearing Islamic affiliations (ibid, p.29). There is therefore, in the present author's opinion, a need for broader research to counter such biases and restore the image of Islamic legal heritage.

The existing literature on Islamic finance is extensive and focuses particularly on spreading awareness about Islamic finance as a financial system offering alternative investment options. Contemporary scholarship aims to develop an understanding of the topic, providing useful narratives on its historical development, current standing and growth outlook, while introducing the products offered by the Islamic finance sector and the key institutions and players in this market. At the forefront of important contributions in this area, Jamaldeen (2012) provides an introductory work explaining the rudiments of Islamic finance for non-experts in *Islamic financing for dummies*. Likewise, Usmani (2002) delves into the basic principles of the Islamic finance industry in his book *An introduction to Islamic finance*. Kettell has also made several important contributions in laying down the foundations of Islamic finance as a technical discipline including five key books (2010a, 2010b, 2011a, 2011b, 2011c). Venardos (2005; 2010) discusses current issues and challenges facing Islamic finance such as resilience, stability, and standardisation, with particular focus on the South Asian market. In a broader study, Saleem (2013) gives an overview of the basic concepts of Islamic commercial law such as the contracts of *bayʿ* (sale), *ijāra* (lease), *qarḍ* (loan), *wakāla* (agency), *al-kafāla* (guarantee), and *al-ḥawāla* (transfer of debt)—these concepts are fundamental to Islamic finance. In a doctoral dissertation, Ismail (2010) discusses specific aspects of Islamic commercial law, namely the *ḥiyal* (legal stratagems) implemented to deal with or avoid *ribā* (interest) or usury in Islamic finance.

2.10 Conclusion

This chapter examined the context of Islamic law as a field of knowledge. The chapter offered a literature review of Islamic law, introducing the genesis of Islamic jurisprudence, its historical development, fundamentals, and current scholarship in legal and financial theory.

The most obvious finding to emerge from the literature review is that the two areas where Islamic jurisprudence still has a foothold in the modern time are family law and commercial law—the latter is broadly represented by the subdiscipline of Islamic finance. It is evident that shariʿa stood firm in the early centuries that witnessed the advent of Islam and the formation of Islamic jurisprudence, which drew on the Muslim texts of divine revelation and the employment of human reason to lay down legal norms. Nevertheless, subsequent historical and socio-political developments had profound implications for the position of shariʿa in the legal systems of the countries where it existed. Although shariʿa has remained the exclusive source of codification for all civil, commercial, and criminal matters for several centuries, the scope of application of Islamic legal provisions has diminished later due to colonial expansions that sought to impose foreign norms on the legal domain of the colonies. Henceforth, the legal areas where Islamic law managed to maintain its influence have become symbolic of intangible legal heritage of shariʿa. Elaborating on this view, Hallaq (2004, p.1) argues that "Islamic law is today a significant cornerstone in the reaffirmation of Islamic identity, not only as a matter of positive law but also, and more importantly, as the foundation of a cultural uniqueness".

Within the disciplines of law and finance, there is a growing body of literature which recognises the importance of shariʿa as a source of knowledge rather than just a body of moral principles. Having covered the topics in legal theory, the next chapter provides an account of how Islamic law has been studied from the scope of linguistics and translation studies.

Chapter Three: Linguistic and translation studies approaches to Islamic discourse

3.0 Introduction

The aim of this chapter is to introduce previous research that has engaged with Islamic discourse either through looking at its lexicon from linguistic perspectives or investigating aspects related to its translation. It discusses academic positions on the various types of shariʿa-based concepts, i.e., religious, legal, and financial. This chapter is structured around two basic orientations within translation studies: prescriptive and descriptive. Generally, research that has a descriptive orientation aims to "describe what translations actually are", while prescriptive studies "just prescribe what they should be like" (Pym, 2014, p.63).

3.1 Predominantly prescriptive studies of Islamic legal texts

The vast majority of literature on Islamic legal lexis has tended to be prescriptive, telling translators what to do and which path to follow. Scholars apply their own intuition to examine terms that are selected arbitrarily or subjectively, and then recommend translations for these terms, resulting in an anecdotal approach. Another prescriptive method is evaluating translations to judge quality. This category of research employs qualitative methods of analysis through its focus on "discursive examples" (Pontrandolfo, 2019, p.16). The main object of query, thus, seems to be terminological and phraseological patterns.

Rafat Alwazna, the top contributor in the area of the translation of Islamic law has a number of articles that aim to highlight lexical complexities in Islamic law and provide solutions. For instance, Alwazna (2016b) discusses the terminological challenges that emerge due to the differences between legal systems, which result in what Šarčević (2000) calls "conceptual incongruence" (p.7). Alwazna demonstrates that Islamic law encompasses a wide range of culture-bound terms that pose challenges for translation into English in light of what Weisflog (1987, p.188) calls a "system gap". Such gaps create lexical barriers that require an informative cluster of translation strategies (Alwazna, 2016b, p.211). As an example, Alwazna concentrates on one problematic Islamic term "مال" (*māl)*, explaining its cultural background and the importance of opting for translation decisions that achieve the sought-after result. Alwazna notes that the term *māl* in Islamic jurisprudence stands for everything that a person owns. However, this term is often rendered into English using the ready-made equivalent "property", which means the act of ownership or the right itself (ibid,

pp.212-215). Alwazna (2016b) perceives a translation loss here given that the Islamic sense of *māl* refers to any item that people have benefit from or have possession of. Alwazna explains that insects, for example, cannot be classified as *māl* as they are valueless and hence cannot constitute a subject matter of a sale agreement. On the other hand, the English legal term "property" can cover insects as part of a person's property under a sale contract (Alwazna, 2016b, pp.215-216). Contrarily, the *Hanbali* school of law postulates that *māl* cannot include "items such as wine, swine, carrion and dogs as these are seen by this particular law to be prohibited to possess or use" (ibid, pp.215-216). Hence, Alwazna concludes that the terms *māl* and "property" have different meanings in their respective systems. Alwazna thus suggests a hybrid translation method that combines elements from the source and target cultures, through transliterating the source term and situating the loanword in the new context by the means of paraphrase or definition. The key finding of this paper is that this hybrid approach is recommended "where there is no exact functional equivalent between the source legal system and the target legal system" (ibid, p.219).

In a similar manner, Alwazna (2017) expands the discussion of the linguistic challenges in presenting Islamic law to non-Muslim audiences due to different cultural and legal backgrounds. He also highlights the role played by the translator in bridging such gaps by interpreting the symbolism of Islamic legal icons. Thus, Alwazna argues that the translator has to be well versed in Islamic legal culture and its technical lexicon. To illustrate this point, Alwazna investigates five Islamic expressions that articulate a legal meaning when used in the context of agreements. These Islamic legal expressions/statements are 1) "بارك الله لك" (*bāraka Allah lak*), 2) "على البركة" (*ʿalā al-baraka*), 3) "مبارك عليك" (*mubārak ʿalayk*), 4) "إن شاء الله" (*ʾin shāʾa Allah*), and 5) "بإذن الله" (*bi-ʾidhni Allah*) (ibid, p.309). His paper suggests possible renditions for these culture-bound Islamic utterances, so that their legal meaning and effect can be conveyed to the foreign audience (ibid, p.309). Here, Alwazna draws on Šarčević's distinction between legal meaning and legal effect. The former refers to the meaning of words and sentences, whereas the latter signifies the effect that a concept has within a given system. Since the same concept may have different effects, i.e., legal connotations, in different systems and circumstances, then a functional equivalent (e.g., a culture-neutral word), for example, will be accepted based on whether it achieves the same effect on the recipient (Šarčević, 1989, pp.286-287). For translating such legal content that is charged with cultural nuances, Alwazna suggests coining a corresponding term or statement that interprets the legal meaning, while adding an explanatory note that expounds

the legal effect whether as a textual addition between brackets or as a para-textual element, i.e., footnote or endnote (ibid, p.317).

The reason why these utterances represent an arduous job for the translator is that they convey cultural and legal effects in the context of an Islamic sale contract. From a cultural perspective, the first three expressions, *bāraka Allah lak*, *ʿalā al-baraka*, and *mubārak ʿalayk* are used to indicate the same meaning of "May God bestow His blessing on your sold property'. Their cultural symbolism is reflected in the fact that they represent a kind of prayer, which the seller articulates to wish the buyer good fortune with regard to the subject matter of the sale contract (Alwazna, 2017, p.317). From a legal perspective, they perform the effect of articulating "a legally valid offer made by the seller"; however such effect stems from their connotations in the Islamic context of use (ibid, p.318). Thus, instead of saying "I hereby hand you over the item for sale", the seller could merely use the Islamic utterance to close the deal after the buyer's initial expression of interest (ibid, p.318). The remaining two expressions, *ʾin shāʾa Allah*, and *bi-ʾidhni Allah*, are used interchangeably to convey the direct linguistic meaning "God willing", "by the permission of God", or "by the willingness of God" (ibid, p.318-319). Nevertheless, they have an underlying legal effect as they represent a confirmation to do what has just been asked by the other party (ibid, p.318).

However, Alwazna (2017) maintains that although the suggested translations attempt to create a domesticated form of such Islamic utterances, their occurrence in a legal setting might strike the target reader as strange, or out of context if they are unfamiliar with Islamic legal culture. Therefore, Alwazna holds that the translator should be a visible actor to highlight the legal implications of uttering these expressions in the context of an Islamic sale agreement (p.319). Accordingly, the translation of these culture-bound items resembles the transfer cycle established by Smith (1995, p.180) as a two-level process comprising intralingual translation and interlingual translation. On the first level, the translator interprets the source legal jargon into plain language, in a bid to decipher the intended meaning and its cultural and legal significance. This leads to the second level, interlingual translation, in which the linguistic, cultural, and legal elements making up the source message are transferred into the target language (Smith, 1995, p.180; Alwazna, 2017, p. 320).

In another article, Alwazna (2013b) indicates that reproducing the same legal effect is the mainstay for achieving precision in legal translation. He examines Islamic law as rich source of concepts that are peculiar to a given legal system, therefore posing lexical difficulties for

the translator. By way of illustration, the paper discusses eight culture-bound commercial terms that are sourced from Islamic law, seeking to suggest translations that would make the legal implications clear. The first example is the term "بيع الوفاء والأمانة" (*bayʿ al-wafāʾ wa-al-amāna)*, which can be literally rendered into English as "sale of faithfulness and honesty" (ibid, pp.901-902). To interpret the function of this term, Alwazna defines the concept as a kind of sale with the condition that the buyer shall return the sold property to the seller whenever the latter is able to pay back the price (ibid, p.902). The second example is the term "بيع التولية" (*bayʿ al-tawliyya)*, which covers the situation in which a person sells a commodity at the same price that he/she paid to obtain that commodity. Given that these concepts do not have existing equivalents in the target language, Alwazna recommends presenting them in transliterated form along with a legal paraphrase or definition (ibid, p.902). The third example is the Islamic term "جائز التصرف" (*jāʾiz al-taṣarruf)*. However, this represents a different category as the concept itself exists in Western law, but there is no parallel equivalent term (Alwazna, 2013, p.902). The Arabic term refers to an adult person who has the legal capacity to represent himself/herself before the law. In Arabic-English legal translation, this term is often rendered by the means of a descriptive paraphrase as "the person permitted the right of disposal" (ibid, p.903). The fourth example is the term "فضولي" (*fuḍūlī)*, which refers to a person who disposes of other people's property without a legal right, and translators usually render it as "unauthorized agent" (ibid, p.903). The fifth and sixth examples are the terms "جنس" (*jins)* and "نوع" (*nawʿ)*, which reflect the binary relation of a hypernym and hyponym; therefore, their suggested renditions are "genus" for the former and "sub-class" for the latter (Alwazna, 2013, p.903). The seventh example is the term "تخليه" (*takhliyya)*, which is a complex term in Islamic jurisprudence, as it conveys different meanings, depending on the context. For example, in the context of a sale agreement, this term signifies the title to hold and dispose of a given item without impediments. In the context of hire, on the other hand, the term denotes the same legal title of holding and disposing of an item, but this title to make use of the item is limited to a specified period and is worth a specified financial consideration (Alwazna, 2013, p.904). Again, Alwazna here recommends using the techniques of transliteration and paraphrase, while hinting at the lack of standardised renditions of the given term. The eighth and final example is the term "حيلة" (*ḥīla)*, which is commonly translated using the following English equivalents: "artifice, stratagem, legal subterfuge, legal fiction, etc." (Alwazna, 2013, p.904). Generally speaking, Alwazna attributes the lack of established and approved translations for Islamic legal terms

to the emerging nature of the Islamic lexicon in content generated in/translated into English (ibid, p.904).

Unlike the previous lexical category which had a miscellaneous nature (albeit mostly commercial), the next category involves phraseological and terminological units that are more closely pertinent to family law. For instance, Islamic lexis related to marriage were part of El-Farahaty's (2016) study on "Translating Lexical Legal Terms Between English and Arabic", which looks at a variety of lexical features including technical jargon, archaism, and shariʿa-based culture-bound terminology. El-Farahaty (2016) discusses two sets from the shariʿa-based lexicon, while providing different methods for dealing with them in translation. The first set comprises Islamic expressions that do not have a technical legal function, albeit they represent religious expressions that have found their way into legal documents such as marriage and divorce contracts. An example of such an expression is "بسم الله الرحمن الرحيم" (biʾsm *Allah al-raḥmān al-raḥīm*), which can be rendered as "In the name of Allah (God), the Merciful, the Compassionate". Another example is the statement "الحمد لله وحده والصلاة والسلام على من لا نبي بعده" (*al-ḥamdu li-llāhi waḥdihi wa-l-ṣalātu wa-l-salāmu ʿalā man lā nabiya baʿdih*), whose translation reads "Praise be to Allah (God), Prayer and Peace be upon the last of all the Prophets". Although the intended meaning of such expressions can be constructed in the target language, El-Farahaty points out that the very act of their translation remains optional, meaning that omission is possible in this case (ibid, 483). Here, El-Farahaty recalls Asensio's (2003, p.21) remark that the "formulas of salutation" used in Islamic legal documents are considered "intertextual references" that have clear-cut linguistic and cultural symbolism in the source environment. However, the symbolic effect of this intertextuality is not readily clear to the non-Muslim audience. Therefore, Asensio postulates that the absence of this category of religious statement does not really jeopardise "the legal validity of the document; consequently, the possibility of omitting their translation remains open" (ibid, p.21). Omission of such religious formulas is also a common strategy in translating official documents at international organisations such as the UN (El-Farahaty, 2016, p.485).

The second set from this lexicon covers legal terms that are peculiar to Islamic jurisprudence and hence have no existing equivalents in English. El-Farahaty (2016) examines eight terms falling under this category, showing how they can be transposed into a foreign culture. The first term is "خُلع" (*khulʿ*), which can be translated in three different ways: (A) neologism,

i.e., coining a new term as in "woman-sought divorce"; (B) explicitation as in "divorce (of wife) for consideration payable by her"; and (C) a definition that establishes the concept and then lays down its legal provisions (ibid, p.486). It should be highlighted here that the label "woman-sought divorce" can be deemed a descriptive substitute rather than neologism since the latter strategy involves giving new meanings for pre-existent words, which is not the case in this example. However, El-Farahaty (2016, p.486) advocates accompanying these translation methods with the Arabic term in a transliterated form, which is recommended to indicate that this concept is established elsewhere in another legal system. It is thus implied that this kind of concepts may merit further investigation, where legal implications are involved.

The same holds true for the other marriage terms in El-Farahaty's (2016) study. The second term is "متعه" (*mutʿa*), which literally means enjoyment or pleasure (Al-Khudrawi, 1995, p.469), but in Islamic law, stands for a kind of "temporary marriage (fixing dower and period)" prohibited by Sunni fiqh (Faruqi, 2008, p.297; El-Farahaty, 2016, p.485). The third term is "عدة" (*ʿidda*), which, as El-Farahaty suggests, could be paraphrased as "the prescribed period of waiting for women before remarrying, the length of which depends on whether her husband died, or she is divorced" (ibid, p.482). Along with transliterations, El-Farahaty argues that in-depth explanations could be required where the term bears legal specifics. For example, the term *ʿidda* designates periods of different durations depending on whether the case involves a divorce or death of the husband; in the former case, the woman must not get married until after three months, whereas the latter case stipulates a period of four months and ten days (ibid, p.482; Al-Khudrawi, 1995, p.344).

Other terms discussed by El-Farahaty (2016, p.486) are "الحد" (*ḥadd*), "المباراءه" (*al-mubāraʾa*), and "ناشزه" (*nashiza*), which can be rendered using Al-Khudrawi's (1995) definitions. The term *ḥadd* means "prescribed punishment… [as] defined by Allah in the Qur'an or by prophet Muhammad… in the «Hadith»" (Al-Khudrawi, 1995, p.109). The concept of *al-mubāraʾa* stands for a "mutual discharge," and could be translated as "A term used in the law of divorce when a man says to his wife «I am discharged from the marriage between you and me» and she consents thereto" (ibid, p.43). The third term is *nashiza*, which can be rendered as "disobedient wife", along with a possible exegesis explaining the act of disobedience as "violation of martial duties" (ibid, p.500). Here, the addition of a paraphrase, as El-Farahaty (2016) argues, seems reasonable in such cases in order to explain the legal

contexts surrounding these concepts to readers unfamiliar with this legal system (pp.486-487).

The last two terms examined by El-Farahaty (2016, p.488) are "عصمة" (ʿiṣma) which means "marital authority" and "مدخولتي" (madkhūlatī) which can be explicated as "my wedded wife with whom I have consummated marriage". However, in these examples, El-Farahaty has not suggested supplementing with a loanword, probably because the descriptive paraphrase provided is sufficient to convey the legal meaning and effect. It can thus be inferred that the concepts in El-Farahaty's study have varying degrees of cultural specificity.

In a similar manner, Al Aqad (2014) sets out to investigate means of achieving cultural and linguistic equivalence in translating Islamic marriage concepts from Arabic into English. Although his study examined an actual text, his methodology aligned more with the prescriptive approach in evaluating translations to determine which one is better. As a methodology, an original marriage contract was sourced from the Gaza Shariah Court, and then translated into English by different professional translators (ibid, p.113). Among the analysed data sets, two statements featured culture-specific Islamic terms that are commonly used in marriage contracts. Each statement is given two suggested translations, along with the researcher's evaluative remarks. The first statement is:

"انكحتك موكلتي ابنتي على **مهر معجل وقدره..... ومهر مؤجل وقدره**"

(ʾankaḥtu-ka muwakkilatī ʾbnatī ʿalā mahri muʿajjali wa-qadruhu… wa-mahri muʾajjal wa-qadruhu)[1]

One translation of this statement reads "I marry you my daughter ***on dowry prepaid*** estimated to… and ***dowry delayed estimated to***."

The other translation reads "I have given to you my daughter in marriage for **down payment dowry** of… **and deferred dowry estimated to**" (Al Aqad, 2014, p.113).

The second statement is "اتفق الطرفان على **صداق** قدره ألف دينار" (ʾittafaqa al-ṭarfān ʿala ṣadāq qadruhu alf dīnār). Its two suggested translations are: "The Two parties agreed on **a cash dowry** of thousand dinars" or "Agreed the two parties **on dowry cash of**…"

Commenting on these suggested translations, Al Aqad points out that the Arabic terms "مهر" (mahr) and "صداق" (ṣadāq) are synonymous, noting that they both denote the same concept in Arabic. However, the English equivalent "dowry" is an inaccurate rendering since it

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[1] Italics is added by the author for transliterated words and statements

conveys a completely antithetical concept in the target culture, as will be explicated in Chapter Eight. Therefore, Al Aqad argues that transliteration seems to be the most suitable method of reproducing this concept in English (Al Aqad, 2014, p.114).

The prescriptive approach to textual data analysis is also echoed in Al-Tameemi and Farhan (2016), who expose syntactic, semantic, and cultural challenges encountered in the analysis of a sample comprising seven marriage and divorce contracts, five of which are bilingual, while the other two are provided only in Arabic originals. Although they look at actual contracts, which vary between Islamic marriage, Christian marriage, and civil marriage, their analysis is primarily prescriptive. In several instances of discussing the cultural issues, the paper develops a prescriptive approach through looking at concepts in Arabic originals that did not have translated versions. Here, the authors highlight translational difficulties and suggest solutions, for example, the Islamic expression "على سنة الله ورسوله عليه الصلاة والسلام" (ʿalā sunnat Allah wa-rasūlih ʿalayhi al-ṣalāt wa-al-salām) for which the authors suggest a translation reading "According to the Muslim religion, the God's rulings, and the prophet Mohammed's Sunna" (ibid, p.003). Another term discussed is "مأذون" (maʾdhūn) which receives different suggested renditions including "marriage registrar", "marriage officer" or "marriage official" (ibid, p.003). Similarly, the term "ثيب" (thayyib) for which the authors suggest the following renditions: "previously married", "previously wedded woman", "deflowered", or "a woman whose husband died". This term was, however, rendered as 'virgin' in a text analysed in this paper. In introducing the synonymous terms "مهر" (mahr) and "الصداق" (ṣadāq), the authors note that several terms are used as English equivalents including "dowry", "dower", "bridal money", "marriage portion", or "endowment". The authors argue that the context plays a major role in determining the choice among these equivalents, noting that the last two equivalents are more common in financial material, while "bridal money" appears in political texts (ibid, p.004). This hypothesis, however, seems to be based on the authors' intuition, rather than supported by an empirical analysis, as these three terms did not appear in the sample texts studied in their paper. In a similar manner, the paper examines the terms "مؤخر الصداق" (muʾkhkhar al-ṣadāq), "المهر المؤجل" (al-mahr al-muʾajjal) and "طلاق بائن بينونة صغرى" (ṭalāq bāʾin baynūna sughra) pointing out that the first two can be rendered as "expense of the after marriage period," while the latter can be translated as "divorce of minor degree". Finally, the paper looks at the expression "طلاق بائن مقابل الإبراء قبل الدخول" (ṭalāq bāʾin muqābil al-ibrāʾ qabla al-dukhūl), which is rendered as "irrevocable divorce in return for Non-liability after consumption of marriage" and the

term "عدة" offering a lengthy explanation as "the legally prescribed waiting period before remarrying...." (ibid, p.004). On a further prescriptive note, the paper provides a list of the types of divorce in the Islamic religion, while concluding that language should be tailored to address the different difficulties raised in the context of legal translation.

A less relevant category of prescriptive research into the Islamic lexicon has focused on religious discourse: Muhi (2019) analyses Islamic terms from the religious angle, grappling with the long-standing question of 'translation versus transliteration'. Muhi's discussion follows the prescriptive approach, in that she reflects upon the different possibilities of translating a given term, while highlighting the most appropriate option. For example, she holds that the Islamic term "جهاد" (jihad) is sometimes inaccurately rendered as "war or Islamic Colonization", while suggesting that "conquests" would provide a more sound equivalent (ibid, p.2484). Likewise, she points out the mistranslation "tax" given to the term "زكاة" (zakāt) in some English dictionaries, arguing that it should be translated as "obligatory charity" (ibid, p.2484). She also argues for the use of explanation in some cases, for example, when rendering the term "زكاة الفطر" (zakāt al-fiṭr) as "an obligatory charity to be delivered by every Muslim in Ramadan, the month of fasting" (ibid, p. 2485). Muhi's conclusion is that there are several methods that can be availed of to convey Islamic terms into English. She provides an interesting speculation that "scholars and translators" tend to favour the use of translation, whereas "researchers and readers" find transliteration a useful strategy to receive foreign concepts as it makes it possible to search for the term and understand its origin and background. She adds that some translators use transliterations as a way to coin new equivalents, while seeking to interpret their meanings by means of textual amplifications and footnotes (ibid, p.2486). It can be inferred from Muhi's remarks that the choice between translation and transliteration is indicative of certain groups or audiences; this argument, however, is not supported by evidence from actual texts, therefore the author's approach remains anecdotal. This study exhibits several weaknesses, among which is suggesting an inadequate translation for the term jihad which has already entered the English lexicon and failing to account for her distinction between 'scholars' and 'researchers'.

In the same vein, Mahmoud (2015) follows the prescriptive approach in discussing the translation of Islamic religious terms, in a study that aims to pin down key problems and solutions. The crucial issues are the decision regarding the visibility of the source or the

target culture and the lack of exact equivalence. For instance, Mahmoud argues that the translation of the Islamic term *wuḍūʾ* as "ablution" is inaccurate, because its definition in the English dictionary refers to full bathing or partial washing of the body. In Islam, however, the given term stands for the act of washing specific parts of the body in preparation for performing the prayers or reading the Qurʾan (ibid, p.7). To address the challenges posed by Islamic religious terms, Mahmoud suggests using a spectrum of strategies, most notably transliteration (which he also refers to as 'transcription' or 'transference'), postulating that "this strategy is the easiest, most common and most frequent" (ibid, p.11). He also suggests the use of "transcription with little illustration", such as translating "حج" (*ḥajj)* as "pilgrimage to Makkah", and "transcription with paraphrasing", as seen in rendering "خشية" (*khashyat)* as "a quality that is particular of the people knowledgeable of Allah and more specific than (*khawf),*" (ibid, p.12)—*khawf* is a transliteration of the Arabic "خوف" which means fear. To neutralise the cultural effect, Mahmoud points out that the technique of "general sense" is sometimes used, as in translating the term "براق" (*burāq)* as "animal" without specifying that it is a "speedy horse-like creature" that was associated with the ascension of the Muslim Prophet Muhammad to heaven (ibid, p.12). He also adds that literal translation is apt for concepts that are common among different cultures (e.g., translating "الصيام" (*al-ṣiyām)* as "fasting" and "رحمة" (*raḥma)* as "mercy" (ibid, p.13). Furthermore, classifiers can be utilised to signify the specifics (type, class, or category) of the given term, as using the word month to modify *Ramadan*. Finally, Mahmoud notes that footnotes can be used to provide comprehensive explanations of the complex Islamic terms (ibid, pp.13-14). An interesting point made in this paper is that several Islamic-origin terms have become integrated into English and are therefore commonly used (e.g., words such as Allah and *jihad*). Although Mahmoud maintains that transliterated terms that are still unfamiliar in the target language should be accompanied by some sort of explanation, he argues that such explanations, which help contextualise the Islamic term, are likely to vanish once the loanword manages to establish its grounds in the target language (ibid, p.14). This study, however, has unsystematically developed theory as the author did not establish a link between his translation strategies and any of the existing typologies within translation studies. Despite reviewing the typologies of Ivir (1987/1998), Hervey and Higgins (1992), and Newmark (1988), he argues that 'no certain classification should be used on its own" and instead he proposes a mix of different strategies (p.10). The outcome, nevertheless, is a lack of clarity in establishing and defining his categories; for example, the author considers the categories of transliteration and transcription as synonymous, whereas fine distinctions were indicated

in another following study, and he mixes up the categories of paraphrase and definition in a perplexing manner. Another analytical flaw is that the labels used for his strategies (e.g., 'little illustration', 'general sense') appear to be based on an idiosyncratic or anecdotal approach.

3.1.1 Pedagogical resources

An important category under the prescriptive approach consists of pedagogical resources. Such resources have been developed to assist learners to navigate the lexicon of shariʿa, which is manifested in Islamic dictionaries, or to provide textbooks that would be useful for translator training. Taken together, although such resources tend to blend a prescriptive and empirical basis, their ultimate goal is still to prescribe behaviour, and sometimes become authoritative.

Firstly, a key set of resources used in studying Islamic legal terms are Islamic dictionaries, which serve as a general reference for lexis rooted in shariʿa. Among the important bilingual sources in this area are the *Dictionary of Islamic Terms: English-Arabic and Arabic-English,* (Alkhuli, 1989), the *Dictionary of Islamic Terms: Arabic-English* (Al-Khudrawi, 1995), and *A dictionary of Islamic words and expressions* (Saleh, 2002). These dictionaries bring together terminology and expressions that represent Islamic cultural heritage, offering transliterated forms, English equivalents and/or detailed definitions of the given items. There is also the *Encyclopedia of Translated Islamic Terms* (https://terminologyenc.com/ar/home), which gathers around 3,000 Islamic terms, along with translations and simple definitions in eight languages including English, French, Spanish, Urdu, Indonesian, Russian, and Bosnian (Encyclopedia for the Translated Islamic Terms, no date).

Secondly, practical guides to the translation of Islamic law also came out with the aim of building up the translator's experiential knowledge and practical training. Hatim, Shunnaq, and Buckley (1995) offer a teaching manual for legal translators with templates of the most common legal documents.The original versions of these documents are in Arabic and their English translations are meant to provide guidelines for the translators to learn about the formulas, and lexical and syntactic choices that are characteristic of these types of legal documents (ibid, p.5). Sabra (2003) also offers an important resource in the area of practical translation, discussing the fundamentals of legal drafting in English and its lexical, syntactic, and stylistic characteristics. Focusing on contracts as a branch of legalese, Sabra examines the structure and basic elements of contracts in English and Arabic, giving example contracts

and highlighting the clauses that are most frequently encountered. The contracts presented as case studies vary between sale and purchase agreements, lease agreements, employment contracts, marriage contracts, and maintenance and service contracts. The section dealing with the theme of marriage starts with a glossary of the common terminology used in this particular context, followed by two contracts translated from Arabic into English as a case study—one is an Islamic Marriage Contract, while the other is a Marriage Deed for People of the Same Denomination and Creed (pp.190-199).

3.2 Predominantly descriptive studies of Islamic legal texts:

A number of studies implement the descriptive approach, aiming to describe and interpret the translation of Islamic lexis as evidenced in textual material, although some sources also integrate participant-based data (through questionnaires). In general, the use of corpus methods facilitates parting with the prescriptive approach in favour of the descriptive approach, in line with current trends in translation studies (Pontrandolfo, 2019, p.15). Nevertheless, despite its growing popularity in descriptive and legal translation studies, corpus methods have not yet been usefully utilised to study Islamic law. Some studies also relied merely on semi-automatic corpus analysis, i.e., without using text processing software.

The category of literature that relates most closely to the present study concerns research that seeks to investigate Islamic lexis based on empirical evidence from a corpus in electronic form, which is analysed using specialist software for corpus processing. To my knowledge, there is no existing corpus-based study dedicated to Islamic law. There is, however, useful research that compiled a corpus from which generic Islamic terms were extracted. Simbuka *et al.* (2019) have assembled a corpus including textbooks related to Islamic studies at an Indonesian Islamic State Institute (IISI). The corpus contains 305,701 tokens (running words) and 18,058 word types (different words) covering religious topics related to the holy book of Islam, the Qurʾan, and the prophetic hadith, law and jurisprudence, as well as texts focusing on Islamic theology and philosophy. Using the corpus processing software AntWordProfiler and the AntConc keyword tool, the study resulted in the creation of a technical wordlist of 262 word types and 239 lemmas, which are held to have a useful pedagogical purpose for students of English as foreign language at Indonesian Islamic educational institutions. Although this wordlist was classified based on the aforementioned themes and categorised into English words (e.g., pilgrimage), Arabic words (e.g., hadith)

and Anglicised Arabic words (e.g., Caliph, Hanbalite), the study was limited by the lack of reflection and definition of such words and the absence of examples of use.

From a purely religious angle, Kargozari and Akrami (2016) also present a corpus-based study of selected proper names sourced from the Qurʾan, and the diverse strategies used to render them from Arabic into English, investigating the impact of the translator's background on their linguistic choices. Drawing on Vinay and Darbelnet's (1958/1995) translation model, the paper examines possible ways to translate Qurʾanic proper names from different lexical categories varying between names of Islamic figures, religious occasions, sacred places, and objects (Kargozari and Akrami, 2016, p.195). Using the Quranic Arabic Corpus website, data sets containing 25 Qurʾanic proper nouns were selected from the English versions of the Qurʾan produced by four distinguished translators: Muhammad Marmaduke Pickthall, Abdullah Yusuf Ali, Muhammad Shakir, and Tahereh Saffarzadeh (ibid, pp.198-199). The first two represent the Sunni denomination, while the last two translators belong to the Shiʿi denomination. Having examined the strategies employed by these translators, Kargozari and Akrami (2016) demonstrate that translators generally opt for strategies that vary between equivalence, calque (literal translation), transcription, or transliteration (pp.197-202) (See Below).[2] They concluded that the Sunni translators foreground English equivalents, whereas the translators of the Shiʿi group opt for borrowing either in the form of transliteration or transcription. For example, two translators rendered the name of the Christian Prophet "عيسى" into its English equivalent 'Jesus', while the other translators used transliteration *Isa* or transcription *Issa* (ibid, p.199). In translating the Islamic religious occasion "ليلة القدر" (*laylat al-qadr*), one translator transliterated the term as 'Night of *Gadr*', whereas the other three offered different forms of calque: 'Night of Predestination', 'Night of Power', and 'Grand Night'. Finally, the paper reaches the conclusion that the most used strategies in dealing with Islamic proper nouns were transliteration and calque (literal translation). Another noteworthy finding was that the translator's cultural background weighs significantly on their linguistic choices, bearing in mind that the two translators, Pickthall and Yusuf Ali, who showed a preference for using

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[2] In Vinay and Darbelnet's model (1958/1995), equivalence refers to rendering the same situation in stylistically and structurally different ways, while calque means borrowing an expression by translating it literally. Although both are forms of borrowing in Vinay and Darbelnet's model (1958/1995), Kargozari and Akrami (2016) make a difference between transliteration and transcription where the former aligns with the TL graphemes/letters and seeks to achieve an approximate pronunciation, whilst the latter aligns accurately with the phonemes or the phonetic system of the target language (pp.197-202).

the English substitute, might have been influenced by their understanding of Western audiences. Such tendency to avoid alienating the English reader is commended by Kargozari and Akrami as it prevents confusion between the Arabic and English forms of the same proper noun (ibid, pp.202-203). It appears, however, that the translation strategies presented in Vinay and Darbelnet's typology are not applied accurately or as intended by the original theorists. On one hand, the authors treat calque and literal translation as synonymous, although these terms refer to two different procedures in Vinay and Darbelnet. Calque refers to the case where the target language borrows an expression from the source language through literally translating its lexical, syntactic, or structural elements (Vinay and Darbelnet, 1958/1995, p.32). A literal translation, on the other hand, means a word for word translation where the translator adheres to "the linguistic servitudes of the TL" and results in "a grammatically and idiomatically appropriate TL" (ibid, p.33). Instead, the labels 'Night of Predestation', 'Night of Power', and 'Grand Night' should be attributed to the translation strategy of optional modulation in Vinay and Darbelnet's terms (ibid, p.36), as it involves an act of changing the semantics of the SL term, since the literal rending (night of destiny) could be unidiomatic in the TL.

El-Farahaty (2015) has used corpora to examine Islamic lexicon through semi-automatic statistical methods. El-Farahaty's study presents a quantitative analysis of Islamic religious and legal lexis related to marriage and divorce, based on an Arabic-English-Arabic parallel corpus (that is, a corpus of source texts and their translations) mainly comprised of UN documents. Drawing on Vinay and Darbelnet's (1958/1995) model, El-Farahaty examines how such lexical items are translated from Arabic into English in three legislative documents and excerpts from three books, in addition to using several UN documents to analyse other culture-specific and system-based terms in the opposite translation direction, that is, from English into Arabic (ibid, pp.76-77). The part that is particularly relevant to the present thesis is El-Farahaty's Arabic-English investigation, which looked at The Arab Charter of Human Rights (AChHR), The Universal Islamic Declaration of Human Rights (UIDHR), and The Decree of the Establishment of the National Council of Women, as well as excerpts from three books (Mansoor, 1965a; Mansoor, 1965b; Hatim, Shunnaq, and Buckley, 1995). In the direction from Arabic into English, the analysis revealed that adaptation, i.e., using a near equivalent expressing a similar reality, was the most frequently used technique in translating culture-specific and system-based terms and phrases, accounting for six occurrences out of a total of 20. On the other hand, borrowing was the least used technique, preceded by the

techniques of expansion, literal translation, and transposition (ibid, p.79). Also, the study found that omission was particularly predominant (77 instances) in handling the Qur'anic verses and hadiths in Arabic-English translations in international legislative settings (ibid, p.88). As to the translation direction from English into Arabic, literal translation was the most frequent in dealing with system-or-culture-bound terms (ibid, p.95). Overall, this study offers limited empirical evidence about norms of translating Islamic marriage law because it is restricted to two genres, translation textbooks and the above-mentioned international legislation, and especially as the latter genre is characterised by a more political than legal nature. Further limitations relate to the paucity of the shariʿa-based legal terms examined (a total of five). Moreover, the author states that the study was based on a "simple statistical analysis" and that the text alignment was implemented in the form of tables (ibid, p.3); thus, it can be inferred that it did not avail of the text processing software which typically supports corpus methods.

Al-Saleem (2013) touches upon the under-researched area of Islamic finance in his doctoral dissertation which focuses on financial translation between English and Arabic through analysing a small collection of texts. Al-Saleem looks specifically at the translation of *al-Hidaya*, which is a fundamental source on Islamic jurisprudence dating back to the twelfth century and was produced by al-Marghinani. *al-Hidaya* was an influential legal instrument in India during British colonisation and has three existing translated versions by Hamilton (1791/1957), Baintner (2005) and Nyazee (2006), which are analysed comparatively by Al-Saleem. It is worth mentioning that Hamilton's English translation of *al-Hidaya* was not made from al-Marghinani's original Arabic but rather from a Persian translation performed by Islamic scholars under the auspices of British authorities (Al-Saleem, 2013, p.50). Meanwhile, Al-Saleem notes that Hamilton relied on direct translations from the Arabic original in some instances (ibid, p.51). While Nyazee's translation was conducted afresh from Arabic, Baintner's contribution was merely an edited version of Hamilton's translation (ibid, p.57).

Another source of data in Al-Saleem's (2013) study draws on fatwas (religious rulings) from the official Saudi website (http://www.alifta.com/Default.aspx). The part where Al-Saleem discusses Islamic finance is his analysis of fatwas that appear in *A compendium of legal opinions on the operation of Islamic banks*, a book translated and edited by Talal DeLorenzo (Al-Saleem, 2013, pp.xli-5). In terms of methodology, the research falls within the scope of

descriptive translation studies, seeking to identify translation strategies, while delving into quantitative aspects by empirically exploring the frequency of such strategies and the extent of their acceptability as gauged by the means of a small-scale questionnaire involving students and professional translators (ibid, p.xli). The range of translation strategies considered includes the use of hyponyms and hypernyms, synonymy, semantic overlap, paraphrasing, omission, addition, compensation, transliteration, and literal translation/calque (ibid, pp.47-48). Of these strategies, the first three categories were found to be the most acceptable. The least recommended techniques are calque/literal translation, paraphrase, and transliteration. Nevertheless, transliteration is tolerated where the Islamic term has gained popularity or where it is well defined by its context of use (ibid, pp.413-415). To the best of my knowledge, Al-Saleem's work is the only publicly available study so far that directly addresses, albeit is not fully dedicated to, the concepts of Islamic finance. At the same time, the Islamic financial terminology discussed as part of Al-Saleem's work is examined across a small set of texts, therefore providing limited empirical evidence about the norms of translating such concepts. Moreover, the recipient-oriented investigation in this study is only concerned with aspects of acceptability and comprehensibility without taking account of wider ideological consequences of particular translations. Thus far, although Islamic finance has received ample attention as a technical topic within the legal domain, there is still little empirical linguistic investigation of Islamic financial concepts and their translation.

Also combining a small set of texts and questionnaire, ElShiekh and Saleh (2011) spark the debate regarding translating or transliterating Islamic religious terms, focusing, however, on the dissemination of Islamic content in Western countries. This paper looks at six articles presented on two Islamic preaching websites, one is created by Imam Hendi in the USA, and the other is the Da'wah website in Australia. Embarking on a comparative study, the authors argue that these websites represent two disparate religious discourses, tolerant versus intolerant, respectively. The paper specifically questions the use of words such as God versus its transliterated forms ('*Allaah*, *Allah*'), prayers ('*Salaah*, *Salat*'), almsgiving ('*Zakaah*, *Zakat*'), and mosque ('*masjid*') (ibid, p.141). The paper argues that the use of translation versus transliteration implies different approaches to religious advocacy, suggesting that the former is more tolerant. For instance, the authors maintain that the Arabic-originated forms Allaah and Allah create an alienating effect on the reader, whereas the English equivalent ('God') affirms that it is the only One and Only deity for all religions, Islam, Christianity and Judaism (ibid, p.143). In addition to textual analysis, the authors' methodology involved

a questionnaire of 20 non-Muslim native speakers of English who are unfamiliar with the Arabic language, by presenting them with 10 statements in two versions, one including transliterated labels, the other relying more on English translations or at least commonly accepted forms of borrowing (e.g., 'Islam' versus 'Islaam'). The questionnaire participants were comprised of two equal groups of 10 participants, approached either through emails or during a conference. From the results of the questionnaire, the authors concluded that their "statistical evidence is not decisive with regard to the negative/positive effect of the use of transliteration upon the addressees" (ibid, p.146). The main finding of the paper, however, is that the use of transliterations to express Islamic religious terms can be held to create an "Islamic discourse that explicitly advocates the hatred of the religious other" (ibid, p.146). The justification, as the authors argue, lies in the fact that transliterated forms create an "exclusive" rather than an "inclusive" space. Meanwhile, although the use of translation does not necessarily create a positive effect, the authors still maintain that this is likely to be the case. Therefore, the authors call upon the institutions that undertake spreading the word of Islam to be mindful about choosing lexical features that can reach out to a broader Western community while taking into consideration cultural difference (ibid, p.146). Here, the authors are investigating universal religious terms, but they leave open the question of what would be the case for terms that are specific to the Islamic tradition.

The descriptive approach also focused on describing the translation strategies solely used within a single historical instrument. Hassan (2016) discusses the competition between transliteration and translation in the translation of an Islamic book titled *An-Nawawi's Forty Hadiths,* which is a resource that collects the prophet's hadith (sayings), the translation of which was carried out by Ezzeddin Ibrahim and Denys Johnson-Davies (2002). Hassan looks at specific categories of religious lexis, namely the names of Allah, the prophets and their companions, and sacred places, as well as the lexicon of religious rituals. The key finding of this research is that Islamic religious terms can be translated using English equivalents only when the concepts are cross-cultural, as is the case with the terms "نبي" (*nabī*) and "رسول" (*rasūl)* (in English, Prophet and Messenger, respectively). As to Islamic terms for which English either has a partial equivalent (e.g., "الحلال" (*al-ḥalāl*) "lawful" and "الحرام" (*al-ḥarām*) "forbidden") or has no equivalent (e.g., "سورة" (*sūra*) meaning "chapter"), transliteration would be more suitable (ibid, pp.117-124). This study is, however, limited to concepts of a religious nature.

Also focusing on a single text, Alwazna (2014) presents a detailed linguistic analysis of the Ottoman *Majalla (Mecelle)*, as translated into English by Charles Arthur Hooper (ibid, p.237). This article is premised on two aspects of misunderstanding: firstly, that the language of the source text that Hooper translated from was Arabic, secondly; that Hooper used Asir's 1877 Arabic version, as cited by Alwazna (2014, p.254). The correct information is that Hooper's English translation of the *Majalla* was made from its original Ottoman Turkish dating back to 1308 AH/1890-1891 CE. While he checked his translation with two Arabic versions by Baz and Hawawini, both published in 1923 in Palestine and Syria, respectively, Hooper noted "certain errors in these translations"; therefore, primacy was given to the original Turkish text in cases of divergence (Ballantyne, 1986, p.364).

In fact, the Ottoman *Majalla* represents the first attempt to codify shariʿa in a civil code applied by courts in the Ottoman Empire (Alwazna, 2014, p.245). Seeking to gain insight into how the *Majalla* was conveyed into English, Alwazna looks at the translation of three of its articles (nos. 101, 102 and 123), analysing the underlying translation decisions. In a product-oriented study, Alwazna endeavours to highlight the linguistic choices of the translator such as the change in voice and word order and the use of cohesive devices including pronominal reference, in addition to evaluating such choices (ibid, pp.245-252). For instance, Alwazna argues that the rendition of the Arabic term "السلم" (*al-salam)* as "sale by immediate payment against future delivery" seems to be stilted and long-winded, given the existence of an English legal equivalent, "forward sale", which could have been used by the translator instead of the lengthy explanation (ibid, p.250). Alwazna further points out that descriptive explanations or definitions should be provided either between brackets or as a paratext in the form of footnote, endnote, glossary, or commentary. Thus, he argues, the translator's decision in this particular situation is misguided because he did not employ the technical term and he added the paraphrase in the wrong place (ibid, p.250). Alwazna's key finding is that a single text can interweave a multifarious set of translation strategies, including literal translation and free transposition, noting that the latter captures the sub-methods of translation by addition, omission, substitution, and paraphrase (ibid, pp.249-252).

In another study focused solely on a single historical instrument, Alwazna (2013a) presents research that is primarily descriptive but also has a minor prescriptive aspect. The prescriptive nature of the study is attributed to the fact that the author has produced an actual

translation. The texts that he translated were parts from the *Hanbali Shariʿa Code* in *Majallat al-Ahkam al-Sharʿiyya* by al-Qari (d.1359 AH/1940 CE) and were focused on three themes: sale, hire and loan. Here, Alwazna (2013a) conducted an Arabic-English translation of Islamic legal texts and descriptively reported on the linguistic challenges encountered in the translation process in his PhD dissertation-based book (2013a).

3.3 Discussion

Within the disciplines of linguistics and translation studies, current scholarship has sought to understand the culture-bound nature of Islamic terms in general and to provide useful insights into the different translation strategies that could be used in handling such terms. Nevertheless, the vast majority of studies on the translation of Islamic concepts have been mainly prescriptive, telling translators what to do and which path to follow, rather than describing what translators actually do, or shedding light on the ideological implications of the individual decisions that make up the available set of translation strategies.

The scope of existing literature tends to be generic since the concepts inspired by shariʿa are often treated as a collective whole. The differences between specialised Islamic terms, whether religious, legal, or financial, etc., remain blurred. Research to date has not been able to determine the fine line between the use of shariʿa-based terms in religious contexts and the technical domains in which such terms are used. Therefore, further empirical investigations are needed to explore the contribution of shariʿa to technical disciplines and the means by which such concepts become integrated and translated in pragmatic contexts.

The current debate on the means of conveying religious Islamic terms into English provides useful clues on how to approach culture-specific concepts. However, technical concepts, whether financial or legal, are different in nature from their religious counterparts. A good example of such differences can be drawn from ElShiekh and Saleh's (2011) study, which makes an interesting argument against the use of transliteration to disseminate Islamic notions, and foregrounds instead informative translation choices that use the closest English equivalents. Meanwhile, the concepts examined by ElShiekh and Saleh (2011), such as saying prayers and giving money to the needy, are common among monotheistic religions and can therefore be easily matched with English equivalents. However, this might not be applicable to the technical category of Islamic terms, as such terms may express notions that are peculiar to the legal and financial system embedded within shariʿa. On the other hand,

Mahmoud (2015) indicates that several Islamic religious concepts appear in transliterated forms in English dictionaries, suggesting that their transliteration has become familiar and acceptable. However, with respect to technical lexis, the issue of the frequency of a transliteration versus an endogenous translation is still an intriguing area which could be usefully explored in future research. To date, there has been no reliable evidence that measures the extent to which loanwords from Islamic culture are common and to what extent they have become integrated into the English-language discourse on Islamic law.

No known empirical research has focused on the question of whether the context could have an influence on determining the suitability of a given translation method over others. In the legal domain, for example, very little is known about the nature and types of performative and non-performative contexts in which Islamic legal terms occur and to what extent the type of legal document might influence or even restrict translation decisions. For instance, a non-performative document such as an academic book or article introducing elements of Islamic law would generally allow ample room for explicating the meaning and cultural background of the term. In contrast, a contract or a commercial agreement might not accommodate the foreignness brought about by the use of such techniques as transliteration or literal translation. There are also questions raised as to the translator's agency and freedom in altering the layout of an official or performative legal document, and where applicable, the extent of the translator's notes and the limitations in this regard. Such questions can be inferred from the discussions by legal scholars in relation to the standard layout/form of the different legal instruments, their generic structure, and normative legal drafting practices (Cao, 2007, pp.103-147; Sabra, 2007, pp.51-56; Asensio, 2003, p.65-66).

Moreover, most of the previous studies in this area have not dealt with actual texts, instead, individual Islamic terms and/or expressions were put under scrutiny, often to suggest possible translations. Consequently, the terms were examined out of context, without a thorough investigation of how they appear in a substantial specialised legal corpus. Even previous studies that implemented an empirical perspective were carried out on a small scale, involving small samples (Al-Saleem, 2013; El-Farahaty, 2015). So far, very limited research has been carried out on actual Islamic legal instruments that contain culture-specific concepts and on how these concepts are actually conveyed in various ways in another language, if not in another legal system; such interlingual and inter-system differences also raise challenges regarding "uniform interpretation and application" (Šarčević, 2000, p.5).

Perhaps the major drawback of the current descriptive approach is that it has harvested data from the internet or relied on examples of contracts appearing in textbooks rather than collecting a large sample of more naturally occurring documents from stakeholders. Furthermore, existing research is mostly oriented towards seminal textbooks and institutional instruments, while it tends to overlook the other contemporary genres in which Islamic law is currently represented (e.g., national laws, codes, media reports). Hence, the current gap or the current state of knowledge arouses concerns about contextual considerations in terminological analyses.

The discussion about the significance of the context in suggesting the most appropriate translation strategy remains speculative. For instance, Al-Tameemi and Farhan (2016) hint that Islamic legal terms may have a variety of possible equivalents, each being applicable to a certain context, e.g., financial versus political (p.004). Since these remarks are based on the researchers' ideas rather than empirical evidence, further investigations need to be carried out in order to validate whether the same term will have different translated forms across diverse contexts or even genres. Similarly, the hypothesis about the relation between translation choices and reception is still under-researched when it comes to Islamic legal terms. Here, Al-Saleem (2013) conducted a small questionnaire on the translation choices made by translators of certain financial texts, and his concern about acceptability was from a technical rather than an ideological perspective. Not only was the questionnaire presented in ElShiekh and Saleh (2011) limited to religious lexis that express shared rather than culture-bound concepts, but it was also not able to provide a definitive answer regarding the recipient's attitude towards a defamiliarised content. Likewise, the question of audience response can be induced from Muhi's (2019) intuitive perception that the decision of opting for translation or transliterating would largely be dependent upon the translator's view of what would best meet audience expectations. Therefore, another possible area of future research would be to investigate the viewpoint of different categories of audiences on the level of intelligibility achieved by each of these techniques.

Finally, it is also worth noting that many of the previous studies have suffered from notable limitation with regard to theoretical and methodological considerations. A noticeable issue has to do with using existing typologies of translation strategies. Mahmoud (2015) rejects sticking to one typology in favour of a hybrid model; this leads to conflating translation strategies and undermines the argument of the paper. For example, he mixes up the

categories of transliteration and transcription, whereas standard practice is to differentiate between them, and creates non-technical labels (e.g., 'little illustration'). Other sources are also problematic in their analytical categories; despite the fact that they adopt a particular translation typology, they do not follow it in a systematic fashion, or they do not use the categories of translation strategies as designed by the original theorists. An example of the latter scenario is the confusion between calque with literal translation in Kargozari and Akrami (2016), who did not use the categories in the way that Vinay and Darbelnet (1958/1995) intended. It can further be observed that the techniques of definition and paraphrase are often mixed up in the literature. Taken together, this, in fact, results in an idiosyncratic or anecdotal approach. The participant-based approach is so far applied on a small-scale (through questionnaires) to corroborate textual evidence. Further methodological limitations can be associated with semi-automatic corpus analysis, given that nowadays corpora are generally in electronic form and analysed with the help of text processing software, leading to studies of wider scope and potentially greater insight and more rigorous investigation.

3.4 Conclusion

Overall, although Islamic law is the focus of many technical studies in the legal and financial domain, it has received little attention in studies within the area of linguistics and translation. The nature of Islamic law and finance as a type of discourse with its own peculiar features of language use is still unexplored. Several questions also remain about the role of translation in expressing the concepts of Islamic law, how its translated terms are shaped in different ways and what the translation norms are. To answer these questions, the present study will adopt the approach of corpus linguistics, which provides insights into the nature of language, discourse, and translation norms through analysing representative samples of this particular discourse.

Chapter Four: Legal translation and corpus linguistics

4.0 Introduction

This chapter addresses legal translation and particularly its intersection with corpus linguistics. The chapter begins with an overview of scholarly developments in the discipline of legal translation in general and English-Arabic legal translation in particular. It will then go on to discuss certain parameters related to the classification of legal texts, reviewing different approaches to the categorisation of legal material, most notably classification by genre. Legal terminology is another key aspect presented in this chapter, with particular emphasis on culture-bound legal terms, and the translation techniques used to handle such terms (based on the Šarčević model). The chapter then turns to the use of corpus methods in legal translation research, attempting to answer the following questions: What does a corpus mean in the field of linguistics? What is the scope of corpus linguistics, and what are its fundamentals and tools? How did corpus methods become integrated into the discipline of legal translation studies? What are the existing corpora in the legal domain and what are the key dimensions in the design of a legal corpus? What are the areas covered in previous literature on corpus-based legal translation? The chapter concludes by drawing together key challenges and gaps in the area of corpus-based legal translation.

Part One: Legal texts and translation

4.1 Legal translation studies: a brief review

This section aims to define the disciplinary boundaries of legal translation while capturing the development of scholarly attention to this area. From the perspective of academic research, Prieto Ramos (2014a) makes a distinction between "legal translation" and "Legal Translation Studies (LTS)". The former identifies "the area of practice and the subject of study", while the latter is used to specify the academic interdiscipline that addresses issues such as the process of translating a legal text, the final product, and the agents involved (ibid, p.262). Highlighting the interdisciplinary nature of LTS, Biel (2018a, p.25) contends that it builds knowledge in connection with several disciplines, including translation studies, comparative law, linguistics, and terminology.

Reviewing the historical development of LTS, Prieto Ramos (2014a) identifies three phases: the initial stage, the catalytic stage, and the current period. It was not until the late 1970s that

legal translation was recognised as an emerging field within translation studies. This initial period inspired scholarly debates on Jurilinguistics, a term proposed by Jean-Claude Gémar (1982) in Canada to describe the connections between legal language and translation. The themes that stood out at that time were concerned with the peculiarities of legal texts, the cultural dimensions of legal writing and its role in preserving language rights; such debates have led to the practice of co-drafting legislation. Between the mid-1990s and the mid-2000s, there began a catalytic stage, driven by a number of seminal publications on legal translation including those by Bocquet (1994) and Gémar (1995) in French, and Šarčević (1997), Varó and Hughes (2002), Asensio (2003) and Cao (2007) in English (Prieto Ramos, 2014a, pp.268-269). These works combined a linguistic approach, analysing legal language, with a focus on the translation of legal texts, and especially problems resulting from conceptual gaps and system differences, as well as from the spirit versus the letter dichotomy. Finally, the current period is characterised by consolidation and expansion and aims at analysing different branches of law and legal genres and making use of technological solutions to conduct empirical research. Of these technological solutions, corpus methodologies are considered the "most frequently represented promising new approach" (Biel and Engberg, 2013, p.5), particularly when they are triangulated with other approaches (See also Prieto Ramos 2014a).

4.1.1 Legal translation in Arabic

In the case of legal translation between English and Arabic, previous literature has primarily focused on conceptual paradigms and pedagogical approaches. Practical guides for legal translations are found in the work of Hatim, Shunnaq, and Buckley (1995) and Sabra, who has produced a series of textbooks written in Arabic, which discussed general legal translation (2007), civil contracts (2003) and commercial contracts (2010). Taking legal translator training from another angle, Halimi (2019) describes a pedagogical model for developing the competence of legal translators by enhancing three skills: legal concept processing, documentary research and legal rhetoric. Among the recent important contributions is El-Farahaty's book (2015), which offers important insights into the problems of legal translation between English and Arabic. Using quantitative methods, El-Farahaty provides a comprehensive review of the features of both English and Arabic legal discourse at lexical and syntactic levels. From the perspective of cultural politics, Roshdy (2018) studied co-drafting in the Arabic legal setting by looking at how prominent jurist 'Abd al-Razzaq al-Sanhuri deployed the translation policy of co-drafting in the Egyptian

Civil Code of 1948 to enact the nationalist agenda of cultural decolonisation, through amalgamating imported foreign content with indigenous legal heritage. Finally, it can be concluded that the history of LTS in Arabic fits Prieto Ramos's description: it has developed from prescriptive guides that were initially limited to providing template translations and moved to descriptive commentaries on Arabic legalese and translation problems, but it was not until recently that English-Arabic legal translation has been approached quantitatively as illustrated in Chapter Two. In order to contextualise legal translation more fully and to set the scene for discussing corpus application, the next part of the chapter proceeds to describe key elements related to legal texts in greater detail.

4.2 Classification of legal texts

A crucial concern of studying legal translation has to do with the principles on which legal texts can be put into categories. Prieto Ramos (2014a, pp.263-265) makes a two-tiered classification. On a broad scale, he distinguishes between three subcategories of legal translation: judicial translation, sworn/official/certified translation, and institutional translation. On a smaller scale, legal texts, he argues, can be classified according to specific criteria. These are textual function (e.g., regulate public or private relations, apply legal instruments, present specialised knowledge), text type (legislative such as treaties, judicial such as court and litigation documents, other public legal instruments, private legal instruments, and scholarly writing) and finally genre (for example, various kinds of contracts, different types of scholarly writing, e.g., journal articles or academic textbooks). Prieto Ramos argues that the difference between text types and genres is that the former is identified based on the producer and purpose of the text, while the latter is identified based on textual functions and conventions. Meanwhile, he upholds that "it is most useful to situate specific genres within general text types in order to better frame the comparison of discursive features" (ibid, p.265).

Other scholars, on the other hand, have taken monolithic rather than multi-layered approaches towards the classification of legal texts. This means that they employ only a single criterion to categorise texts. For instance, Pontrandolfo (2019, p.14) upholds that legal translation studies frequently follow a text-type classification into normative (e.g., legislative), interpretive (e.g., scholarly work), and applied (e.g., administrative, or judicial) legal texts. Meanwhile, Cao (2007) argues that legal texts should be categorised according to their production as follows: 1) legislative texts produced by lawmaking authorities; 2)

judicial texts produced by judicial officers and concerned authorities; 3) scholarly material produced by legal scholars and academics; and 4) private legal documents drafted by lawyers (e.g., contracts and wills) and texts written by non-lawyers (e.g., private agreements) (pp.9-10).

As a mainstream mechanism, it seems that the majority of legal scholars have adopted function as the basis for classification, which specifies the purpose of the text. For instance, Šarčević (1997, p.11) maintains Bocquet's view (1994) that legal texts are either 1) primarily prescriptive (e.g., laws, codes, regulations, contracts), 2) hybrid genres that are primarily descriptive but also prescriptive (e.g., judicial proceedings and legal instruments such as appeals and petitions), or 3) purely descriptive texts (e.g., scholarly work). Similarly, Tiersma (1999) makes a classification into operative texts aiming at enforcing the law (such as judgements, legislations, contracts, wills), expository material that involves commentary on legal information, and persuasive texts such as documents submitted to the court (p.139). An important classification on the basis of function is proposed by Mattila (2006, p.4), who notes that the genres of legal language are defined based on actors, such as legal authors, legislators, judges, administrators, and advocates. Referring to the theory of communication, Mattila argues that the language of the law carries different functions, the most significant of which are achieving justice and transmission of legal messages. In order to enforce justice and establish authority and power, legal language relies on speech acts, which are linguistic devices introduced by John Austin and John Searle, to describe the textual formulas or semiotic elements used to express acts. Such speech acts impart the language of the law with "a performative function," i.e., the text has a binding legal force (ibid, pp.31-33). The other function of transmitting legal messages, is however, to convey facts and elaborate on content related to legal material (ibid, p.33). This, indeed, parallels Newmark's (1988, p.47) dichotomy of legal texts that are "valid", i.e., legally binding, and those non-binding texts that are produced with the sole purpose of communicating information. Keeping this in mind, it can be concluded that legal texts are of a diverse nature, yet in terms of having a legal force or function, which is a key determinant in the context of the present research, they can be classified into performative (law implementation) versus non-performative texts (intended for information, reference, scholarly and pedagogical purposes). In the meantime, it is also evident that there is a remarkable overlap between the genre of a text and the legal function it seeks to convey from a communicative perspective. Thus, a more detailed account of genre is given in the following section.

4.2.1 Genre as a method of classification

Considered a fundamental parameter in the classification of legal texts, this section will elaborate on the concept of genre. Dating back to the early nineteenth century, the term genre originally comes from a French word meaning 'a kind' (Biel, 2018c, p.151). Scholarly literature, from literary studies to discourse analysis and applied linguistics, has approached genre to look for a way for a standardised grouping of textual production into large categories with shared conventions. Novels and poems are examples of literary genres, whereas contracts represent a typical genre of legal studies and legal texts (Biel, 2018c, p.151). The general perception of what constitutes a genre has been centred upon two basic notions: the communicative purpose and linguistic conventions. Looking at classical conceptualisations of genre, Bhatia (2013, p.49) defines genres as follows:

> a recognizable communicative event characterized by a set of communicative purpose(s) identified and mutually understood by the members of the professional or academic community in which it regularly occurs.

The linguistic dimension of a genre is emphasised in Fairclough's definition of genre as a "way of acting and interacting linguistically" (2003, p.18). Similarly, Swales (1990, p.58) points out that genres are characterised by having typical features or regularities in several aspects including structure, style, content, etc. Therefore, genres create discourse with conventional language patterns interwoven to express a communicative effect that is recognised by the parent discourse community.

Genres are characterised by building relationships with each other, which could have a hierarchal or a non-hierarchical nature (Biel, 2018c, p.153). Such interactions among individual genres result in the emergence of concepts such as genre chains, referring to "different genres which are regularly linked together" (Fairclough, 2003, p.217). There are, however, certain cases where one hierarchical genre chain may influence the other coordinate genres in terms of the form or content (Biel, 2018, p.153). Such cases bring about what Giltrow (2001, p.195) labels "meta-genres" which stand for "atmospheres of wordings and activities, demonstrated precedents or sequestered expectations". By way of illustration, Biel (2018c, p.153) gives the EU Interinstitutional Style Guide as an example of a meta-genre that sets out guidelines to standardise the EU style of legislation writing across all its

various institutional subgenres such as treaties, reports, directives, opinions, recommendations, etc.

As far as translation studies is concerned, Biel (2018c, p.151) asserts that the term "genre" overlaps with the term "text type" because they are "often used interchangeably". A fine distinction, Biel argues, still exists between those two categories, in that genres associate language use with social functions such as implying power relations or ideological slants, whereas text types allow for classification based on elements such as rhetorical purpose and cognitive categories and force of a text (ibid, p.151). Thus, a competent genre analysis should not only account for its linguistic and structural patterns but also elaborate on the communicative functions it fulfils in its socio-cultural context and its relations with other genres, as well as the expectations of the discourse community (ibid, pp.153-159). The focus of a genre analysis, however, varies between linguistics and translation studies; whereas the former sets out to explain how to distinguish genres from one another, the latter looks at differences (e.g., generic structures and conventions) on a broader scale, i.e., across languages and cultures (Biel, 2018c, p.155).

Genre analysis gained more popularity in translation studies following the introduction of corpus methods in the 1990s. Although "genre-based corpus studies are still an emerging field", genres represent one of the crucial principles based on which the texts making up a corpus are selected in a structured logic to ensure corpus representativeness (Biel, 2018, p.155; Olohan, 2004, pp.45-47). As Prieto Ramos (2019) puts it: "Genre stands out as a widely accepted operational concept for categorizing texts" (p.29). Genre classification is the orientation of recent corpus research, as reviewed next, conducted by Biel, Koźbiał and Wasilewska (2019) on EU institutional genres, and Prieto Ramos (2019) on translated documents at international organisations such as the EU, UN, and WTO. This paradigm of organising texts is deemed to have an insightful function in corpus analysis, particularly uncovering contextual factors. Corpus methods have also advanced genre analyses, which used to rely mainly on qualitative approaches, by allowing the use of quantitative methodologies to identify typical lexico-grammatical patterns in a bottom-up direction moving towards macrostructural conventions. The suitability of corpus methodologies for genre analysis lies in the fact that genres are not studied from the perspective of creative, less predictable, or variable elements, but rather with the aim of determining "the conventional, formulaic, routine labour-saving aspect of language use" (James, 1989, p.32).

Outperforming a discourse analysis that investigates a limited number of texts, corpus-based genre analyses utilise the power of automatic corpus-processing tools to derive more accurate conclusions about specific genres (Biel, 2018c, p.158). For example, such tools help to highlight the distinctive features in a given genre, using the keywords function to identify term candidates, either individual words or multiple-word terms, which are characterised by keyness or high frequency in the focus corpus compared to a reference corpus (See Section 6.16.1). Corpus tools also allow exploration of the phraseological features of genres by extracting n-grams that feature high-frequency lexical bundles (McEnery and Hardie, 2012, p.123; Biel, Koźbiał and Wasilewska, 2019, p.67). Genre analysis thus reflects the different language conventions within the same specialised subject. For instance, language used in research papers, which are written by experts on a given topic to address a specialist audience, could vary significantly from that in material written with the aim of capturing a wider audience including non-specialists (Bowker and Pearson, 2002, p.51). Similar layers of variation also hold true for legal terminology, which will be examined under the next heading.

Finally, this research will operationalise the concept of genre as a set of texts sharing linguistic conventions, where the focus will be on exploring any inter-genre differences in lexical features. The communicative purpose/function of the genre will also be an important parameter, given that certain genres typically have a binding effect in legal contexts, while others are characterised by their interpretive or scholarly nature. Thus, the legal function of each text will be used to group these genres into performative genres (such as policy-and law-making instruments, other instruments) and non-performative genres (such as books, journal articles, grey literature). Text types, on the other hand, refer to specific contexts; for instance, the genre of law-making instruments includes the following text types: laws, codes, acts, bills, and ordinances. Such classification takes into consideration primary (i.e., highly specialised expert) genres as well as what Biel (2022a) terms 'peripheral genres' that address semi-experts and non-specialised audiences (p.380).

4.3 Legal terminology

Terminology is a fundamental component of legal texts. Terminology represents "the most visible and striking linguistic feature of legal language as a technical language" (Cao 2007, p.53). Also recognising the importance of the legal lexicon, Prieto Ramos (2014b) argues

that terminology is considered "a hallmark of legal discourses" and it also plays a vital role in quality assessment (p.121). Thus, there are several scholarly attempts to classify the terminology of legal language. Biel (2014c) puts forward a classification based on linguistic composition into single-word terms and multi-word terms, noting that the latter category represents "frozen collocations" because they are considered highly stable in terms of structure. While it is also possible to classify terms according to parts of speech, terms mostly take the form of nouns and noun phrases (ibid, p.38).

Varó and Hughes (2002), meanwhile, offer a classification that discloses the relation of legal diction to everyday language. They categorise legal lexis into symbolic/representational items, and functional items. The latter category comprises grammatical words that have the function of connecting the symbolic lexical elements to form meaningful constructions. The symbolic category, however, incudes words that signify the concepts and ideas that have mental and physical representation and may form a one-word unit (e.g., court, contract) or compound units (e.g., evidence in rebuttal). Symbolic lexis can be further divided into three subcategories: purely technical vocabulary, semi-technical vocabulary, and shared vocabulary (also often labelled as common and unmarked). Purely technical terms refer to vocabulary that occurs exclusively in legal texts as opposed to texts of a general nature, such as 'barrister' (ibid, p.16). A key characteristic of these lexical items is that they are monosemous and their semantic meanings have been fixed in the field for long time, thereby there is no confusion about their legal interpretation (ibid, p.17). The second group contains semi-technical or mixed terms, which are vocabulary common in everyday communication, but also carry specialised meanings in legal contexts. For example, the term 'issue' is used in legal contexts to express a particular specialised meaning, that of 'offspring' or 'children' (ibid, pp.16-17). The final group includes everyday vocabulary items that is used in legal settings with the same general meaning; unlike the previous group, they do not acquire any new meanings when incorporated into the specialised legal domain. The most common examples of such lexis include 'subject-matter' and 'paragraph' (ibid, p.18).

Focusing on institutional translation, Prieto Ramos (2014a) offers a typology that distinguishes between three groups of legal terms that appear in international institutional settings. The first group consists of terms that were developed by a specific international organisation and became characteristic of its scope of operation, and finally were adopted in other languages. An example is the vocabulary of international tariff regulations introduced

by the WTO (e.g., 'tariff escalation'). The second group includes terms that formerly belonged to a particular legal jurisdiction but were later integrated into international legal diction, and accordingly acquired a shared meaning. By way of illustration, there are several terms in English common law which are adopted internationally, as well as financial terms originating in English that are conveyed to other languages in the form of neologisms (pp.128-129). The third group, which is more relevant to this study, includes terms that express concepts specific to a particular culture or legal system. Known as culture-specific or system-bound terms, they typically include names of judicial institutions, legislation, and individual concepts (ibid, p.129). This last category of terminology is worth further investigation as it is "representative of classical problems of asymmetry in legal lexicography" (ibid, p.129).

4.3.1 Translation of culture-bound terminology: a typology of strategies

This section aims to address the translation of culture-bound terms in legal settings. Šarčević (1985) defines culture-bound concepts in the legal domain as concepts that convey a social reality specific to the country, system, or culture of the source language, thereby creating a situation labelled as "one-to-zero equivalence" (p.128). Seeking to provide insights on the translation of such concepts, Šarčević grapples with the dilemma of whether legal translation should follow the orientation of the source language (SL) or the target language (TL). She argues that while general translation tends to foreground the TL conventions, professionals in the legal domain acknowledge the need to "put the bias in favor of the SL" (ibid, p.128). Accordingly, the sought-after type of equivalence in this regard is a denotative equivalence, as it reveals the extralinguistic elements that characterise legal texts. This denotative equivalence is realised through maintaining the source linguistic elements including semantic-lexical, syntactic, and stylistic (ibid, p.128). The legal lexicon remains, however, the hallmark for translation quality due to the emphasis on the word as the basic unit for the translation process. Other reasons are the difference in legal terminology between common-law and civil-law systems, diverse socio-economic realities, and the variable conventions of legal languages (ibid, p.128).

The conventional wisdom in the domain of legal translation is that strict alignment with the source text guarantees the interests of the source-language, but the culture-specific nature of some legal concepts poses questions regarding the extent to which the legal culture of the other can be rendered more familiar to the foreign audience. As Šarčević (1985) rightly puts

it: "it remains disputed whether and to what extent the legal translator may make concessions to the reader and still reproduce the information content of the original text" (p.128). According to Šarčević, the scenario of representation of the original culture is achieved through source-oriented strategies, such as transcription/transliteration (defined in Chapter Two) and loan translation. The second scenario, that of catering to the TL reader's interest, on the other hand, can be realised through target-oriented strategies such as adaptation, lexical expansion by definition and explanations, and descriptive substitution (ibid, p.127).

Firstly, Šarčević (1985) argues that the feasibility of transcription/transliteration is conditional on cases where the SL term has become familiar in the TL, or where the surrounding context facilitates understanding (ibid, p.128). An excessive reliance on this strategy may, nonetheless, undermine the intelligibility of the text (ibid, p.129). A loan translation (or calque) refers to the case where "a compound word or expression is translated literally into the TL" (ibid, pp.127-129). This technique proves useful when the semantic meaning is obvious and when the literal formulation does not evoke paradoxical meanings in the TL (ibid, p.129). The acceptability of a loan translation increases once it occurs in an official context, in so much as other translators will start to adopt it as the preferred term (ibid, p.129). Since the language of the law is characterised by precision, a loan translation is recommended where a target equivalent will not aptly represent the underlying significance of the source term (ibid, p.129). Furthermore, the comprehensibility of a loan translation is reinforced when the reader can perform a back translation based on their familiarity with the SL (ibid, p.129). A major drawback of using loan translations is that they can only identify concepts without elaborating their meaning, resulting in cases of under-translation where more details are needed to understand the concept (ibid, p.129). Nevertheless, source-oriented techniques help the translator protect the interests of the source culture, which is considered "a requirement set by jurists" (ibid, p.129).

As regards the issue of making concessions to the reader's comprehension, Šarčević (1985) believes that the translator should not tailor the legal text towards the target conventions at the expense of the source culture. There are, nevertheless, informative techniques, which result in cases of over-translation, and can be used to deal with the gaps that are not filled by the aforementioned source-oriented techniques. Adaptation refers to the scenario of using a "cultural equivalent" to express a similar reality in TL, which involves changing the information content, and can be particularly noticeable if back translation is performed

(p.131). In the meantime, Šarčević suggests that legal translators should steer clear from using adaptation as it entails the use of misleading equivalents, stressing that such cultural equivalents cannot be used on their own but within a form of "lexical expansion" (ibid, p.131). There are various forms of lexical expansion, by definition or explanation, which are "widely used" in legal texts of a culture-bound nature to provide supplementary information either in the text or as paratextual material in margins, footnotes, or glossaries. Such information allows the reader to have access to the background picture of the source culture, and therefore such expansions should be tailored towards the average TL reader (ibid, p.131). Finally, descriptive substitutes refer to a technique which "describes the form and/or function" of a culture-bound term, but a descriptive substitute is different from a cultural equivalent. Descriptive substitutes should be the last resort as they are often imprecise and could be longer than the original term and thus inadvertently form a paraphrase (ibid, p.131).

When attempting to cater for the TL readership, Šarčević (1985) states that it is not uncommon for legal translators to combine more than one technique, forming translation couplets or triplets (p.131) The most common forms of translation couplet use an established loan translation and add the SL term or the cultural equivalent in parentheses. A translation triplet, on the other hand, is used when further explicitation is required (ibid, p.131). Overall, Šarčević concludes that in the profession of legal translation, the "first duty is to reproduce the information content" (ibid, p.132). In the ideal situation, any attempt by the translator to ensure intelligibility through an act of over-translation should remain outside the text (ibid. p.132).

Part Two: Corpus linguistics

4.4 The synergy between legal translation and corpus linguistics

Corpus-based research in legal translation emerged against the backdrop of developments in translation and legal studies. Pontrandolfo (2019, p.13) singles out as factors in its emergence the empirical approach that research into translation assumed with the rise of what Cronin (2010) calls the "technological turn" as well as the growing interest in using computational methods to understand the language of the law, an area that Vogel et al. (2018, p.1340) call "Computer-Assisted Legal Linguistics". At the same time, the development of technology has been accompanied by renewed interest in the use of linguistic approaches within translation studies, which resulted in the birth of Corpus-Based Translation Studies

or Corpus Translation Studies (CTS), an area of translation studies that relies on the research methods of corpus linguistics (Biel, 2018a, p.25).

As regards the beginnings of the synergy between corpus linguistics and translation studies, Bernardini and Kenny (2020, p.112) point out that Baker's (1993) seminal publication laid the groundwork for applying corpora to research on translation phenomena, most notably distinguishable features that tend to be recurrent in translated texts versus non-translated texts. In this article, Baker (1993, pp.243-244) describes a number of putative universal features of translation (also termed translations universals), including 'explicitness', 'simplification', 'conformity with conventional grammar', 'avoiding repetitions', and a 'tendency to exaggerate target-language conventions'. Subsequent developments have built upon the typologies of translation universals presented by Baker in three studies (1993, 1995, 1996). More recently, Olohan (2004) uses the term "features of translation" to reflect upon the language of translation, while presenting case studies that have empirically compared translated English with non-translated English. Zanettin (2012) also presents his own classification of translation regularities including 'simplification', 'explicitation', 'standardization', 'untypical collocations', and 'interference'. From the perspective of LTS, Biel *et al.* (2019, pp.3-4) indicate that corpus methods started to make headway in the late 2000s, leading to interest in quantitative approaches. These approaches typically measure the frequency or significance of linguistic elements pertaining to legal discourse, such as formulaicity, and help to reveal translation behavior such as translation regularities and translational strategies, and most notably functional equivalents of terms.

Indeed, corpus methodologies offer potential advantages within LTS. According to Pontrandolfo (2019, p.15), there is a wide range of methodologies used in current research on legal translation, most notably those based on genre analysis, discourse analysis, comparative law, the sociology of the professions, and functionalism. Corpus methodologies are, however, a boon as they enable empirical investigation with "an increased methodological awareness and rigour" (ibid, p.15). Due to their reliance on large-scale data and scientific approaches, the application of corpus-based methods helps researchers to steer clear from speculation and bias (Biel, 2018a, p.26). Another edge of corpus methods, according to Biel and Engberg (2013, p.1), is that they open the door to much needed methodological eclecticism and triangulation.

4.5 Corpora and corpus linguistics

It is necessary here to clarify exactly what is meant by corpora and corpus linguistics. Zanettin (2012, p.7) defines a corpus as "a collection of texts in electronic format which are processed and analysed using software specifically created for linguistic research". Bernardini and Kenny (2020, p.110) indicate that corpora nowadays are marked by their size, which typically reaches several millions or billions of words. Bowker and Pearson (2002, p.48), nevertheless, hold that corpora involved in the study of Language for Special Purpose (LSP) are typically smaller than those concerned with Language for General Purpose (LGP). The authentic nature of the corpus is another key determinant, meaning that the object of study, although it can vary between the spoken or written medium, has to the meet the requirement of naturally occurring language, i.e., it cannot be altered or modified by the linguist (Stubbs, 1996, p.4). For the purpose of uploading and processing the data and conducting language queries, researchers use corpus-processing software, most notably WordSmith Tools, Sketch Engine, AntConc, ParaConc, UAM Corpus Tool, etc. Having established that a corpus is a source of research data, corpus linguistics can be defined as "the branch of linguistics that studies language on the basis of corpora" (Kenny 2014, p.23). Acknowledging their importance in deriving empirical results, Stubbs (2004, p.107) compares the use of electronic corpora in language studies to the use of telescopes in astronomy. The key function of corpus linguistics methods is that they represent "a powerful instrument for the study of linguistic frequency" (Bhatia *et al.* 2004, p.203). This frequency, in turn, sheds light on recurrent patterns of language use, which can vary between lexical, grammatical, lexico-grammatical and even discourse features (ibid, p.203).

The creation of a corpus involves a range of important decisions, mainly to do with data selection and design criteria. Initial design criteria include the language, the number of texts and their extent (full texts versus extracts), whether the corpus will focus on general language or a specialised subject, the choice of text types, text authorship (when the profile of authors and the quality of the text are crucial), and the publication date (Bowker and Pearson, 2002, pp.45-52). Moreover, since corpora are conceived as providing a body of data to generate or confirm hypotheses about language or translation, they are often provided with annotations to facilitate the analysis. Corpus annotation can be undertaken on three levels: contextual (adding metadata about the text type, authorship, date of publication, etc.), structural (using textual mark-up to identify the structure as in headings, paragraphs, etc.) and linguistic

annotation (such as parsing, part of-speech tagging, or even semantic tagging). Unlike an annotated corpus that allows for complex analysis, a raw text corpus (i.e., without annotations) can enable the calculation of only basic measures such as type-to-token ratio, or lexical density (Bernardini and Kenny, 2020, p.111)[3].

4.5.1 Representativeness, balancedness, and comparability

The pursuit of reliable and replicable results about linguistic phenomena presupposes that the corpus, according to Leech (2007), observes the criteria of representativeness, balancedness, and comparability. For Leech, representativeness refers to "the degree to which a corpus is representative" (p.133). A corpus is deemed representative if the findings retrieved from analysing a sample can "stand proxy for the study of some entire language or variety of language" (ibid, p.135), i.e., as a sample, it expresses the textual universe to which it belongs (ibid, p.136). Thus, a corpus ought to be a representative sample of the language, genre, or theme under study. The idea of representativeness, however, remains problematic for many scholars. Kenny (2014) points out that representativeness is born in the theory of statistical sampling and therefore its applicability to textual sampling is still questioned. In sampling theory, samples are analysed to derive knowledge about a particular whole, or target population (ibid, p.106). What is problematic here is that defining the target population "is often not straightforward in language studies" since population is statistically understood as "the set of *all possible* values of a variable" (Woods *et al*., 1986, p.49). Accordingly, Kenny (2014) argues that representativeness cannot be applied to the data collection and should be substituted by transparency about the data (ibid, p.106). In this respect, Sinclair notes (1991) that transparency can be achieved by publishing a list of the texts that form the corpus, arguing that "Users and critics can then consider the constitution and balance of the corpus as a separate matter from the reporting of the linguistic evidence of the corpus" (p.13). Likewise, Woods *et al.* (1986) consider providing an account about the data collection an "inescapable duty" of the researcher (p.56).

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[3] According to Brezina (2018), "a token (running word) is a single occurrence of a word form in the text" (p.39). Thus, the type-to-token ratio stands for the number of different words (also called types) to the total number of words (or tokens). As an example, the statement 'to be or not to be' includes six tokens but only four types (Kenny, 2014, p.34). Meanwhile, lexical density measures the proportion of content or 'lexical' words versus grammatical words in a corpus (ibid, p.42).

Noting that the notion behind what defines a corpus as balanced still remains "obscure," Leech notes that balance is realised when the subcorpora used to divide a corpus (into genres, for example) are "proportional to the relative frequency of occurrence of those genres in the language's textual universe as a whole" (ibid, p.136). This means that balancedness translates to proportionality (ibid, p.136). Thus, it can be inferred that balancedness does not require the subcorpora to be of an approximate or similar size; what is at stake is depicting a true reflection of the discipline they represent. Meanwhile, Leech presumes that large-scale corpora that involve a variety of genres are typically higher in their balancedness and representativeness (ibid, p.138). Finally, when comparisons are to be made between the multilayers of the same corpus or between different corpora, there should be a difference in only one parameter, for example, temporal or regional (ibid, pp.141-142). Though strict adherence to these criteria is challenging and debatable, Leech maintains that corpus design needs to pay as much attention as possible to such elements (ibid, pp.143-144).

4.6 Mapping out corpus methods

In mapping the various dimensions of using corpora, Pontrandolfo (2019) relies on binary relations to describe current applications in research in legal translation. These binaries capture fundamental distinctions in corpus-based methodologies: local versus global, qualitative versus quantitative, corpus-based versus corpus-driven, monolingual versus multilingual, comparable versus parallel, and lastly, translated versus non-translated. The local approach refers to the study of microstructural linguistic aspects such as terms, phrasemes and syntactic elements. The global approach, on the other hand, targets macrostructural linguistic aspects such as genre-related characteristics and stylistic features (ibid, p.15). The difference between the qualitative and quantitative approaches in the context of corpus-based research is that the former tends to rely on manual reading of texts, whereas the latter is based on completely automatic or semi-automatic queries and uses corpus-processing software. Another significant difference is that quantitative research derives its results by giving priority to the empirical evidence, i.e., the quantification serves as a basis to confirm or negate a given hypothesis, as opposed to the focus on "discursive examples rather than (co)occurrences" in qualitative research (ibid, p.16). Recent studies have, however, shown a tendency towards mixed methods, by combining quantitative and qualitative approaches to the data with the aim of achieving methodological triangulation (ibid, p.16). As Biel (2022b) argues, quantitative and qualitative methods "tend to be

complementary and work best when combined" (p.65); although the use of mixed methods is still deemed "relatively rare in LTS" (ibid, p.65).

The distinction between corpus-based and corpus-driven methods is attributed to Tognini-Bonelli (2001), who elaborated on this idea in her book *Corpus Linguistics at Work.* In corpus-based research, the researcher uses the corpus to test an idea, theory, or hypothesis that already exists in current literature, thereby validating or dismissing or even revising it (ibid, p.65; McEnery and Hardie, 2012, p.6). It is a deductive (top-down) methodology that seeks to gather instances of language use based on their frequency, i.e., the corpus processing tool takes on the role of identifying outstanding linguistic patterns, while the challenge still persists regarding labeling them under specific linguistic categories. In this case, the corpus tool generates the linguistic patterns to be reported as results reflecting on an existing general statement. A corpus-driven study, on the other hand, is an inductive (bottom-up) approach that starts with pre-defined linguistic units and uses the corpus to find out how they are incorporated in real-life situations. Therefore, this approach can come up with general rules and conclusions based on the analysis of several instances (McEnery and Hardie, 2012, p.151; Tognini-Bonelli, 2012, p.84; Goźdź-Roszkowski and Pontrandolfo, 2018, pp.1-2). Meanwhile, the researcher is able to formulate or derive linguistic hypotheses or theoretical statements only after careful examination of the corpus itself. Tognini-Bonelli argues, under this model, the corpus is regarded "as more than a repository of examples to back pre-existing theories or a probabilistic extension to an already well-defined system" (Tognini-Bonelli, 2012, p.84). Instead, the theoretical statement is forged following the investigation of corpus data (ibid, p.84). McEnery and Hardie (2012), however, deem the labels 'corpus-based' and corpus-driven' to be "misleading", arguing that it would be more accurate to use the labels "corpus-linguistics-as-method" and "corpus-linguistics-as-theory" (p.151). Nonetheless, they still dismiss this dichotomy, arguing that "*all* corpus linguistics can justly be described as corpus-based" (p.6). As far as legal translation studies are concerned, Pontrandolfo (2019, p.16) postulates that the corpus-based approach can be useful for research seeking to examine the characteristics of legal language, due to the fact that existing literature has identified linguistic categories (e.g., doublets such as 'null and void' and triplets) that can be verified through empirical study. A synthesis of both approaches is still deemed a practical option as there are research questions that require different perspectives of the data (ibid, p.16).

In terms of language, corpora can also be either monolingual or multilingual. Monolingual corpora, which consist of texts in a single language, are often used to study language varieties and genres. Monolingual corpora also play a crucial role in research conducted with the aim of identifying the features of translated texts, by allowing comparisons between them and original (non-translated) material. Corpora can also contain text in two languages (constituting bilingual corpora), or several languages (multilingual corpora), and in this case they typically help to analyse the translated product (Pontrandolfo, 2019, p.17).

Another important distinction is that between comparable and parallel corpora. When two groups of texts can be compared on the basis of similarities such as being from the same domain or genre, they form a comparable corpus. Comparable corpora are used not only to compare original texts in different languages, but also to investigate translated and non-translated texts in, for example, a given field in a single language. This approach, according to Pontrandolfo (2019, pp.20-21), is used to investigate the linguistic phenomena associated with the specificity of translated language or translation universals. Research in this area within legal translation studies was sparse until recently however and was generally conducted only by comparing EU texts with national legislation in the same language (Biel, 2014c). A parallel corpus, on the other hand, is composed of texts aligned with their translations into one language or several languages (Pontrandolfo, 2019, p.17). A parallel corpus shows how a linguistic item can be translated into another language (ibid, p.18). Mixed corpus designs drawing on both comparable and parallel corpora help to promote methodological triangulation (Biel, 2016).

4.7 A glance at existing legal corpora

Legal corpora are sets of texts concerned with legal themes, for example, instruments regulating public or private relations (e.g., laws and contracts) or texts that build up specialised knowledge through elaborating on legal issues (Prieto Ramos, 2014a, pp.264-265). Legal corpora are mainly used in scholarly research to investigate three areas: legal language, legal translation, and translator training (Pontrandolfo, 2019, p.14). Vogel *et al.* (2018) offer a review of legal corpora (those existing and in the pipeline), and indicate their content (i.e., text types), size, and language, as well as giving information about their developers. An earlier attempt at providing a snapshot of legal corpora is presented by Pontrandolfo (2012) in a tentative survey with a geographical focus on England, Wales, Spain, and Italy, while also referring to work done elsewhere in Europe and other parts of

the world. Meanwhile, Pontrandolfo explains that as of 2012, there has been a growing interest in using corpus-based methods to study legal language, noting that Spain was the centre for legal corpus development, as it had recorded the highest number of new corpora in the preceding years (ibid, pp.122-125). Based on the data provided by Vogel *et al.* (2018) and Pontrandolfo (2012), a synopsis of the corpora covered in these studies is available in Appendix A.

4.8 Research into corpus-based legal translation studies

4.8.1 Research into corpus design

A growing body of literature aims at giving insights into the details of the process as well as the crucial factors that were taken into consideration in constructing and designing seminal legal corpus projects. For example, Steinberger *et al.* (2006) explain the process of designing the above-mentioned JRC-Acquis. In the same manner, Marín Pérez and Rea Rizzo (2012) discuss the design of the British Law Report Corpus (BLRC), which presents judicial decisions from the UK, categorised thematically according to their specific field of law. Biel (2016) describes a mixed corpus design adopted in the PL EUROLECT project, which sought to examine the implications of the Eurolect phenomenon for the Polish language of administrative texts that arose with Poland's admission to the EU and the need to translate EU laws into Polish. Eurolect is a variety of the Polish language that carries a foreignising European flavor at the expense of the linguistic conventions of Polish national law. In general, the Eurolect phenomenon emerged as a result of the multilingual environment of the EU, which produces texts characterised by linguistic hybridity, thereby creating a new variant for each of its 24 official languages. In this article, Biel presents a mixed design that relies on triangulation of both data and methods. Covering comparable and parallel corpora of the EU's four mainstream genres (legislation, judgments, reports, and institutional websites), the project also looks at qualitative aspects, through discourse and multimodal (semiotic) analyses of the Eurolect effect. Another pillar that stands out, as Biel argues, in the design of Polish Eurolect corpus, is its genre-based structure, noting that genre is a key variant in the study of lexical bundles and of translation behaviour regularities within the legal domain (ibid, pp.197-208).

Indeed, genre analysis is pivotal for studies that engage in the process of corpus building. An important contribution in this regard is made by Prieto Ramos (2019) in his article that addresses institutional translation, categorisation of legal texts and corpus design. In this

article, Prieto Ramos focuses on a corpus developed as part of a project entitled "Legal Translation in International Institutional Settings: Scope, Strategies and Quality Markers" (LETRINT). The project involved building three parallel corpora, comprised of legal documents produced by international institutions—the EU, the UN, and the World Trade Organization (WTO)— in the years 2005, 2010, and 2015. The multi-million-word corpus, which hosted three languages, English, French, and Spanish, was based on a multi-dimensional model for classifying institutional genres. The main pillar of this model captured four functional categories that are common among the concerned institutions: 1) law- and policy-making; 2) implementation and compliance monitoring; 3) adjudication; and 4) administrative functions. In general, the model aims to present a blueprint for categorising institutional genres, promoting the idea that the design and representativeness of the corpus are instrumental in reaching valid conclusions (ibid, pp.29-47). The fine-grained process of building and developing the corpus is, however, presented in another article entitled "Building representative multi-genre corpora for legal and institutional translation research: the LETRINT approach to text categorization and stratified sampling" (Prieto Ramos, Cerutti Benitez, and Guzmán, 2019).

4.9 Research into linguistic and applied areas of corpus use in legal translation

The use of corpus methods in revealing salient dimensions of legal translation has received particular scholarly attention in recent years. This section aims to describe the scholarly areas corpora are used to investigate. It will also attempt to give an overview of previous studies conducted on each of these areas, which are divided into linguistic phenomena (phraseology, terminology, syntax, mixed linguistic focus) and applied dimensions (translator training).

4.9.1 Phraseology

The vast majority of existing studies have focused on the role of corpora in identifying the phraseological units that characterise legal drafting and how they are used as linguistic patterns that help establish and maintain a standardised legalese. An important contribution in this regard is the edited volume on *Phraseology in legal and institutional settings: a corpus-based interdisciplinary perspective*. To define the concept of phraseology, Goźdź-Roszkowski and Pontrandolfo (2018) refer to the definition offered by Gries (2008, p.6) as follows:

> The co-occurrence of a form or a lemma of a lexical item and one more or additional linguistic elements of various kinds which functions as one semantic unit in a clause

> or sentence and whose frequency of co-occurrence is larger than expected on the basis of chance.

Maintaining that legal language is shaped by phrasemes, Goźdź-Roszkowski and Pontrandolfo (2018) argue that corpus linguistics offers indispensable tools for analysing these language patterns in context (p.2). They present an edited volume of research that takes corpus methods as its starting point, to examine diverse European legal languages, including English, Italian, Polish, Spanish, German, and French (ibid, p.7).

This volume provides three different methodologies for the use of corpora in understanding legal phraseology: corpus-driven and corpus-based (both discussed in Section 4.6) and corpus-assisted. In a corpus-driven project, Biel (2018b) looks at lexical patterns in three corpora: one comprises EU laws in English, and the second includes EU laws translated into Polish, while the third has original Polish documents of domestic law. The finding of this study is that lexical bundles are highly characteristic of EU legislation translated into Polish and that translated texts create their own peculiar bundles, which do not necessarily mirror original material in the TL. At the front of corpus-based research, Monzó Nebot (2018) examines the use of multinomial units in the International Bill of Human Rights in three languages (English, French, and Spanish), arguing that phraseological devices are tailored in a particular way when discussing underprivileged groups. Finally, the last methodology, corpus-assisted, builds on both the deductive and inductive approaches, by incorporating an extensive qualitative dimension to "investigate broader linguistic and textual phenomena that need to go beyond the single recurrent strings" and therefore determine their interaction with the legal discourse (Goźdź-Roszkowski and Pontrandolfo, 2018, pp.2-3). To exemplify, Orlando (2018) discusses phraseology as a linguistic phenomenon that poses difficulties for the translator, by comparing English-Italian translations carried out by two groups: graduates of an MA program in translation and postgraduate lawyers. His conclusion is that lawyers were able to handle phraseological issues more easily than the first group, who needed to conduct more research. Similarly, Barros and Castro (2018) focus on translator education, by conducting a study that measures the performance of English-native versus Spanish-native trainee translators, in a legal translation task from English into Spanish. Tracking the error rate of each group, the paper concludes that the first group encountered more difficulties in reconstructing legal phraseology in Spanish, as it is not their native language.

Investigating phraseological units also helps to reveal linguistic phenomena that represent principal concerns in current corpus-based legal translation studies, most notably, formulaicity, collocation, and inverse translation. For example, phraseology was used as the starting point for research seeking to identify the regularities or features typical of legal translation practice. In this regard, Biel (2014a, p.177) grapples with the concept of "formulaicity" as a key feature of legal diction, noting that phraseology constitutes one of the means used to maintain the formulaic or static language of law. In another study, Biel, Koźbiał and Wasilewska (2019) investigate the degree of formulaicity as a linguistic feature of EU documents translated into Polish in a number of institutional genres, including legislation, judgments, reports, and websites, seeking to find out which genres exhibit high formulaicity. Exploring phraseology from a different angle, Biel (2012) discusses the collocations of key terms in company law in Poland and the UK, exploring the similarities pertaining to the metaphor of "COMPANY-IS-A-PERSON" that is common between the two systems, while also interrogating system-and-linguistic lacunas. The concept of formulaicity is also expanded to investigate semantic elements in Trklja's (2018) empirical analysis, which concluded that translated language is shaped by lexical diversity, and therefore EU law cannot attain absolute uniformity (p.167). Giczela-Pastwa (2019) looks at phraseological patterns in translated language, by investigating a phenomenon called "inverse translation" which describes the case when a translator renders a text from their native language into a foreign or second language (p.63).

Pontrandolfo (2015) also conducts corpus-based research that seeks to investigate the phraseology of legal language, focusing only on a single genre, that of criminal judgments (p.137). Pontrandolfo argues that phraseology is a key feature of the legal drafting of judgments and that the lack of phraseological resources represents a challenge for translators (ibid, p.138). Pontrandolfo's study was conducted using the concordance function of Wordsmith Tools v.5.0 to analyse a sizable comparable corpus of 6 million words in three languages: Spanish, Italian, and English (ibid, p.137). Called COSPE, which stands for COrpus de Sentencias PEnales, meaning the Corpus of Criminal Judgments, the corpus informing this study comprises texts collected from the web that are considered originally written judgments (i.e., non-translated material) (ibid, pp.141-143). As regards the unit of analysis, the research examines four linguistic categories that are held to represent the most frequent phraseological units of criminal judgments (ibid, p.137). These are "complex prepositions, lexical doublets and triplets, lexical collocations and routine formulae" (ibid,

p.137). The main contribution of this research is that it generated a list of the phraseological formulas used in the drafting of criminal judgments, their contexts, and frequencies of use, which would serve as an educational reference for legal translators as well as developers of legal dictionaries and databases (ibid, p.153). In short, the corpus created by Pontrandolfo was intended to enhance the "phraseological competence" of legal translators and grant them access to the "stylistic conventions" of the three legal languages included in the corpus (ibid, p.154).

Contracts are another genre investigated within the remit of studies on legal phraseology and are the focus of Basaneže's study (2017) that tackles extended term-embedding collocation (p.199). Basaneže's methodology combines the term embedding collocations in Biel's (2014a) typology of legal bundles with what are described by Sinclair (2004) as extended lexical units. Biel defines term-embedding collocations as "collocates of terms which embed terms in cognitive scripts and the text", for example, "to hold shares" and "to acquire a company" (ibid, pp.180-181). The collocations are investigated within "the Sinclairian wider-context-perspective" which calls for a linguistic query that does not stop at individual words but embraces longer patterns in a brief context, forming extended linguistic units (Basaneže, 2017, pp.199-200). Using WordsmithTools 6.0, Basaneže analyses a comparable corpus in English and Croatian, arguing that this language pair makes a new contribution to the area of corpus-based translation studies, which thus far has been mainly "Anglocentric" in nature (ibid, p.199). The corpus of Croatian contracts comprises 105,583 tokens and was retrieved from a digital book. The English corpus, on the other hand, consists of 434,118 tokens, mainly sourced from the English book entitled *Encyclopaedia of forms and precedents*. The researcher noted that the corpus relied mainly on material available online, while only a small portion of it was based on private contracts, amid confidentiality concerns (ibid, p.202). The analysis was carried out by searching for nodes that stand out in the "script", i.e., the "typical sequence of events in a contract" such as "agreement", "offer", "acceptance", "consideration", "obligation", "termination" (ibid, pp.203-204). Using such nodes, the research concluded with a list of term-embedding collocations used in English and Croatian contracts, explaining how they behave in context, for example, the grammatical structures in which they appear. Another finding is that certain term embedding collocations can assume different phraseological forms, for example "to terminate this agreement by written notice" versus "by giving written notice" (ibid, p.212). Finally, the author concludes that contracts constitute a fertile genre for research into legal phraseology, while

recommending building further corpora of real-life contracts (i.e., as opposed to web-based contracts), in order to account for individual styles (ibid, p.213).

4.9.2 Terminology

Corpora are considered highly useful in the study of terminology and have proven to be productive in the creation of terminographic resources. An example is the JuriGenT termbase, which expands to 1,300 terminographic records focusing on corporate law. It is based on a bilingual corpus of texts originally written in Dutch and Spanish (Pontrandolfo, 2019, pp.17-18). Corpus methods are also effective in revealing typical terminological choices, which allows for qualitative interpretations as to specific legal contexts, ideological underpinnings, pragmatic factors, and systemic and linguistic conventions.

Addressing terminology from a culture-specific angle, Vigier and Sánchez (2017, pp.260-273) focus on court names, which are considered a subcategory of legal system-bound terms that stem from specific national apparatuses. Drawing on judgments passed by the European Union Court of Justice (ECJ), the authors have built a bilingual parallel English-Spanish corpus. Two parallel subcorpora were designed, one comprising 127 documents obtained from English courts, and the other including 145 documents taken from Spanish courts. Regarding methodological foundations, the study combines qualitative and quantitative data through identifying the techniques used to render court names and exploring their respective frequency of occurrence. In terms of the unit of analysis, four court names are examined, two of them are English (Magistrates' Court and Crown Court), while the other two are Spanish (Audiencia Provincial and Audiencia Nacional). To label the translation techniques, the study relied on a typology including borrowing, literal translation, description, amplification, and adaptation. The main finding was that borrowing was the most frequently used technique (accounting for 90% of the cases), whereby foreignisation was found to be a ubiquitous tendency in tackling system-bound terms, by reproducing them in the target language. The results came, however, contrary to the authors' contention that borrowing undermines the transmission and intelligibility of the legal message, particularly in this situation, where the documents are binding to the member states of the ECJ.

In a similar vein, Peruzzo (2019) presents an important contribution on the use of corpora to reveal cultural specificity within the domain of international law, through her study of Italian system-bound loanwords in 16 judgments delivered by The European Court of Human

Rights (ECtHR). Seeking to identify traces of or references to Italian legal concepts or institutions in a monolingual English corpus, the author developed a methodology to semi-automatically extract Italian loanwords from the English corpus, drawing on Prieto Ramos' (2014a) classification of legal terminology in international institutional settings. Since there is no available tool that enables the extraction of foreign words from a given corpus, Peruzzo relied on a keywords function (See Section 6.16.1) in TalTaC software. This function enabled the comparison of the English corpus with an Italian word frequency list, which included 50,000 different word forms, in order to determine whether a word was over-represented or under-represented in the corpus (ibid, p.20). Since the software was able to identify the words common to the compared sources, the loanwords could be extracted and filtered into system-bound and non-system-bound words. A key finding of the corpus analysis is the significant reliance on translation couplets; for example, the foreign concepts are most frequently introduced by the means of a descriptive paraphrase followed by the loanword in brackets. Instances of standalone transcriptions were also detected in the corpus, but exclusively in cases where the concepts in questions have been previously elaborated upon in the text (ibid, pp.12-31). Overall, Peruzzo holds that foreign origin concepts receive particular attention in international settings as follows: "System-bound loan words are retained in international judicial texts to ensure that their tie with a legal system other than the international system is made clear, and their meaning is also made understandable to the target audience through translation techniques" (ibid, p.31).

Starting from the contention that "texts consist of words, and studying words enables us to understand the texts better," Santalahti and Mikhailov (2019, p.78) examine the impact of ideology on terminological choices. The study draws upon a Finnish-Russian corpus, which constitutes part of a project to build a 2-million Parallel Electronic Corpus of State Treaties (PEST), by compiling treaties from Finland, Russia/the Soviet Union, and Sweden. The analysis revealed that the political power of the Soviet Union had a bearing on the Finnish versions, for example, through reliance on semantic loans as well as unfamiliar linguistic choices. Accordingly, the study supported the proposition that language is never free from ideological considerations, which in this case had to do with power relations (ibid, pp.66-80).

Stressing the pragmatic importance of terminology, Prieto Ramos and Guzmán (2018) focus on an illustrative legal term, that of "due process." As part of the LETRINT project, they

developed three parallel sub-corpora to investigate the translation of this term from English into Spanish in documents produced by three institutions, the EU, the UN, and the WTO between 2005 and 2015. The study used a mixed methodology, combining a lexicometric (quantitative) approach to quantify the frequency of occurrence and a qualitative approach by considering aspects related to acceptability, adequacy, and consistency. The main finding of this study is that the level of quality is dependent on factors such as the process conditions which include the use of terminological resources, the specialisation of the translators involved and level of revision (ibid, pp.81-101).

Fontanet (2018) investigates the interaction between legal and technical (i.e., scientific) terms in a parallel English-French corpus of hybrid texts produced by the European Organization for Nuclear Research (CERN). Classifying the corpus into three legal genres (cooperation agreements, safety documents and contract adjudication proposals), the author was then able to study how the hybrid content affects the structural conventions of each genre. This hybrid diction results in a consistent density of legal and technical terminology, which is used systematically to facilitate the navigation of the hybrid documents that carry out both scientific and legal functions (ibid, pp.126-138).

4.9.3 Mixed linguistic focus

Some scholars examine varied linguistic categories, (e.g., terminological and phraseological), as the starting point of linguistic inquiry. An example of a study that presents a dual lexical focus is that of Prieto Ramos and Aljanati (2018), who used keywords and keyword phrases to explore patterns of explicit comparative interpretation in a corpus of legal documents issued by three international courts: the International Court of Justice, the WTO's Appellate Body and the Court of Justice of the European Union (CJEU). Given the multilingual nature of such supranational bodies, linguistic references are used to indicate that a given manuscript has a comparable one in another language. To study this phenomenon, the authors, using the LETRINT corpus, looked for occurrences of words such as 'text/s' or 'version' in order to obtain references to authentic counterparts in other official languages (such as 'English text', 'French text', or 'Spanish version'). An example of a keyword phrase that was used is 'Article 33 of the Vienna Convention' which is concerned with the interpretation of documents existing in more than one language. The search for such explicit references to comparison was carried out with the aim of studying whether multilingual law-making institutions are in the habit of interpreting manuscripts by taking

into consideration the versions available in other languages, therefore highlighting the contribution of translation to the construction and interpretation of supranational law. The results showed that there is a correlation between the frequency of and the practical need for comparison (signaled through the use of explicit references), on the one hand, and the number of official languages adopted by each of the courts, on the other (ibid, pp.181-201).

Other corpus studies opt for a more comprehensive approach to investigate mixed linguistic categories including lexical and grammatical patterns. Biel's (2014c) book entitled *Lost in the Eurofog: the textual fit of translated law* is exemplary of studies that use diverse language queries to address a broader research agenda, in this case the regularities of legal translation. Such regularities are measured by the parameter of "textual fit", which Biel defines as the "linguistic distance between translations and nontranslations in terms of overrepresented and underrepresented lexicogrammatical patterns" (ibid, p.15). More specifically, Biel compares EU law translated into Polish with original Polish law. The two are assumed to be different due to the hybridity of EU discourse as well as linguistic phenomena associated with translation behavior and source-language interference. The comparison was conducted at both a macro-structural level (text-structuring and grammatical patterns) and a microstructural level (term-embedding, term-formation, and lexical collocations). The study was based on three comparable corpora: the JRC-Acquis, the author-built Polish Law Corpus, and the National Corpus of Polish. The major finding of this book is that Poland's accession to the EU led to the emergence of a linguistic phenomenon known as a Eurolect (Introduced in Section 4.8.1). Biel attributes this phenomenon to the requirement to create a uniform standardised multilingual law, but still it is also found suggestive of power relations (ibid, p.15).

4.9.4 Semantic and syntactic analysis

Corpora have been employed in semantic and syntactic studies. By way of illustration, several attempts have been made to use corpora to investigate deontic modality, which is deemed to be important as it represents a fundamental semantic characteristic of legal language. Working with Polish and English, Biel (2014b) focuses on deontic modality as an aspect that is hypothesised to reveal how translated language can be different from non-translated language, where the degree of difference is measured by 'textual fit', as introduced above. The study observed a divergent textual fit due to the fact that EU translated law lacks conformity with the conventions of original Polish law, which Biel interprets in light of

imbalanced power relations between a majority and minority culture (ibid, pp.332-355). Seracini (2020) examines the norms of translating expressions of modality, by focusing on modal verbs (shall, should, may, must, can, will and the expression 'be to'), based on a parallel corpus of EU legislation in English and Italian (EURO-CoL), a comparable corpus of original Italian laws, and a reference corpus of British legislation. The study identified three aspects of translational behavior, namely a tendency to observe source patterns, to maintain the conventions of the source culture, and to adopt techniques to promote the level of clarity and readability of the translated text (ibid, pp.157-159). In a challenge to the centrality of European languages in LTS, Satthachai and Kenny (2019) study deontic modality in Thai legislation, using an English-Thai parallel corpus of international treaties and a monolingual corpus of original Thai legislative texts. Using Biel's (2014c) concepts of equivalence and textual fit to examine the relation between source texts and their translations, and then the relation between translated and non-translated texts, respectively, the authors point out the overrepresentation of modal verbs in translations versus originals. They identify gaps for further research including the correlation between a given linguistic phenomenon and sub-genres, and the cultural nuances that could be associated with legal concepts and terms, a scenario that will be of relevance to the present research (Satthachai and Kenny, 2019, pp.39-65). Drawing on the same corpus resources, Kenny and Satthachai (2018) investigate the passive voice in legal translation from English into Thai as a potential syntactic manifestation of the idea that translated texts are shaped by a tendency towards explicitation. The study concluded that although some writers recommend avoidance of Thai passive markers, they were found to be overrepresented in translated data.

4.9.5 Translator training and interpreting

Corpora have also found application in pedagogy in general and in the training of legal translators in particular, while it was not until recently that they were incorporated in the study of interpreting. Monzó Nebot (2008) proposes a set of corpus-based activities that are meant to help legal translators implement three effects that typically characterise legal discourse: 'universalization', 'neutralization', and 'defamiliarization'. Through the activities outlined in this study, the translators learn the different textual elements that are used to produce such effects, for example, the defamiliarizing effect is achieved through linguistic choices such as 'the use of archaic and technical terms', 'complex grammatical structures', 'nominalization' and 'modality', etc. (ibid, pp.221-252). Such effects are fundamental to producing an original composition; therefore, mastering them would boost the translator's

competence. Likewise, Biel (2017a) explores the use of comparable corpora as a tool for enhancing translators' ability to produce a legal message that communicates the same nuances and achieves the same effect as the original. Working with English-Polish translation students at the master's level, Biel describes the usefulness of two methods of using corpora, firstly as a resource for acquiring specialised terminology and phraseology, and for honing legal style during the translation process, and secondly as a means of critical reflection on existing translation products. Tailoring corpora for specific contexts, Sánchez Ramos and Vigier Moreno (2016) discuss the use of monolingual virtual corpora in training legal translators working in public service settings. Introducing the idea of 'DIY corpora' (standing for Do-It-Yourself), Scott (2012) investigates the feasibility of translators compiling corpora to serve their specific needs or help with particular tasks. Similarly, Vigier Moreno (2016) also advocates the use of 'ad hoc corpora', referring to small collections of texts that trainee legal translators can use when rendering texts in their second language, and especially to acquire typical phraseological units and textual conventions.

Practical research is also underway that involves the use of corpora to develop educational resources for practitioners. A good example, as Biel (2018a, p.34) states, is the Qualetra project carried out at KU Leuven University to provide a corpus of key legal institutional documents with the aim of creating templates and termbases. Towards the same end, the Law10n project, which is based on an English-Spanish parallel corpus, is being conducted at the Autonomous University of Barcelona to develop a resource, which could presumably be useful for the translation of software licensing agreements (Biel, 2018a, p.35; Pontrandolfo, 2019, p.19).

Corpus methods have also been found useful in studying court interpreting, which is a bourgeoning field for the application of corpora. A good example in this regard is the study conducted by Orozco-Jutorán (2019). The study, which was based on a transcribed corpus of video-recorded criminal trials including three language combinations (English, French and Romanian into Spanish), aimed at investigating linguistic and communication aspects. The empirical evidence concluded from this study raised quality issues relating to non-rendition and loss of meaning (ibid, pp.148-165).

4.10 Challenges and gaps

Despite the growing popularity of corpora in translation studies, there are several challenges and shortcomings facing the development of legal corpora. Among the most significant challenges is the confidentiality and sensitivity of legal documents. In this regard, Vigier and Sánchez (2017, p.261) hold that the use of corpus methods is still limited in the area of legal translation due to difficulties in data collection and the stringent requirements of data protection. It is particularly difficult to gain access to private legal documents, making them "still quite rare" in legal corpora "due to their confidential nature" (Biel, 2018a, p.29), a fact that limits the variety of legal material available. This limitation has resulted in what Prieto Ramos (2019, p.3) describes as the "traditional focus on legislative genres in LTS" or a phenomenon that Biel (2018a, p.29) identifies as "legicentrism". Biel further explains that corpus-based studies in the legal domain are mainly oriented towards institutional corpora, i.e., legislative or judicial texts collected from multilingual international organisations such as the EU, UN, or WTO. One of the main reasons for the collection of these multilingual texts is to train machine translation engines (ibid, pp.19-33). A further shortcoming in this area relates to the issue that genres representative of EU legislation still dominate as the major source for most of the existing legal corpora, whereas other genres are often neglected (Biel, 2016, p.199). This in turn affects the language selection, leading to the "preeminence of major European languages in LTS", whereas lesser-dominant languages are still under-represented or under-researched (Prieto Ramos, 2019, pp.2-3). Another limitation of existing legal corpora is the fairly small size (i.e., word count) of the samples, as a result of being developed to address specific linguistic research questions, and the fact that they are not always available in the public domain (Vogel *et al*., 2018, p.1351).

4.10.1 Legal corpora in Arabic

Notwithstanding the foregoing challenges, there is a growing interest in corpora involving the Arabic legal language or concerning Arabic culture. Sketch Engine offers a selection of general Arabic-language corpora, including United Nations Parallel Corpus (UNPC) – Arabic, Arabic Web 2009, Arabic Web 2012, a small-scale Arabic Learner Corpus, KSUCCA (Classical Arabic), and OPUS2 Arabic, as well as an annotated corpus of the Quran in Arabic. Salhi (2013) has developed the English-Arabic Parallel Corpus of United Nations Texts (EAPCOUNT), which is a UN-focused corpus of 341 documents. More recently, El-Farahaty, Khallaf and Alonayzan (2023) have developed specialised Arabic-English parallel and monolingual legal corpora inclusive of 22 Arab countries constitutions;

this corpus is, thus, focused on the genre of constitutions. There is also an existing Arabic legal corpus, and it is a monolingual resource of five million words, or about 1,000 texts, developed by Hanem El-Farahaty and Serge Sharoff of the University of Leeds. However, the developers of this corpus note that it is "not purely legal as all data is derived from the internet" and does not really involve highly specialised legal content but features hybrid political, legal and media contexts (El-Farahaty, 2015, p.158). This corpus contains texts in Arabic only and is thought to include much non-legal 'noise', as it was automatically harvested from the internet; here, El-Farahaty notes that this corpus "includes many irrelevant web pages" (ibid, p.158).

Recently, there has been increased interest in Arabic and pre-modern Islamic texts. Research efforts under the University of Manchester's Genealogies of Knowledge project have led to the creation of a Medieval Arabic corpus (3.3 million tokens), comprising Arabic translations of ancient Greek texts as well as original texts written by preeminent scholars of the time such as Al-Farabi, Averroes and Avicenna (Baker, 2020). There is also the Comparing Arabic Legal Documents (CALD), which is a database for studying legal documents in Arabic dating from the 7th to 16th centuries; this database was developed by the ERC-AdG-project Islamic Law Materialized (ILM) and directed by Christian Müller (Müller, 2021). Finally, an ongoing project entitled the Open Islamicate Texts Initiative aims to build a scholarly corpus of pre-modern Islamicate texts. The project, which was launched by Aga Khan University (AKU), University of Vienna/Leipzig University (LU) and University of Maryland (College Park), aims to include Arabic and Persian content. To my knowledge, there is no available corpus dedicated to contemporary Islamic legal and financial texts.

4.10.2 Identifying a niche
Therefore, the present thesis seeks to fill a gap in the research by focusing on one of the under-researched language pairs in corpus studies (Arabic-English). Although the corpus will not directly involve Arabic texts, it will capture Arabic-to-English translations as well as original writings in English that can be seen as a form of cultural translation (See Section 5.10). Some texts in the corpus are also translated from Malay and Urdu. Thus, it constitutes an attempt to depart from the mainstream focus on European culture in corpus-based research on legal translation, by shedding light on Islamic law as a lesser-represented legal system. While previous studies that used legal corpora to investigate culture-specific items

focused on system-bound terms (e.g., Vigier and Sánchez, 2017; Peruzzo, 2019), the present research will explore a category of lexis that is not only associated with a different system, but also bears religious significance. Some studies have also indicated a correlation between power relations and lexical choices in translational discourse, e.g., the effect of the hegemony of the Soviet Union on Finnish translated discourse (Santalahti and Mikhailov, 2019) and the influence of the EU on Polish translated discourse (Biel, 2014b). If this hypothesis holds true for the translation direction from a major to a minor culture (i.e., translating across power differentials), as discussed in previous studies, then this raises intriguing questions for the effect of using loanwords when translating in the opposite direction, i.e., from a less dominant culture to a socio-politically and economically hegemonic culture. For example, to what extent does the existence of Arabic loanwords in English-language discourse on Islamic law suggest that Arabic speakers have 'political power'? Can the mere presence of a loanword suggest this?

4.11 Conclusion

Perhaps the most significant finding to emerge from this chapter is the evidence that corpus research in LTS is Eurocentric or focused on European languages/legislation. This chapter also highlights which genres have been the focus of study and which are still under-researched. Accordingly, in terms of data collection, the current research will also endeavour to address the often-neglected genre of private law documents, targeting not only templates for contracts and agreements available online, but also examples of actual contracts. It will cater to the growing interest in diversifying the genres studied in LTS by including Islamic law (with its family law and commercial branches) in different settings and contexts.

Chapter Five: Emancipatory theories and translation

5.0 Introduction

This chapter presents the theoretical framework underpinning this research, which is informed by postcolonial translation studies. The chapter begins by defining postcolonialism and describing the scope of this theoretical approach and its integration into translation studies. It also reviews important contributions aimed at establishing analytical methods and strategies for what is known as the postcolonial translation school. The chapter proceeds to capture the most significant current discussions in postcolonial scholarly works and identify limitations and future directions. The discussion also touches upon the ethics of border crossing and suggests that an intersection exists between postcolonial theory and the theory of translation norms before presenting examples of the relationship between language and identity. The chapter also highlights cultural translation as the key paradigm of postcolonial discourse.

5.1 Postcolonial theory

5.1.1 Defining postcolonialism

Postcolonialism, also known as postcolonial theory or postcolonial studies, refers to "an area of research concerned with the colonial encounter and its aftermath" (Bolaffi *et al.*, 2003, p.222). It represents a branch of cultural theory or cultural studies (Robinson,1997, p.13). As an interdisciplinary field, it builds upon the interconnection between various fields of humanities such as anthropology, ethnography and the study of colonial history, sociology, philosophy, and gender and sexuality studies (ibid, p.1-13).

Postcolonial theory is not only concerned with the production of an activist discourse but also with the reception of its underlying ideas. Ashcroft, Griffiths and Tiffin (2002) argue that "post-colonialism is more than a body of texts produced within post-colonial societies, and that it is best conceived of as a reading practice" (p.191). Through the act of critical reading, a text is identified as postcolonial by considering the discursive features or techniques that are mobilised to convey an ideological message to the reader (ibid, p.191). Thus far, the postcolonial readings of literature and culture are considered as one of the main drivers that brought about the cultural turn within translation studies, which deals with cultural and ideological dimensions (Bermann and Porter, 2014, p.3).

5.1.2 Scope of postcolonial theory

In a broad sense, postcolonial theory covers extensive areas of inquiry. These areas can, nevertheless, be grouped thematically and chronologically into three main approaches identified by Robinson (1997): post-European colonisation, post-independence, and power-relations studies. The first approach seeks to capture a holistic picture of the history of a colony, showing the coloniser's attempt to subdue the masses by enforcing the models and ideology of the colonising culture, and depicts resistance efforts towards independence. Under this approach, the complete story of the colonial experience is narrated encompassing the colonial, anticolonial and postcolonial moments, from the sixteenth century until the twentieth-century era of independence (ibid, pp.13-15). In the second approach, the term 'postcolonial' signifies the historical epoch after the collapse of colonialism, which corresponds to the second half of the twentieth century. This narrowed-down approach focuses on the post-independence agenda that involves efforts to restore the autonomous identity and reassert the cultural representation of the previously colonised (ibid, pp.14-15). The final approach deviates from the emphasis on colonial relations to explore the contemporary scene of power hierarchy across broad political and cultural arenas. Here, 'postcolonial' refers to the late-twentieth century onwards, and the term 'power-relations studies' is used. This approach is more apt for research that intends to uncover the mechanisms through which power relations are "repressed, idealized or universalized" (ibid, pp.14-15). It also serves to explore the avenues through which translation will function as a social agent, working towards a decolonised future or a future of equal cultural representation. This last framework fits the scope of the present study, as it involves shedding light on practices that give voice to the voiceless or marginalised groups by exploring their efforts towards reaffirming their representation on the global cultural map.

5.2 Postcolonial translation school

The postcolonial translation school emerged in the 1980s, with an initial objective to investigate the relation between translation and empire (Robinson, 1997, p.1). In this respect, empires are understood as powerful nations that sought to subjugate other nations or demographic groups by bringing them under control, militarily, politically and/or economically (ibid, p.8). It was the demise of the European empires by the 1960s and the calls for cultural independence of its colonies that inspired academic debates about the dialectic of hegemony and resistance (ibid, p.13). Hegemony, according to Gramsci (1998), refers to the dominance or supremacy that the powerful group exercises on the less privileged

to conquer them whether politically, economically, or even culturally or ideologically (p. 210). Against the background of such developments, postcolonial translation studies found their niche in discussions of counterhegemonic practices (Robinson, p.13). In general, the postcolonial translation school attempts to shed light on inequality in its different forms – political, economic, cultural, and linguistic – through translation. Here, "No longer could translations be viewed as abstract linguistic entities subject to pure descriptive analysis: they were now 'worldly' texts imbued with social, political, and economic power relations and acting, often importantly, within a broader cultural scene" (Robinson, 1997, p.4)

Since understanding culture and cultural difference has remained a primary area of interest to postcolonial theorists in general, PTS have evolved recently to study how this difference is communicated through language and translation, particularly when they pertain to communication between the "first" and "third" worlds (Robinson, 1997, p.3). In fact, the division of nations into world classes has its roots in the colonial policies that sought a hierarchical categorisation of races. The colonisers embarked on operations to reinforce the dominant/subaltern dichotomy. These operations, which were described by Althusser (1971) as 'interpellation' or 'hailing', aimed to internalise the mental image of certain individuals as subjects (p.173). Under such policies, certain groups are made to think and feel themselves as inferior due to the mental images circulated by the hegemonic force known as ideological state apparatuses (ibid, p.701). Thus, it is the ruling ideology that enforces the "subjection to a subject" (ibid, p.701). In the colonial situation, the colonised groups are often interpellated or made to think of themselves as subaltern (i.e., of lower status), backward, uncivilised, irrational, thus requiring help from the colonising group, who are the civilised masters. Such colonial hegemony impinges upon the contemporary representation of the previously colonised/marginalised group, a major concern that postcolonial scholars seek to tackle in their counter-discourse (Robinson, 1997, pp.23-24). Another repercussion was the emergence of a language status hierarchy, where the language of the coloniser was elevated to a higher status, while the languages of the colonised groups receded to the bottom of the hierarchy (ibid, p.102). On the likelihood of such hierarchies to remain, Robinson postulates that they can be "shaken but rarely destroyed" (ibid, p.102).

5.2.1 Thematic concerns of postcolonial translation

Current scholarship has grappled with theoretical issues about translation in the postcolonial context. Bermann and Porter (2014) note postcolonial translation studies typically revolve around three broad questions: "what role has translation played in colonial and postcolonial

situations? How has it served the needs of dominating cultures? Equally important, how have suppressed cultures used it to subvert reigning power structures?" (p.5). In more recent inquiry, scholars have turned to investigate the interaction between major and minor languages and the struggle against epistemicide (See Section 9.9), questions of hybridity and multilingualism (ibid, p.9).

In an attempt to address the above-mentioned questions, Robinson (1997) argues that translation played three roles in the history of colonial encounter between these two worlds, which can be seen either as a chronological narrative or as a "utopian myth of postcolonial translation studies" (p.6). The first role, representing the past, saw translation as a weapon of colonisation, whereby translation was used to understand the colonised groups, thus empowering the coloniser to reinforce their grip. In the second role, translation participates in the exchange of knowledge and accumulation of capital; however, translation in this phase of the present time is seen as "a lightening-rod for surviving cultural inequalities" due to the repercussions of colonisation. Finally, translation is proposed as a channel of cultural decolonisation in the future (ibid, p.6). Thus, postcolonial studies ideally capture how translation has helped nations to escape a colonial past, moving through a postcolonial reality towards future emphasis on cultural autonomy and indigenisation. Here, the functionality of translation seems to be characterised by multidimensionality and mutability.

As an ideologically oriented field of research, representation and language hierarchy are now recurring topics in postcolonial translation discussions. On the question of representation, PTS seek to examine "the mechanisms by which representations of a cultural other are generated through translation" (Baker, 2014, p.17). Translations play a critical role in this regard because they shape representation not just across cultural borders but also across the power differentials that are associated with the relations between minority and majority languages (also called minor and major languages). A language is held to have a minority status if it has a limited number of speakers, is in the danger of disappearing or if it belongs to groups that are marginalised on political, economic or cultural grounds (Cronin, 2003, pp.141-145). Within the latter scenario, English can be viewed as the only major language amidst technological revolution and globalisation. As such, even widely spoken languages such as Arabic, Chinese, and Russian, have been treated as minor or marginalised languages in translation studies (ibid, pp.144-146). In terms of translation volume, Cronin (2003) classifies languages into two groups: target-language intensive and source-language intensive. While the former describes languages that are frequently translated into, such as

English, the latter involves those minority languages that are receivers of the content produced in majority languages (ibid, p.146). Baer (2014) argues that this asymmetric relation between languages, which has rendered some languages to be "less taught", "neglected" or even "subaltern", is one of the repercussions of the long history of political colonisation and its concomitant cultural imperialism (p.244).

Generally, when power differentials are involved, there exist symbolic goals behind translation flows in both directions. The scenario of translating from the major to the minor language is known as "translation-accumulation" in Casanova's terms (2010, pp.288-289). The minor language translates from a major culture as a means of enrichment of its content repertoire, and here translation techniques can be deployed "as a symbolic act of resistance to displace that [major] language within a shared social space" (Baker, 2014, p.18), e.g., by adopting cannibalistic translation politics. The basic tenets of the cannibalistic practice are a critical selection process—i.e., which texts and translation policies would be a positive contribution towards the national cultural capital—and a transculturalisation—i.e., importing knowledge in a creative process involving adapting this knowledge to national tradition and producing a 'collage' rather than 'imitation' (Gentzler, 2008, p.106). As an example of cannibalistic practice, Vieira (1994) analyses the work of a Brazilian translator Augusto de Campos, who embarked on a series of appropriations of canonical literary models. For instance, in his translation of a poem entitled *The Apparition* by metaphysical English poet John Donne (1572–1631), he blended his translation with a popular song in his mother tongue (p.66).

The other scenario, translating the minor to the major language, creates a state described by Casanova (2010) as "translation-consecration" (pp.288-289). Translation out of a minor language happens with an eye on communicating the elements of its legacy including language, literature, and culture to broaden its dissemination and outreach, i.e., introducing the periphery to the centre. In this case, resistance can take the form of refusing to be translated into a major language or using translation as a means of invading the hegemonic culture by amalgamating the minority and major languages in hybrid texts, as in bilingual poetry (Baker, 2014 p.18). The postcolonial aspiration towards polylingualism rather than monolingualism allows incorporating 'autochthonous' input from a minoritised native language in the final hybrid product (Vieira, 1994; Gentzler, 2008, p.80). Since the current research fits the scope of translating the minor to the major language, the next heading will

review the techniques of postcolonial translation with a particular focus on an array of resistant modes of expression used in this direction (from minor to major).

5.3 Techniques of postcolonial translation

Debate continues about the best techniques for implementing the activist or engaged agendas underlying postcolonial translation. Tymoczko (2000) points to the need to set out theoretical concepts and practical methods that can be used to identify what makes a translation fit for an engaged purpose, noting that Venuti's (1995) contribution is the first of such attempts to define an analytical framework (p.34). Later scholarship has gone a long way towards providing a deeper insight into strategies of engagement carried out through postcolonial discourse in its original writing and translated forms.

5.3.1 Foreignising versus domesticating translation (resistant or fluent discourse)

Taking binaries as a starting point, Venuti's model distinguishes between fluent and resistant translation, and domesticating and foreignising methods. Venuti (1995) in his treatment of the translator's invisibility, explains that the contemporary hegemony of Anglo-American culture and the desire for a narcissistic experience has resulted in the prevalence of fluency as the authoritative discourse for translating (pp.1-15). The fluent discourse upholds that the golden rule for all kinds of translation is to provide a fluent product that is completely void of "any linguistic or stylistic peculiarities" (p.1). In the Anglo-American translation industry, all stakeholders from the publisher to the final reader prefer a translation that passes off as an original text, given that a translation that does not live up to this level can be pejoratively labelled as 'translationese' (ibid, pp.1-4). Here, 'translationese' is understood as the use of "unidiomatic language in translated text" (ibid, p.118). Since the transparent discourse is considered the benchmark in English, fluent translation is "recommended for an extremely wide range of foreign texts—contemporary and archaic, religious and scientific, fiction and nonfiction" (ibid, p.4).

Attempting to lay down the criteria making up a fluent translation, Venuti (1995) speaks of a domesticated intelligible text that flows in a natural, familiarised manner to the target reader, and one that keeps its translator invisible (ibid, p.5). Not only does the translation impose "an insidious domestication," but the very selection of the text is also problematic. To clarify, the hegemony of the English language and Anglo-American culture results in a growing tendency to select those texts that can offer a fluent-reading, transparent translated product (ibid, p.17). A fluent translation relies on a "domesticating method" which involves

"an ethnocentric reduction of the foreign text to target-language cultural values, bringing the author back home" (ibid, p.20). Nevertheless, by way of criticism, Venuti perceives the fluent and transparent mode of translation as a way of enacting 'a cultural narcissism' because it results in a self-centred pattern that only allows the reader to see images from his same culture (ibid, p.306).

On the other hand, a foreignising method is one that brings "an ethnodeviant pressure on those values to register the linguistic and cultural difference of the foreign text, sending the reader abroad" (Venuti, 1995, p.20). This method parts with the native norms of the target culture in favour of those of the source culture, and thus makes the act of reading more difficult or alien (ibid, p.20). Nevertheless, the foreignising method is deemed a valid strategy in contexts of resistance, most notably against the hegemonic position of English or against particular phenomena such as imperialism and ethnocentrism (ibid, p.20). This method, in fact, emerged as an opposition to the domesticating practices that have long been normative in Anglo-American culture (ibid, pp.21-23). For that reason, Venuti views foreignising as the springboard to establish a bond between translation and resistance, thus creating a resistant discourse (ibid, p.24). In that sense, foreignising becomes a "sort of liberation that resistancy tries to produce in the translated text by resorting to techniques that make it strange and estranging in the target-language culture" (ibid, p.305). The outcome of resistance is also called 'an enstranging translation' where some differences either between languages or cultures are retained to allow the reader to notice cultural gaps and understand the other (ibid, p.306). Here, he invokes Philip Lewis's concept of "abusive fidelity" to describe translated texts that seize every opportunity to transplant alien features to resist and defy the hegemonic culture (ibid, pp.23-24). This, in fact, helps to ensure cultural diversity and renegotiate established hierarchies (ibid, p.308).

A question arises here regarding the correlation between the nature of the text and the choice of the translation approach. Venuti (1995) postulates that the freedom to choose between producing a domesticated or a foreignised text is only reserved for translators of literary texts. Technical material, on the contrary, rules out that possibility, due to the intelligibility required to transmit technical information when translating legal contracts, international treaties, manuals, scientific material, etc. (ibid, p.41). Notwithstanding the foregoing, expression of resistance is not only channelled through foreignising linguistic techniques, but other holistic alternatives can also be factored in, for example, the choice of specific texts of an alien slant or nature and the creation of translation discourses (ibid, p.148). This kind

of production constructs 'a dissident cultural practice' that speaks to marginalised and excluded values (ibid, p.148). Overall, Venuti maintains that identifying a translation as 'foreignizing' or 'domesticating' can happen "only in relation to specific cultural situations, specific moments in the changing reception" (ibid, p.272).

5.3.2 From assimilation to convergence of radical modes of thickness, defamiliarisation and ostensive expression

More recent literature has sought to revisit the theoretical frameworks used to study the postcolonial discourse produced through original writing or translation. Broadly speaking, postcolonial scholars have begun using the term 'assimilative' to refer negatively to Venuti's (1995) domesticating method, which postcolonial commentators deem 'the worst kind of translation' as it favours the cultural and linguistic values of the target major language (Robinson, 1997, p.114). Such a proposition came about against the backdrop of assimilative translation being used by imperial forces in colonial contexts to translate the heritage of their colonial subjects in a way that evaporates symbolic aspects of cultural difference. This makes the hegemonic culture unable to recognise any uniqueness or values distinctive of the third-world cultures (ibid, p.109).

As counter-hegemonic strategies, new discursive modes such as 'thickness', 'thick', 'thickening', and 'defamiliarising', among others, have come to the fore. Being a hallmark of postcolonial writing, thickening or defamiliarisation creates an ideologically loaded writing that represents a form of translation. Although using translation as a metaphor, postcolonial authors, working within intercultural spaces, are indeed faced with the imperative question of translation practice: should we bring the audience to the text, or the text to the audience (Schleiermacher, 1813/2012, p.49; Bassnett and Trivedi, 2002, p.13). When handling cultural or linguistic dissimilarities, postcolonial authors make the choice between "an assimilative presentation in which likeness or 'universality' is stressed and cultural differences are muted" or a thick presentation featuring "defamiliarized elements in the text" (Tymoczko, 2002, p.21). Like foreignisation, a defamiliarised text relies on importing words from the source language to promote the reality of difference (ibid, pp.13-14). Imported lexical items often relate to tangible items (e.g., food and garment) or symbolic elements (e.g., customs and law, proper names), because they bear references to indigeneity (ibid, pp.24-29).

Lexical borrowings are not, however, the only means towards thickness. Paratextual commentaries are also used to elaborate on source-cultural aspects, through providing introductions, glossaries, footnotes or even appendices (Tymoczko, 2002, p.22). Moreover, various textual strategies can also achieve the function of thickness both in postcolonial writing and translation. For instance, Appiah (2000) uses the term "thick translation" to describe a translation that appropriates the original content by thickening it with textual interventional techniques such as glossing (i.e., paraphrases that either explain, interpret, or supplement the source elements). The aim of a thick translation, as Appiah points out, is "to locate the text in a rich cultural and linguistic context," helping to guide the reader through the text, and leaving the target audience at ease (427). In the meantime, a thick text also articulates the values and linguistic heritage of the source culture in a manner visible to the foreign audience by relying on importing words from the source language to promote the reality of difference (Bassnett and Trivedi, 2002, pp.13-14). From a reception perspective, postcolonial discourse is intended for 'a dominant international audience', hence, it employs all means to put spotlight on a marginalised culture by explicitly captioning and explaining its specificities (Tymoczko, 2002, p.28).

5.3.2.1 Three-tiered model

Looking at postcolonial translation techniques from a chronological angle, Tymoczko (1999) has identified three main strategies for the linguistic transfer process: assimilationist, dialectical and ostensive. In the assimilationist strategy, outstanding or "signature" concepts of the minor culture are rendered into their proximate forms in the dominant culture in order to ensure acceptability for the target reader. Omission of cultural markers is also sometimes desirable to foreground the delivery of familiar content, even if that will be at the expense of sacrificing the indigenous sense (p.174). Therefore, an assimilationist approach builds upon processes of domestication and acculturation (ibid, p.177).

The dialectical strategy is that which seeks to open the door for some definition and representation to the less dominant culture but in circumstances that will not breach the conventions of the receiving dominant culture. Under this scenario, the act of borrowing a loanword is subject to the condition that it constitutes a distinct cultural marker that has already been integrated into the linguistic body of the major language, otherwise such words will be translated using an assimilative form or toned down in multiple lexemes (Tymoczko, 1999, p.175).

Finally, the ostensive strategy refers to the case where the target output renders "cultural difference obvious and explicit without foregrounding it through explanation" (Tymoczko, 1999, p.175). In the ostensive mode, the translator is not always using borrowed or literal forms, but they ensure that the "translation of signature cultural concepts is bound at the level of the word within the context of a fluent [target] text" (ibid, p.175). To achieve that, translators make use of "ostranie or defamiliarized language" (ibid, p.176). In addition to occasional borrowings, an ostensive translation relies primarily on coining descriptive terms that are at once literal and defamiliarised enough to indicate that this is a foreign-transplanted concept.

Dismissing the assumption that these strategies can be interwoven, Tymoczko (1999) argues that they rather represent three successive stages in the search for national identity. The assimilationist strategy appears to be the product of colonial policies that adopt cultural colonisation by substituting indigenous artefacts with the model of the coloniser or dominant group. The second translation strategy, the dialectical one, coincides with the beginning of resistance and the pursuit towards establishing a national identity, but still facing constraints due to the hegemony of the dominant language. The ostensive strategy, on the other hand, signals the emergence of a decolonised identity, which in turn mobilises discursive features towards validating cultural autonomy and harmonising different cultural fields (ibid, p.178). How signature concepts are handled represents one determinant by which translation can be classified as assimilationist, dialectical, or ostensive, but they are also considered a "litmus test" indicating the orientation of the translation (ibid, p.180). Overall, such translation decisions are shaped by external factors such as the surrounding historical context, the ideological agenda and the translator's position (ibid, p.178).

5.4 A glimpse of postcolonial phenomena and their manifestations

Mapping out the realm of postcoloniality, there are various phenomena that act as markers of postcolonial identity and/or are considered key concepts in PTS. In the pursuit of resistance, "nativism" was strikingly manifested in ideological forms of religious revivalism and fundamentalism being sought-after to restore the indigenous past (Niranjana,1992, p.166). While acknowledging the impossibility of a complete return to the past, the philosophy of resistance insisted that "Fragments of the past must be recovered and put together in new ways" to deal with the evolving reality (ibid, p.173). Hybridity is another exemplary phenomenon. For the postcolonial theories, hybridity is not recognised as a state of failure, but as a creative process for expressing diversity. As such, "postcoloniality always

means learning to live with a compromised, fallen, hybrid state-making" (Robinson, 1997, p.84). Here, Mehrez (1992), through her analysis of francophone North African literature, clarifies that labels such as 'hybrid' 'métisses', and 'in-between' are frequently used to describe postcolonial texts, as they are replete with textual materials bearing cultural significance (e.g., native metaphors, cultural referents), which seek to challenge monolingualism and translatability to the dominant language (pp.120-138). Also of relevance is the phenomenon of 'ambivalence', which describes the paradoxical and fluctuating sentiment towards the heritage and knowledge of the minor culture. The concept of ambivalence is used by Bhabha (1994) in the colonial context to illustrate "the complex mix of attraction and repulsion that characterizes the relationship between colonizer and colonized" (Ashcroft, Griffiths and Tiffin, 2007, p.10).

5.5 Postcolonial critiques, limitations, and gaps

During the nineties, PTS remained narrow in focus; most research was primarily concerned with historical narratives, literary criticism, and literary translation. Looking at seminal books on postcolonial theoretical ideas, Niranjana (1992) discusses the British colonisation of India and examines three different translated English versions of an indigenous poem that dates from the twelfth century, one of which is a retranslation conducted by herself to suggest literalness as a means of decolonisation. Rafael (1988) offers a historical narrative of how translation was deployed by the Tagalog people in the Philippines towards combating Spanish colonisation, which sought to convert the local people to Catholicism. Cheyfitz (1991) investigates the history of European colonisation in North America, showing how the European colonisers introduced their concept of property rights to legally appropriate the land that belonged to the Native Americans — such introduction of a new concept was considered an act of translation. Having reviewed the above-mentioned three key books by Rafael, Cheyfitz, and Niranjana, Robinson concludes that the existing discussions have principally relied on ethnographic accounts of the postcolonial reality, without detailed investigation of the role of translation (Robinson, 1997, p.104). Thus, an intense concentration on ethnography has raised doubts about the viability of the postcolonial approach as a prospective avenue for translation studies (ibid, p.104).

Focusing on literary criticism, Tymoczko (1999; 2000) presents a good example of a postcolonial literary movement that developed to reaffirm cultural representation: Irish cultural nationalism. Tymoczko takes the translation of early Irish literature into English as the epitome of a translation movement that took place in Ireland as a previously colonised

nation. This movement mobilised translation to support cultural nationalism by producing narratives that helped to escape the stereotypes perpetuated by the coloniser and construct an independent identity through reviving Irish cultural heritage. At the same time, it also enacted a political agenda for building up the independent Irish state during the nineteenth and twentieth centuries. Calling upon postcolonial studies to build on nation-specific experiences, Tymoczko (2000) proposes a methodological approach known as 'localism'. This approach suggests focusing on translation movements within a given nation, in order to allow investigations of how translation interacts with the surrounding socio-political and historical contexts.

Despite the importance of legal objects in the imperialist context, postcolonial accounts of the translation of law remain scarce. To the best of my knowledge, St. André (2004) is the only published source that has analysed a pure legal text through a postcolonial lens. Focusing on the British imperial setting, St. André analyses the translation of the Great Qing Code, a Chinese law code translated by George Staunton in 1810. His analysis aimed to put forward the argument that the translator's techniques imply an underlying ideological agenda to convince the readers that the Chinese had a valid concept of justice, yet this intention was not realised by the audience. This scenario, as Baker (2014) notes, indicates that the intellectuals of the colonising group can appreciate the knowledge system of their subordinates, which might lead to fruitful results eventually, as happened in this case when the British later utilised this same code to govern the Chinese people in Hong Kong (p.17). This scenario also relates to Bhabha's (1994) concept of ambivalence regarding the coloniser's paradoxical attitude towards the cultural products of subaltern groups.

One of the most significant current discussions focuses on African literature, which seems to be a niche area of research within PTS. For instance, Bandia (2008) examines African European-language literature or what is known as 'African Europhone literature' from the perspective of PTS, applying the idea of 'intercultural writing as translation' (p.3). Using the metaphors of "writing-as-translation" or "translation-as-writing," Bandia considers postcolonial writing as an act of translation, because it conveys linguistic and cultural aspects related to subaltern cultures or the periphery and transports them to dominant cultures or the centre (p.31). This kind of border crossing lends itself to the paradigm of interlingual translation (ibid, p.31). Bandia argues that this category of literature reflects translingualism and interculturality as it is replete with various forms of African orature, most importantly proverbs and aphorisms, which serve as a reminder to the reader that this is a translated

discourse (ibid, pp.73-74). Bandia also discusses the lexical innovation that characterises Euro-African writing, which involves processes of contextualisation by incorporating indigenous words and expressions to convey the African reality (ibid, p.100). Innovative lexical formation also resorts to collocation deviation through using unconventional collocational patterns as well as semantic shifts by giving new shades of meaning to existing European language words, for example, using the words 'brothers' or 'sisters' to refer to members of the same community (ibid, pp.100-101). Consequently, Bandia highlights the role of translation in disseminating representations of a minority culture, thus raising concomitant questions of ethics, ideology, and identity (ibid, p.v). Working on a more specific geographical level, Batchelor (2009) examines a corpus of Sub-Saharan Francophone literature translated into English, describing a decolonised translation practice that seeks to convey linguistic innovation and diversity using techniques such as African-language borrowings, neologisms, and wordplay. More recently, Batchelor (2014) discusses the process of text selection for translation and the role of publishing houses in this regard and grapples with the controversial question regarding whether African writers should write in European or native African languages. Contributing to the discussion on 'Writing as Translation', Batchelor hints at the paradox that lies behind African writers producing their work in European languages, noting that such practices suggest the 'continuation of imperialism' (ibid, p.247). Taken together, these studies capture the African writer as a translator in their own right working to ensure cultural heterogeneity.

In the same vein, Kruger (2012) addresses how translation is employed in the production of children's literature in South Africa in an empirical study that brings the quantitative and qualitative approaches together. Using a questionnaire, Kruger conducted a survey that involved publishers and translators of children's literature in South Africa, in order to explore translation policies in South Africa's educational system, which is characterised by multilingualism (pp.29-91). Through analysing a translated sample of children's literature texts in the language pair Afrikaans-English, Kruger examines the norms that inform the macro- and paratextual elements involved in the selection of the text and translation policy. Her analysis also examines translation strategies pertinent to micro-textual cultural elements including "proper names, social forms of address, loanwords, cultural items and idiomatic expressions", which demonstrate the classical dilemma related to the binary of the domesticating and foreignising approaches (p.25). Kruger's study finds that both approaches are in use and that the type of book plays a role in selecting the translation approach (p.27).

Using an eye tracking experiment to test the responses of both Afrikaans child and adult readers of translated texts, Kruger concluded that foreignising techniques have a bearing on the reading and comprehension patterns, which also vary according to contextual factors, among others (p.27).

5.6 Criticism of postcolonial theory

Looking at the big picture, Hui (2009) points out that the integration of postcolonial theory into translation studies has suffered from a wholehearted focus on anthropological and colonial arenas, thus PTS have remained "slow and reluctant to cut their umbilical cord" with those scholarly areas (p.203). Like Robinson, Hui maintains that the concept of translation as an interlingual product has not featured in previous studies. Rather, translation has been typically explored in a broad metaphorical sense; for example, Niranjana (1992) viewed the interpellation of colonial subjects as 'translation', i.e., the coloniser translates the colonised into docile subjects (ibid, pp.203-204), while Rafael (1988) interpreted Christian conversion as a process of translation. In Hui's view, "in-depth textual case studies" and analyses of "actual translations" are needed to make PTS fruitful and well-positioned within translation studies (Hui, 2009, p.204). Merrill (2014), on the other hand, views translation both as a linguistic transfer and a figurative metaphor for intercultural exchange, in her investigation of the translation of testimonies related to human rights abuses in India during the colonial and postcolonial moments.

Thus, this review has demonstrated that the postcolonial approach to translation studies seems to be still in an emerging phase. The evidence reviewed here suggests that PTS has long focused on colonial settings (European colonisation and post-independence), while the power-relations strand has hitherto received scant attention by postcolonial scholars. This proposition is underscored by Robinson (1997) who emphasises that postcolonial approach has not yet acquired the status of an independent discipline, thus commentaries and critiques are still lacking (pp.104-113). On the other hand, there is still a lack of well-grounded theoretical insights as to how a translated text may contribute towards establishing an engaged postcolonial discourse. This is due to the paucity of standardised measures regarding "the methods or mode of translation that are considered sufficiently radical to be considered a positive force for decolonization" (Robinson, p.105). In this regard, Robinson (1997, p.108) poses the question of whether there is one mode or approach to translation that can aptly articulate the ideological slant of the postcolonial agenda. Critique against PTS is

further attributed to the way it places translation modes into a clear-cut dichotomy. By way of illustration, Robinson (ibid, p.109) states that:

> [T]ranslation tends to be dualized as either (a) communicative, accessible, assimilative, domesticating, and therefore part of the problem, or (b) noncommunicative, inaccessible, nonassimilative, foreignizing and therefore part of the solution.

Another area of criticism of the postcolonial school is that it assumes a monolithic impact on the target reader. It considers all assimilative translations as having a negative effect, and all foreignising translations as having a positive effect. Finally, there is a problematic assumption that an assimilative/domesticating translation is required to perpetually make its translation decisions in favour of the target culture, while a foreignising translation is thought to be doing the same in favour of the source culture. No thoughts has been given to the position of hybrid texts in which "postcolonial texts, originals alike, begin to inhabit a middle or hybridised ground between 'source' and 'target' (Robinson, p.112). Commenting on such dichotomy, Merrill (2020, p.432) argues that postcolonial studies in general are enmeshed in "reductive binaries", the most typical of which is that of the coloniser versus the colonised, noting that it is the work of translation to reveal and destabilise those divisions. Consequently, Merrill calls for collaboration between translation practitioners and theorists to refine the conceptual frameworks that address the conundrum of translating across hegemonic and non-hegemonic poles (ibid, p.432). The binaries highlighted by postcolonial scholars suggest an ethical dilemma facing translators in their pursuit towards making true representation of the source culture and facilitating communication with wider target-culture audiences. Such ethical choices made by the translator are at best articulated by Chesterman (2001)'s models of translation ethics, which will be discussed next.

5.7 Ethics at border crossing

Chesterman (2001) introduces four models of translation ethics: representation, service, communication, and norm-based ethics. The first model marks a faithful representation of the source culture as an ethical imperative, in the context of conveying alterity, i.e., otherness or the culture of the other (p.140). Its goal is to enable "the Other to appear in its own light", deeming that translation has a duty to represent the other and seek the best interpretation of it (ibid, p.140). This model, which is driven by the values of fidelity and truth, considers a misrepresentation to be driven by ideological stances. The second model, on the other hand,

is concerned with the ethics of service; it views translation primarily as a commercial service and therefore it presumes that the translator should show loyalty to the client and the translation decisions should align with the client's instructions or translation brief (ibid, p.140). This model also covers professional aspects such as respect for project deadlines and budgets. The third model of communication prioritises achieving the most efficient liaison with the recipients, whether such communication takes places across linguistic or cultural boundaries (ibid, pp.140-141). Although Chesterman presumes that the translator's loyalty in this regard is neither to the source or target culture but to the "the translator's profession, situated in an intercultural space," (ibid, p.141), it still holds that cross-cultural understanding entails concessions to the reader by making the other look familiar. Under the final model of norm-based ethics, what is ethical is based on what is normative, i.e., commonly accepted or expected of translation products in a particular target culture at a particular time (ibid, p.141). This final model, which emphasises the value of trust in prevailing patterns, builds upon the theory of translation norms, an important theoretical grounding that will be examined in detail in the next section.

Nevertheless, there are challenges facing Chesterman's (2001) models of ethics. A key challenge is the divergent interpretation of ethics: representation (truth), service (loyalty), communication (understanding), norms (trust). While in certain circumstances such models can reinforce each other, there is still uncertainty about what should be done in the event of lack of harmony or conflict. As a tentative solution to the latter scenario, Chesterman suggests that the choice or applicability of each model may depend on the type of translation; i.e., while one model can work well with literary translation, another may be used for texts of a technical nature (p.142). He also hints at the utilitarian nature of communication and representation ethics, noting that the purpose of the translation determines whether priority should be placed on readability or cross-cultural relations (ibid, p.143). A further challenge is that the same ethical value can be interpreted from different perspectives under each model. For example, the representation model views clarity as transparency under which "the original is clearly visible, the Other is clearly present, represented as such, undistorted" (ibid, p.144). Meanwhile, clarity is conceived within the framework of accessibility of content to the reader under both the ethics of service and communication. Norm-based ethics, on the other hand, interpret what is clear based on what is expected, particularly from the unilateral viewpoint of the target culture (ibid, p.144). As the choice between these models of ethics seems to be a problematic one, it is important to take into account the mechanisms

of translation production and reception, which are informed by the concept of norms; hence, the following section will provide an account of norm theory.

5.8 Norm theory and unveiling postcolonial patterns

Having established that the aim of postcolonial theory is to promote patterns of cultural difference or diversity, it remains to be seen how its patterns and models become accepted or normative. To explain such process, this section will review norm theory and attempt to demonstrate how the postcolonial agenda lends itself to being interpreted from the perspective of translation norms.

5.8.1 Norm theory in translation studies

Within translation studies, the crux of norm theory is that the translation process involves a plethora of choices and decision making, which do not happen randomly or in a vacuum, but are subject to norms dictated by the surrounding forces related to the socio-political, historical context or even ideological factors (Hermans, 1996, pp.27-37). For Hermans (1999), the term 'norm' refers to systematic behaviours or patterns that are discernible due to their recurring nature and can be attributed to psychological and social factors (p.80). In practice, norms determine the 'proper' or 'correct' linguistic choice or translation behaviour based on the expectations of ideological forces and power structures (Hermans, 1996, p.36-41). Thus, norms provide justifications as to why certain strategies were selected as opposed to other alternatives, thereby uncovering discourses and agendas. Hermans argues that the translator's decision to opt for particular strategies instead of other options can be an expression of their motivation, an underlying agenda, or even a way to abide by existing norms or avoid negative models (Hermans, 1996, p.39). In fact, it is scholars that undertake the task of revealing the norms underlying the translational and linguistic choices, attempting to identify regular patterns and interpret the reason behind such regularities (ibid, p.39).

While Hermans' commentary on norms focuses on their interaction with their social and ideological structures, other contributors to norm theory have sought to identify categories of norms that could be of significance to the field of translation. Toury, who laid the groundwork of norms within translation studies, proposed three categories of norms. 'Preliminary norms' are concerned with the selection process, i.e., selecting a text type (literary versus non-literary), a language (intermediary versus direct language), or even individual texts (Toury, 2000, p.202). 'Initial norms' regulate the choice between paradigms of adequacy through aligning with the norms of the source culture, or acceptability by

adopting the norms of the target culture (ibid, p.201). Operational norms, which pertain to the process of handling the text, can be divided into 'matricial norms' that organise textual segmentation and distribution (i.e., omitting, relocating, or adding material), and 'textual-linguistic norms', which govern micro-level decisions relating to the linguistic features of a text (ibid, p.203).

Meanwhile, Chesterman's (1997) model is more concerned with the nature of norms, considering their social, ethical, and technical aspects. Technically, norms can be classified into 'product norms', which describe what is a good product and 'process norms', which identify good methods (p.55). Product norms, also called expectancy norms, define the patterns that would meet the expectations of readers, for example, regarding the level of grammaticality, lexical choices, style, and register (p.64). Process norms, on the other hand, are described as professional norms as they are informed by the competent professional group in a given community (ibid, p.67). They are made up of three subcategories as follows. 'Accountability' is an ethical norm that holds the translator accountable to the requirements of the stakeholders, e.g., author, commissioner, readership. 'Communication' is a social norm that requires the translator to optimally fulfil their role as a mediator and facilitate interaction (ibid, p.69). Finally, 'relation' is a linguistic norm based on which the source and target texts should undertake an appropriate form of similarity. For instance, a legal contract might require a relation of formal and structural similarity with the original, as opposed to relation of semantic correspondence for scientific and technical translation and similarity of effect for marketing and advertising (ibid, p.69).

5.8.2 Common ground between postcolonial and norm theories

Indeed, the postcolonial conceptual framework and the theory of translation norms are two sides of the same coin. Norm theory regards the overall process of translation as an activity of a normative nature, subject to notions of correctness, regularity, ethics, ideological factors, and power relations. Similarly, the postcolonial framework puts forward a straightforward ideological agenda—which aims to reassert the identity of subaltern groups, setting the stage for an egoistic code of ethics to come into play. The question about whether postcolonial discursive patterns and models are capable of becoming normative or canonical has also been raised in the literature. In this regard, Simon (1992) reaffirms that "the way in which alterity and strangeness are respected in translation has much to do with the historical and institutional norms which have come to dominate national traditions" (p.161). Furthermore, the correlation between the two frameworks is implicitly suggested by Robinson (1997),

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who points out at the importance of studying the discursive patterns of postcolonialism, tracing their origin along with investigating "when and how and in what circumstance they became norms, how they have been challenged" (p.47). Accordingly, the postcolonial agenda lends itself to being interpreted from the perspective of translation norms. This in turn requires real-life examples about how the postcolonial agenda is enacted via language discourse.

5.9 Language discourse and identity formation

Linguistic forms of cultural expressions can be manifested in the hybrid discourses developed by different cultural groups for solidarity. For instance, Varughese (2012), in her postcolonial analysis of post-millennial writing in English from some countries (Cameroon, Nigeria, Uganda, Kenya, Malaysia, Singapore and India), presents Singlish as a label for Singaporean writing in English (p.172). Singlish represents an example of creole that amalgamates words originating mainly from English, Malay, Hokkien, Teochew, Cantonese, and Tamil (ExpatWoman, 2014). From a postcolonial lens, Robinson (1997) defines a creole as a hybrid language that emerges from the fusion of "an imperial and indigenous language" on syntactic and lexical levels (p.115) and can be considered a living example of postcolonial hybridity involving interaction between major and minor languages. Similarly, the case of Yinglish, the Yiddish-influenced English, is also worth recalling. Yinglish is a term that has developed to describe the use of "English with Yiddish interpolation" and "a play on *pidgin English*" (Feinsilver, 1979, p.158). Generally, this hybrid practice is now emerging in English-speaking countries through the speakers of Yiddish, which is a language spoken by Jewish people originally from Central and Eastern Europe and was formed through the fusion of Hebrew and High German (Macmillan Dictionary, 2021, Yiddish entry). Elaborating on this phenomenon, Rosten (2001) makes an attempt to differentiate between Yinglish referring to "Yiddish words that are used in colloquial English in both the United States and the United Kingdom" and Ameridish referring to "words coined by, and indigenous to, Jews in the United States" (p.11). Through the blending of the words Yiddish and English, Yinglish provides a living example of how an ethnic or cultural group strives to assimilate its indigenous elements into a dominant language such as English. Although Yinglish seems to be still in its infancy and has not yet established its transliteration system (Rosten, 2001, p.36), it constitutes an attempt to tailor language to build up an ideological discourse to give voice to an indigenous group. A common denominator among such

practices is that they are all still untapped topics in scholarly literature; more case studies remain to be undertaken to investigate their practical use on the real world.

Ottoman Turkish itself *as a language* offers an example of how a language translates whole discourses. This is a form of the Turkish language that influenced the administrative and literary domains in the Ottoman Empire. Ottoman Turkish reveals the hybrid nature of the Ottoman lexicon, which featured significant borrowings from Arabic and Persian due to their influence on the literary and legal culture and Islamic heritage (Kerslake, 1998, p.179). Although being rooted in a colloquial variety, Ottoman specifically attained stature after assimilating a great deal of vocabulary from Persian in the domains of administration and literature and from Arabic in the domain of religion and law (Woodhead, 2012). This situation, however, transformed with the declaration of the Republic of Turkey in 1923, which ensued language reforms that adopted the Latin alphabet to replace Arabic script in 1928, thereafter the term Ottoman has been dismissed for bearing negative connotations (Kerslake, pp.180-181). Amongst such reforms was the 'turkification of Ottoman syntax' which aimed towards purifying the language from the grammatical, morphological and structural elements transplanted from Arabic and Persian. Lexical borrowings, however, did not seem a primary concern for the national reformers (ibid, p. 201). This implies that lexical borrowings from Arabic might still be Islamic discourse in the contemporary Turkish language.

The contention that language is a means of preserving identity incites cultural groups to claim ownership over symbolic lexis. However, intense debates arise when such lexis is shared between languages and denote universal concepts. The Malaysian Allah case of 2010 is an interesting example, showing how the ownership of the word Allah has been recently contested, causing legal disputes and national unrest. The controversy around the use of the word Allah in non-Islamic contexts aroused when the Ministry of Home Affairs in Malaysia issued an order prohibiting *the Herald*, a Catholic monthly newspaper, from using the word Allah. Following a series of protests and violence, the Higher Court of Appeal overturned the ruling (Kuppusamy, 2010). The verdict, however, has sparked criticism among religious figures, lawmakers and NGOs who thought that "the court is not a proper forum to decide an emotional religious issue", and those Muslims who supported the court order were deemed to be "traitors" (ibid). They argued that a shared use of the word Allah would incite confusion between the "trinity of gods" in Christianity and the "totally monotheistic" god in

Islam, suggesting that *Tuhan* is the right label in the Malay language (ibid). On the other hand, the church lawyers upheld that Allah is an Arabic word that existed before the advent of Islam and was used to refer to God in Jewish and Christian communities (ibid). Refuting the exclusivity of the word Allah to Islam, *the Herald* lawyers denied that the use of this word gives "the idea that we are out to convert [Muslims]," noting that this would be a misinterpretation (ibid). Reflecting on this controversy, Neo (2014) argues that such incident can be contextualised within a political Islam that held sway in Malaysian society and managed to establish "a fundamentalist ethno-nationalist ideology" that saw Islam as an exclusive ethnic identity rather than a universalist religion (p.753). As such, this incident does not feature Islam as a religion but conflates ethnic nationalism with religious identity, a confusion that provokes an inflammatory environment for religious freedom given the ensuing attacks on both churches and mosques. Neo's conclusion is that prejudices against the religious other are broadly instigated by external factors including historical, socio-cultural contexts (ibid, pp.767-768). Such interventions affirm that language and ideological discourse are increasingly becoming seen as identity guardians.

The aforementioned discourses interact with postcolonial philosophy. The postcolonial framework, as Robinson (1997) suggests, is broad enough to encompass various types of "explanation, cultural expressions and practices" that less powerful groups exercise to build up group solidarity and ensure representation (p.95). Hence, postcolonial thought is not limited to putting a form of resistance in motion.

5.10 Cultural translation

Amidst language inequalities and cultural hierarchies, postcolonial approaches have sought to reveal non-canonical forms of translation that stem from writing or commentary about cultural phenomena. Language discourses that allow for the mediation of culture are considered a type of what Pym (2014) calls "cultural translation," which signifies the transfer of concepts or ideas from one language or culture into another. Cultural translation thus exemplifies the connection between translation and the representation of cultures.

Despite the fairly "new" status of cultural translation (Pym, 2014 p.156) as an emancipatory paradigm in translation studies, there are already different dimensions to the understanding of the term. Conway (2020) argues that "the ways in which scholars have used the term are not quite so straightforward, and its competing uses can be polarizing" (p.129). Historically,

the term 'cultural translation' can be traced back to 1950s when British social anthropologists began their exploration of foreign cultural communities, and they viewed their efforts of discovery as a translation of cultures. As of the 1990s, postcolonial scholars, most notably Bhabha (1994), turned their attention to cultural translation to analyse the immigrant's experience in their new host communities, which was conceived as a translation in its own right. Nevertheless, Trivedi (2007, p.282) adopts a technical use of the term to refer to a translation strategy that makes use of target-oriented cultural equivalents to domesticate cultural referents. Meanwhile, Sturge (2009) notes a particular use of cultural translation referring to literary translation practices that aim to represent another culture via translation by delving into its cultural background. She also acknowledges its use as a metaphor to challenge the traditional view of translation (p.67). In a broader sense, the digital media industry speaks of cultural translators as individuals who can act as mediators between Western cultures and other cultures (Mayberry, 2010). Meanwhile, Maitland (2017) argues that interlingual translation is the most solid model for understanding cultural translation as "the traceable presence of hermeneutic gestures of reading and writing in the construction and reception of a range of cultural phenomena present in the public sphere" (p.41). Drawing on the hermeneutic theories of Paul Ricoeur (2013) and George Steiner (1998), Maitland (2017) uses cultural translation in a hermeneutic sense to examine social and cultural phenomena such as "internet memes" in globalised societies. Thus, such contributions broaden the horizon of cultural translation to cover a multitude of phenomena.

The bridge between the 'translation of culture' and cultural identity is very typical of the work of social anthropology. Certainly, the paradigm of cultural translation had its origin in the field of social anthropology, where ethnographers began to think of their work as translations as early as the 1950s (Pym, 2014, pp.139-148). Seeking to highlight the cultural inequalities in translation, Asad (1986) introduced the term 'Cultural Translation'. Asad here evokes Edward Burnett Tylor's classic ethnographic definition of culture as a "complex whole which includes knowledge, belief, art, morals, law, custom, and any other capabilities and habits acquired by man as a member of society" (Tylor, 2016, p.1).

Asad (1986) argues that anthropologists view a culture as a text waiting to be translated. The ethnographer in his account of producing descriptions about foreign cultures is in fact conducting a cultural translation or practising a 'translation of culture' (ibid, pp.159-160). He adds that in such descriptions, there is a tendency to represent the indigenous aspects of

cultures with an emphasis on "exotic concepts and beliefs" (ibid, p.143). These descriptions form a mode of ethnographic translation that embarks on the mission of revealing the "implicit in alien cultures" (ibid, p.160). Elements that could be of interest in an ethnographic translation include places, cultural concepts, or phrases of symbolic significance—the translation of such elements intersects with the classical question of equivalence in translation (Pym, 2014, p.148). For ethnographers, the search for equivalence is needed to establish a cross-cultural discourse, one that would select those elements that would appeal to the audience, because they neither have complete sameness in the receiving culture, nor exhibit unbridgeable difference to the extent of running the risk of untranslatability (ibid, p.148). The ethnographer thus undertakes the task of constructing a cultural discourse through their translations, hence they enjoy the authority of revealing implicit meanings and significant patterns about the societies they are translating (Asad, pp.160-163). Overall, this renders the ethnographer a translator in their own right, one who describes and critically reflects on a given culture and works simultaneously to encounter the power differentials demarcating the world cultural hierarchy.

Cultural translation can be conceived as a way to remedy the repercussions of the phenomenon that Asad (1986) describes as the "inequality of languages" (ibid, p.156). He notes that social anthropologists at the time focused on studying 'third-world' cultures, uncovering the inherent inequality between the languages of such societies and Western languages, which forces weaker languages to surrender to processes of transformation during the translation process. Such inequality can primarily be attributed to fallouts from political and economic hegemony. Yet another factor is imbalanced exchange of knowledge between those two poles, since third-world languages consume Western knowledge extensively, to the extent of lagging behind in exporting knowledge (ibid, pp.157-158). Asad gives the example of the Arabic language which has imported tremendous volumes of knowledge since the early nineteenth century, through translation mainly from French and English, in a wide variety of fields ranging from science to literature. This resulted in dramatic transformations in the Arabic language, which has assimilated foreign features including syntactic, lexical, etc. This assimilation involves inequalities in that the high-status languages dictate discourse norms even within recipient languages (ibid, p.158). Amidst this background of imbalance in exchange, cultural translation emerged as mechanism for the textualisation of cultures in a manner that helps to concretise foreign cultural concepts (ibid, p.164).

Meanwhile, there have been further attempts towards understanding of the workings of cultural translation, yet in more complex postcolonial contexts. Bhabha (1994, p.163) reflects on "cultural translation" as a language that travels across cultures and creates "hybrid sites of meaning". Bhabha's handling of the concept, as Pym (2014) argues, validates the claim that "a certain kind of cross-cultural writing can be translational" (p.140). In his work, Bhabha analyses *The Satanic Verses,* a novel written by the British-Indian novelist Salman Rushdie as "a transgressive act of cultural translation" since it translated Islamic sacred symbols into profane characters (1994, pp.225-226). This has provoked religious resentment against the "mistranslations", which led later to grave consequences (Pym, 2014, pp.140-141). The main takeaway here is the manifestation of "the position of a translator, situated on or perhaps in the borders between cultures, defined by cultural hybridity" (Pym, p.141). A further insight is Bhabha's (1994) view that translation performs the function of cultural communication, and that cultural translation is associated with any act of border crossing (p.228). His main concern is, however, "the border problem" facing the various kinds of minority groups and how the discourse of minorities travels across boundaries (ibid, p.231).

Pym (2014) sees a 'cultural translation' as "a process in which there is no start text and usually no fixed target text. The focus is on cultural *processes* rather than products" (p.138). Aiming principally at the translation or description of a culture, these processes of conceptual transfer are carried out by agents that operate across cultural borders to create texts that enact cultural hybridity (ibid, p.143). Thus, it proceeds from the contention that "Language is a translation of thought" (ibid, p.153). In the meantime, Pym states that a key objective of cultural translation is to create a hybrid space for the heritage of less dominant cultures to be expressed and represented in the dominant languages (ibid, p.148). It can further be understood as an attempt to strike back against the linguistic and discursive transformations imposed by hegemonic languages. This paradigm opens new avenues for the integration of translation studies with other disciplines of knowledge, namely social anthropology, and sociology (ibid, p.138).

Overall, within translation studies, cultural translation is a "new paradigm" that is still developing its lexicon (Pym, 2014, p.143). So far, it has put forward a few striking metaphors and terms to describe its mechanisms. Breaking away from the traditional conception of translation, the actor behind this paradigm can be a 'figurative' translator (ibid, p.142). It describes an imaginary setting called an "in-between reality" or "in-between space" where languages and cultures interact through processes of translation (Bhabha, 1994, pp.13-38).

The outcome is a translatory discourse that opens the door for hybridity (Pym, p.142). At the front of ethnography, descriptions of a foreign culture are placed on the same level as translation, resulting in another label "ethnographic translation" which matches Bhabha's (1994) category of "non-substantive translation" (ibid, pp.141-149). As part of its goal to inspire cultural change, cultural translation subscribes to principles of foreignism and resistance, and even untranslatability (ibid, p.154), thus paving the way for synergies with neighbouring emancipatory frameworks.

This emerging translatory discourse is likely to contribute towards broader interdisciplinarity for translation studies drawing on the principle of "translation without translation" (Wolf, 2007, p.27). On the one hand, it sparks interest in exploring the connection between translation and cultural studies to analyse cultural production with reflection on critical questions including power hierarchy, hybridity, etc. What stands out here is the role of cultural translators in creating meaning and norms, and thus it is deemed "necessary to identify who acts as a cultural translator and in what contexts" (Conway, 2020, p.132). On the other hand, it opens the horizon for broader collaboration with diverse aspects of sociology, where the focus is on communication between social actors and forming networks across fragmented societies (Pym, pp.138-149). Here, translation is not a text but a way of entering into social relations, particularly those relations formed across power differentials or various cultural groups—an issue which resonates with postcolonial debates (ibid, p.150). In such contexts, Pym argues, cultural translation serves to connect such societies while ensuring their differences (ibid, p.151). What brings these two approaches together is the way they view translation in a metaphorical way, which also raises some concerns that the term 'translation' would become vague (ibid, p.154). Denying a metaphorical handling of translation could, however, undermine avenues for interdisciplinarity (ibid, p.155).

Overall, as Pym suggests, "the virtues of cultural translation merit serious attention" (ibid, p.156). Likewise, Conway (2020, p.133) still envisages great potential for interlingual translation to help towards refining the understanding of cultural translation. Having shown that the notion of cultural translation is still "diffuse" and "tantalizing" (Maitland, 2017, p.25), it should be noted that the association of cultural translation with anthropology and postcolonialism makes it a good fit for the current study.

5.11 Conclusion

Overall, this chapter has shown that postcolonial texts primarily seek to formulate a discourse of cultural diversity. The chapter revealed how postcolonial studies have evolved from colonial contexts and the need to investigate the modern reality of power hierarchy. To date, studies investigating postcolonial narratives have focused on literature and literary translation, while other areas of minoritised cultural products (e.g., legal heritage) stand under-researched from a critical postcolonial perspective. The findings of previous studies, however, contribute in several ways to the understanding of postcolonial discursive features and provide a basis for further research. The postcolonial focus on rending the cultural difference in texts feeds into the debates on ethics, identity building, and the interaction between translation norms and ideology as well as cultural translation as a translation of culture. Since Islamic legal discourse involves border crossing both in the conventional and metaphorical acts of translation, the current research considers this discourse as a cultural translation. Consequently, this study sets out to implement a quantitative framework for detecting postcolonial patterns and norms in the legal discourse of Islamic law, using corpus and statistical methods.

Chapter Six: Methodology

6.0 Introduction

This chapter sets out to explain the methodological foundations of this study. The chapter is divided into four parts. The main elements addressed in these parts are: 1) philosophy of research and mixed methods; 2) design of the current research; 3) corpus design, data collection and sampling, data anonymisation, pre-processing, and copyright issues; 4) corpus investigation, analysis, and methods. Part One begins with an overview of the types of research, ontology and epistemology before moving to consider the different positions and their relevance to the nature of the research question. This part discusses the principles underpinning the mixed methods research and the various designs that can be employed to carry out this research and the three main approaches to analysing data. The remaining parts of this chapter will home in on the specific design and methodology by which the current study will be conducted. Part Two defines the epistemological framework underlying this research and how it is reflected in the research questions, hypothesis and design. Part Three presents the corpus design, sampling criteria and the procedures for collecting the data by genre in addition to describing the processes of data anonymisation and pre-processing and giving an account of copyright and ethical considerations. Part Four presents the analytical models used in analysing the data and provides the detailed steps of investigating the corpus using different corpus methods and tools: keywords, collocations, and concordance. Finally, the chapter integrates ideas from terminology theory to corpus analysis.

Part One: Philosophy of research and mixed methods

6.1 Typology of research

Generally speaking, the nature of the research is determined and informed by the aim of the study. In this regard, Saldanha and O'Brien (2014, pp.15-17) offer the following typology of research: empirical (observing data); conceptual (interpreting ideas); experimental (establishing cause and effect relations); explorative (exploring phenomenology or lived experience); explanatory research (asking a 'why' question); evaluative (conducting summative or formative evaluation of an initiative); action research (involving participatory and collaborative interaction with stakeholders); and ethnographic research (studying cultural groups).

6.2 Ontology, epistemology, and the philosophical perspective

Philosophy and research go hand in hand since philosophical principles play a crucial role in shaping the research design. Moon and Blackman (2014) identify three elements of the philosophical basis of research: ontology, epistemology, and the philosophical perspective. Ontology is the branch of philosophy that deals with "the study of being" and is concerned with the question of "what actually exists in the world about which humans can acquire knowledge" (ibid, p.1170). As another branch of philosophy, epistemology focuses on "the study of knowledge" and seeks to engage with the question of "how people create knowledge and what is possible to know" (ibid, p.1170). The philosophical perspective, on the other hand, refers to the personal assumptions, viewpoints, beliefs, and past experiences of the researcher, which influence the way the research is conducted, and the data is interpreted (ibid, p.1173). The focus here is "the philosophical orientation of the researcher that guides their action/research" (ibid, p.1169).

Different views about the nature of the social world and social phenomena lead to different stances about the knowledge that can be acquired. In this regard, Matthews and Ross (2010) identify three ontological positions of seeing the social world, objectivism, constructivism, and realism, which correspond to three epistemological positions about the theory of knowledge, positivism, interpretivism, and realism.

Objectivism is the belief that the social world exists on its own and therefore the researcher's task is to carry out an objective observation (Matthews and Ross, 2010, p.25). Objectivists hold that a tree in the forest exists regardless of whether people are aware of its existence or not, and whether they can recognise that it is a tree or not (Crotty, 1998, p.16). Thus, objectivists maintain that objective truth can be investigated empirically (Moon and Blackman, 2014, p.1171). Constructivism, on the other hand, holds that knowledge about social phenomena is constructed by social actors or humans. It is the mission of the researcher to engage with the realities and social phenomena and construct meanings and understandings about them (Matthews and Ross, 2010, p.25). Stressing the role of the social actor, Crotty (1998) notes that "There is no meaning without a mind. Meaning is not discovered, but constructed" (p.16). Finally, realism is considered an intermediate position that reconciles the division between objectivism and constructivism. Realists believe in the independent reality of the social world, which can be known through the senses, yet contend

that there is a hidden dimension that is related to the social beings and constitutes of structures and mechanisms that shape the social reality (Matthews and Ross, 2010, p.26).

In the meantime, the three epistemological positions identify how knowledge can be sought and accepted. Positivist epistemology, which is associated with the ontological position of objectivism, assumes that studying social phenomena should be based on observations rather than subjective understandings. Here, knowledge means what "can be observed by the senses" (Matthews and Ross, 2010, p.27). Therefore, the positivist approach typically involves collecting large quantitative data sets, which are investigated using statistical analyses (ibid, p.27). It is also associated with empiricism, which relies on "the collection of observable evidence" (Saldanha and O'Brien, 2014, p.11).

Interpretivism is intertwined with the ontological position of constructivism and its crux lies in prioritising people's subjective interpretations of social phenomena. Interpretivist epistemology, therefore, lends itself to the qualitative approaches to research. Under this interpretivist approach, people's interpretations, explanations, and understandings are valued as knowledge, which could be gathered through the theories and concepts of any specific discipline. What counts as knowledge here is not just what is observable by the senses but also subjective meanings that can be revealed and interpreted within a specific context (Matthews and Ross, 2010, p.28).

Realism assumes both an ontological and epistemological position. It aligns with the positivist stance in acknowledging that social phenomena can be objectively observed and recorded using methods similar to those of natural sciences. However, realist epistemology recognises that social reality has powerful structures or mechanisms that are hidden but have observable effects that can be investigated as evidence for the existence of such structures and mechanisms. The critical realist approach focuses more closely on uncovering structures or mechanisms that have to do with inequality or injustice in order to bring about social change. Realist approaches to research are thus more inclined towards combining quantitative and qualitative methods (Matthews and Ross, 2010, p.29).

6.3 Overview of mixed methods research

Mixed methods research can be broadly defined as an approach that synthesises qualitative and quantitative elements from different dimensions including data, analysis, and inference of conclusions and viewpoints (Johnson *et al.* 2007, p.123). This approach is, thus, apt for research questions that require examination quantitively and qualitatively. Scholars have proposed several various typologies for mixed methods research. For instance, Creswell and Plano Clark (2011, pp.111-112) present a typology of the major mixed methods design, including four basic designs (convergent, exploratory, explanatory, embedded) along with two complex designs that have multiple dimensions (transformative, multiphase). Creswell and Plano Clark (2011) further identify three main approaches to mixed methods analysis. *Merging* means bringing together the quantitative and qualitative results through a combined analysis, i.e., the datasets are analysed independently then interpreted together (p.537). *Sequential analysis* means that the quantitative and qualitative strands occur in two distinct phases, where the second strand emerges or builds on the first strand. Finally, *data transformation* means transforming one type of data into the other type (ibid, p.533). Transforming qualitative data into numeric counts, which is known as 'quantitizing qualitative data', is perhaps 'more common' in mixed methods and is used to quantify qualitative findings (Onwuegbuzie and Teddlie, 2003; Creswell and Plano Clark, 2011, pp.266-279; Creswell and Plano Clark, 2018, pp.328-329). The other type of transformation is known as 'qualitizing quantitative data' and involves generating qualitative narrative summaries or themes from quantitative data (Onwuegbuzie and Teddlie, 2003; Creswell and Plano Clark, 2011, pp.266-282).

Furthermore, Creswell and Plano Clark (2018) differentiate between the fixed and emergent designs of mixed methods. The former refers to the case where both the quantitative or qualitative phases are pre-designed, whereas the latter means that a second approach (either quantitative or qualitative) is added at a later stage of the project. Nevertheless, Creswell and Plano Clark note that the majority of studies actually combine both fixed and emergent elements. For example, the researcher may plan to start with a quantitative phase followed by a qualitative phase. The details or exact content of the second phase may, however, emerge from the researcher's interpretation of the initial quantitative results (ibid, p.108).

6.4 The rationale behind mixed methods

It can be argued that mixed methods open the door to the much-needed methodological eclecticism in digital humanities, including corpus-based research. Several scholars have alluded to the flexibility of the mixed methods approach. Creswell and Plano Clark (2007) view mixed methods as a route towards melding "philosophical assumptions" with "methods of inquiry"; hence, it "provides a better understanding of research problems than either approach alone" (p.5). From a digital humanities perspective, Herrmann (2017) argues that one of the advantages of mixed methods research is that it allows the opportunity to merge distant reading with hermeneutic close reading. The act of distant reading enables researchers to collect quantitative evidence backed up by a statistical analysis, while hermeneutic reading opens the door for open-ended subjective interpretations (ibid, p.1). Thus, Herrmann (2017) recommends that digital humanities should move toward 'scaling' whereby one method can be completed by another in order to tap into the strengths and compensate for the weaknesses of each method (ibid, p.2). Research into digital humanities, particularly digital text analysis, can benefit from the combination of numerical findings derived from a quantitative analysis of aggregations of texts as well as non-numerical findings obtained through a qualitative interpretation of meaningful textual configuration (ibid, p.2). Hence, a mixed methods approach enables "adding meaning to numbers, and precision to hermeneutically obtained insight" (ibid, p.3). In the same manner, Ramsay (2011, p.2) suggests applying 'hermeneutical freedom' upon interpreting quantitative results. Finally, it can be concluded that mixed methods grant methodological flexibility; the quantitative strand would back up replicability, while the qualitative strand imparts an aesthetic subjectivity (Herrmann, 2017, p.12).

Part Two: Outline and design of the current study

6.5 Scope

This study addresses the translation of Islamic, or 'shariʿa' law into English and represents interdisciplinary research that crosses the boundaries of translation and legal studies. However, the main focus of the research is linguistic analysis that aims to identify translation strategies.

6.6 Logical system

Generally, the logical system of the research determines the type and nature of the study. This has to do with how the research works with theory; whether it is informed by theory or

generating a theory, or whether it subscribes to the inductive or deductive approach (Matthews and Ross, 2010, p.63; Saldanha and O'Brien, 2014, pp.14-15). This study follows the inductive approach which is a form of reasoning that involves the inference of general statements from particular instances, i.e., theoretical statements or hypotheses are generated following the analysis of data sets (Saldanha and O'Brien, 2014, pp.14-15). In this study, the analysis of textual data including multiple instances of language use in the English-language discourse on Islamic law will be used to derive explanations for or infer general patterns about the linguistic features of this specialised discourse.

6.7 Epistemological framework

This study adopts the epistemological framework of realism. It starts from the tenet that linguistic phenomena can be studied objectively based on the observation of empirical evidence (i.e., textual data). The search for culture-specific concepts that characterise the discourse of Islamic law will be carried out by examining a list of keywords electronically extracted from a textual collection. Thus, identifying the concepts that will be the unit of analysis is a matter of searching for knowledge that can be observed and recorded. This is due to the fact that concepts are only accessible through the labels we have for them. Accordingly, the current research can be described as empirical as it "seeks new data, new information derived from the observation of data and from experimental work" (Saldanha and O'Brien, 2014, p.15). The empirical evidence, which is based on available data, can be used to confirm, negate, or generate new hypotheses (ibid, p.15). The use of large data sets and statistical analysis in this research also lends itself to the scientific or rational method, which is an element that is common between positivism and realism.

In the meantime, a critical realist approach will be incorporated in order to reveal structures and mechanisms whose effects may be reflected in language and to explore whether ideology may shape the means of linguistic expression. In this way, the study falls into the conceptual category of research which focuses on ideas, concepts, metaphors or frameworks that aim to recast the object of research in a novel way (ibid, p.15). The current study not only seeks to tackle Islamic legal discourse based on empirical quantitative data but also with reference to a range of emancipatory frameworks and concepts that feature in recent scholarly debates: postcolonial theory, ethics, norms, cultural translation, intangible cultural heritage, epistemicide versus knowledge democracy, and ecological niche.
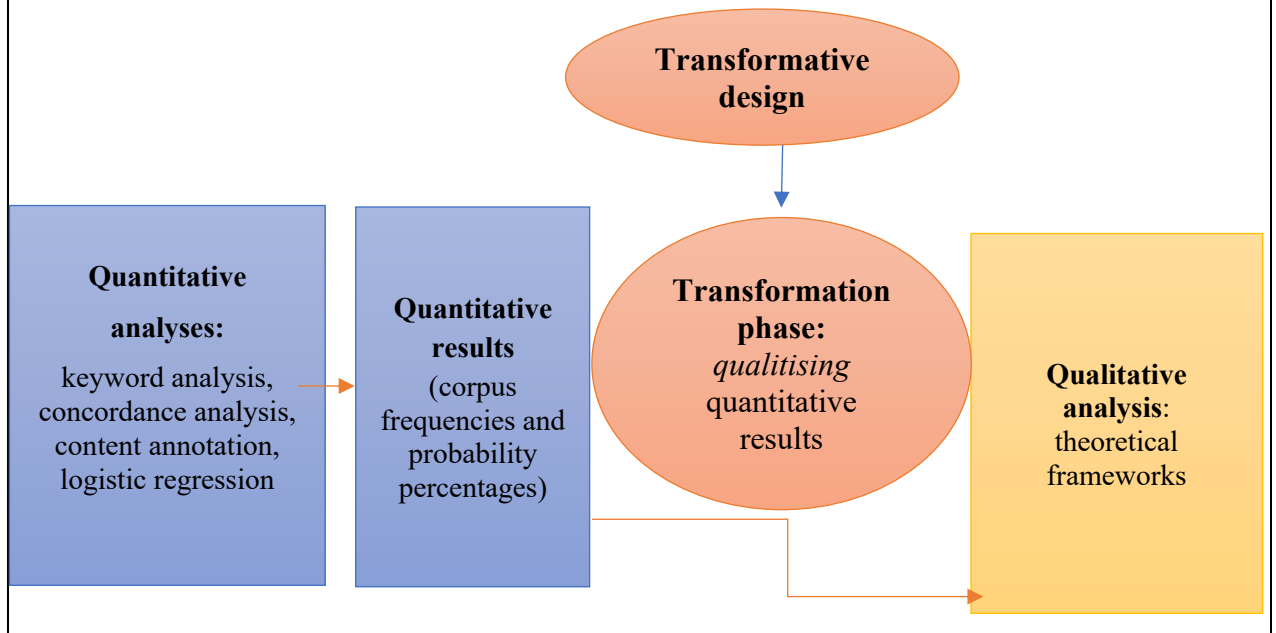
6.8 Research design

The research is based on a mixed methods design in which quantitative corpus-driven analysis is followed by an interpretative, qualitative phase, informed by the literature. It takes a transformative approach in which the quantitative strand is complemented by a qualitative strand. According to Creswell and Plano Clark (2011), the transformative design is a complex mixed method design that employs a transformative theoretical framework with the aim of inspiring change and social justice (ibid, p.113). The theoretical framework, in this case, lends itself to emancipatory theories that focus on underrepresented or marginalised groups such as feminist theories, postcolonial and indigenous theories, racial or ethnic theories, etc. (Creswell and Plano Clark, 2018, p.99). The current study attempts to interpret the quantitative results using principally the emancipatory theory of postcolonial translation, highlighting its interest in minoritised cultural heritage and its intersection with relevant conceptual frameworks.

The analysis also follows the transformation approach using a qualitising process that involves transforming quantitative corpus results into qualitative findings (See Figure 6.1). To explain, the structured quantitative data of the corpus (the primary method) will be represented numerically and analysed statistically (using regression as a supplementary method), then interpreted qualitatively in line with theory. More specifically, the analysis will quantify the different linguistic features used to render shariʿa-based legal concepts, with the aim of highlighting concomitant translation norms based on linguistic frequency in the corpus and statistical probability percentages prior to interpreting ideological implications qualitatively. As a result, the current study falls somewhere between fixed and emergent designs. It plans to synthesise quantitative and qualitative strands; however, the details of the latter strand will emerge based on the quantitative findings. In other words, the choice of emancipatory theories would be feasible only if the quantitative results have indicated that source culture-oriented strategies (e.g., lexical borrowings) are overriding in Islamic legal discourse.

Figure 6.1: Research design – a transformative design of mixed methods

RQ: What are the most frequent strategies used to translate culture-specific concepts from Islamic law into English?

Transformative design

Quantitative analyses:
keyword analysis, concordance analysis, content annotation, logistic regression

Quantitative results
(corpus frequencies and probability percentages)

Transformation phase: *qualitising* quantitative results

Qualitative analysis: theoretical frameworks

Part Three: Corpus design and corpus development

6.9 Corpus data and design

This study is based on primary data collected by the researcher. The research data takes the form of a self-built English-language 'corpus' (i.e., digital collection) of texts related to Islamic law. The size of the corpus is 9 million words, and it will be entitled the Islamic Law Corpus (ICL) and divided thematically into two subcorpora: Islamic finance and family law. This corpus is considered multi-genre since each subcorpus is composed of five different genres. Each genre either has a performative or a non-performative function based on whether it is intended for legal application or for information purposes only. The performative category comprises applied genres which have a binding force, including 'law- and policy-making instruments' (e.g., laws, codes, standards, policy documents) and 'other instruments' (e.g., contracts, agreements, application forms), while the non-performative category covers purely informative genres (e.g., books, academic articles, grey literature). This design will identify whether culture-specific concepts are expressed differently across diverse genres. Figure 6.2 presents a breakdown of the corpus data and Tables 6.1 to 6.5 show the corpus statistics.

Figure 6.2: Corpus design
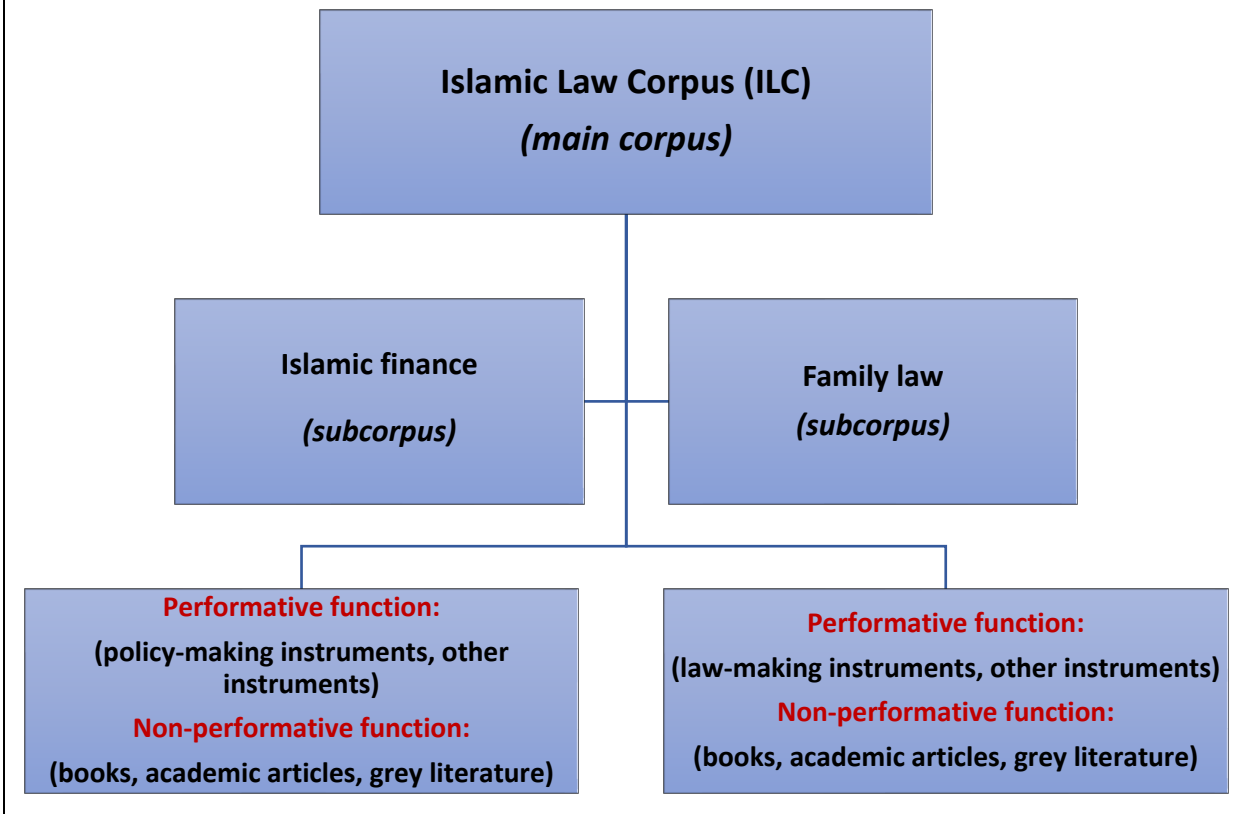
6.9.1 Corpus size

Islamic Law Corpus (over 9 million words)

Table 6.1: Corpus information	
Tokens	11,265,746
Words	9,380,874
Sentences	327,160
Total documents	839

Table 6.2: Subcorpus sizes	Tokens	No. of Documents	%
Islamic Finance	7,421,330	463	65.875
Family Law	3,844,416	376	34.125

Table 6.3: Genre sizes - Islamic finance	Tokens	No. of Documents	%
Books FN	3,855,486	30	34.223
Articles FN	645,022	80	5.726
Grey Literature FN	933,289	100	8.284
Policy-making Instruments FN	1,057,532	41	9.387
Other Instruments FN	930,001	212	8.255

Table 6.4: Genre sizes - Islamic family law	Tokens	No. of Documents	%
Books FL	1,196,158	10	10.618
Articles FL	1,084,151	80	9.623
Grey Literature FL	616,600	106	5.473
Law-making Instruments FL	744,819	124	6.611
Other Instruments FL	202,688	56	1.799

Table 6.5: Document status	Finance	Family law
Original in English	378	331
Bilingual	85	5
Translated	0	40

6.10 Sampling

Sampling is a critical step in the process of data collection. Saldanha and O'Brien (2014) point out that "Using texts as the units in a population seems to be the most common approach to sampling in [corpus linguistics]" (p.71). Notwithstanding the problematic nature of identifying the target population raised in Section 4.5.1, Biber (1993, p.243) pins down two main dimensions in the definition of the target population: defining the boundaries of the population ("what texts are included or excluded") and organising the population (defining the categories of texts). The target population of this research is texts on the theme of Islamic law that are written in English and mainly produced between 1900-2022. For defining the target population, it was useful to consult library catalogues for books and articles (Sections 6.11.1 and 6.11.2), databases identifying countries that apply Islamic family law (Section 6.11.3) or providing lists of Islamic centres and banks (Section 6.11.4). Google search was also a good discovery tool to find out what is on the web, where search results are ranked by relevance. The research follows the sampling technique known as purposive sampling which typically relies on pre-defined critical parameters (Saldanha and O'Brien, 2014, p.34). Those pre-defined critical parameters are informed by external and

internal criteria. According to Atkins *et al.* (1992), external criteria refer to extra-linguistic features that relate to the context of situation and mode of production (e.g., date of publication, author, publisher). The emphasis on the role of the context in understanding the linguistic conventions of a text stems from the seminal work of pre-eminent linguists such as Firth and Halliday, who regard text and contexts as connately attached to each other. This proposition is linked to the foundational ideas of language as a social phenomenon shaped by its context of situation (Firth, 1957) and language as social semiotic (Halliday, 1978). Internal criteria, on the other hand, classify the text based on linguistic characteristics such as lexical and syntactic components (Atkins *et al.*, p.8).

In the current research, the external criteria focus on the context of situation by attempting to achieve a full range of variability in the genres covered as well as a balanced representation of the population by including as many authors, publishers, and countries as possible. The internal criteria relate to the direct relevance of the text to the thematic subcorpora and they were determined based on textual factors including the title, table of content, abstract and article keywords, among others. Thus, the ILC attempts to create a representative sample of contemporary Islamic legal discourse by collecting authoritative texts, conveying variety in authorship and genres and subject fields. Genre sizes reflect their nature in the language's universe; for instance, books and law are typically longer than articles and contracts. The majority of the texts in the corpus were produced between 2000-2022, except for the genre of law-making instruments, which included older texts (laws and codes) given that some countries have applicable laws that date back to the 1900s. Law-making instruments represents 6.611% of the corpus and although such documents predate the other genres in the corpus, they still show how the long-standing shariʿa lexicon has survived across time. An attempt is made to describe the text selection or sampling criteria in Table 6.6.

Table 6.6: Sampling Criteria	
Language	English
Text status	Non-translated, translated, bilingual texts
Publication date:	1900-2022 for law-making instruments 2000-2022 for the rest of the corpus
Medium:	written
Subject	Islamic law and finance (Relevance to the subject fields vetted through titles, table of contents, article keywords, indexes)
Authorship	Well-known publishers, subject-field experts, reliable authors, trustable websites
Document quality	File OCR quality, moderate usage of visualisations and numerical tables
Diverse voices	Multiple authors, publishers, journals, institutions, and

6.11 Data collection

The section below describes the process of corpus building, explaining how the data for each genre was collected and which types of texts each genre includes. Tables 6.3 and 6.4 above give an overview of the contents of the two subcorpora in the ILC, organised according to genre. Meanwhile, Appendices G.1 an G.2 provides all-inclusive lists of bibliographic information of the corpus data to ensure the replicability of this study.

6.11.1 Books

Data collection for the book genre (BB) involved the following process. The books were obtained from various electronic and print library resources. Print titles were either purchased, accessed through DCU library's physical collection or through the inter-library loan system. The electronic books were accessed through DCU library's online collection, which also enables an e-book search via Proquest Ebook Central (https://ebookcentral-proquest-com.dcu.idm.oclc.org/lib/dcu/home.action), sorted by relevance.

The search process for books was initiated using the search words 'Islamic law' and 'Islamic finance' and each search was conducted independently, i.e., not in a single search query but in two different stages to cover different subject fields. The search word 'Islamic law' was intended to capture works on family law. Out of over 300 titles checked, only 45 books could

be included in the main corpus in accordance with the sampling criteria in Section 6.10. The title of the book and the table of contents were used as criteria to filter out irrelevant data (e.g., books written on Islamic law in general) and to ensure that only books most representative of the specialised subject fields of Islamic law (family law and finance) were admitted to the corpus. In general, the genre of books captures an overview of both subject fields.

The family law subcorpus contains 15 books (1,196,158 tokens), covering topics related to family issues (See Section 2.6.1), gender equality and justice. The subcorpus of Islamic finance consists of 30 books (3,855,486 tokens), discussing the historical, technical, and theoretical dimensions of the Islamic finance and banking industry.

6.11.2 Academic articles

The genre of academic articles (AA) tend to cover more specific or individual topics. The internal criteria employed to select academic articles focused on inspecting the title, abstract, and keywords to make sure that the article directly addresses the topic of Islamic family or finance or any of their characteristic concepts. For example, a (2004) article entitled 'behind the scenes: fatwas of Majelis ulama Indonesia (1975–1998)', by Nadirsyah Hosen, was excluded because it does not fit the subject fields of ILC.

To identify thematic areas that feature in the discourse of Islamic family law, reference was made to the glossary provided in a key textbook entitled *Islamic Marriage and Divorce Laws of the Arab World* (1996), co-authored by Dawoud El-Alami and Doreen Hinchcliffe; this book is published by Kluwer Law International. The rationale behind selecting this book in particular is that it is written by pre-eminent experts in the field of Islamic law and its handling of the topic makes use of provisions from actual legislation; therefore, it includes terms that are actually in use in contemporary legislation. The book is also available in prestigious libraries: Yale Law School,[4] Harvard Law School,[5] and the Centre of Islamic and Middle Eastern Law (CIMEL) at SOAS University London. Given that the main aim of the current research is to examine how culture-specific concepts are translated, it was vital to

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[4] Yale Law School: https://library.law.yale.edu/research/guides/resources/islamic-marriage-and-divorce-laws-arab-world-dawoud-el-alami-and-doreen

[5] Harvard Law School: https://guides.library.harvard.edu/c.php?g=309976&p=2429257

collect texts that feature or mention those particular concepts (i.e., the dependent variable of the research), otherwise the corpus would not represent the targeted domain. Importantly, the search for texts (in this genre and all subsequent genres) was run using both loanwords and endogenous lexemes as 'search words'.

Based on El-Alami and Hinchcliffe's (1996) glossary, a list of culture-specific terms was created; Table 6.7 presents these terms and their translations as provided by the authors, in the same order as they appear in the book. The list includes 24 concepts, each of which is expressed in two lexical variants: a loanword and an endogenous lexeme:

Table 6.7: Culture-specific terms from a glossary – Family law
- *ḥadd* (penalties), [6]
- *hajr* (husband's desertion),
- *idda* (waiting period),
- *ilaʾ* (oath),
- *istibraʾ* (purification),
- *khitba* (betrothal),
- *khulʿ* (divorce),
- *khulwa* (valid retirement),
- *liʿan* (mutual imprecation),
- *mahr/sadaq* (dower),
- *mubaraʾa* (divorce by mutual consent),
- *nikah* (marriage),
- *nushuz* (disobedience),
- *ridda* (apostasy),
- *taʿa* (obedience),
- *talaq* (repudiation),
- *talaq al-bidʿa* (divorce of innovation),
- *talaq baʾin baynuna kubra* (greater irrevocable repudiation),
- *talaq baʾin baynuna sughra* (lesser irrevocable repudiation),

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[6] Transliteration as appearing in the glossary of El-Alami and Hinchcliffe (1996).

- *talaq rajʿi* (revocable repudiation),

- *thayyib* (a woman who is not a virgin),

- *wali* (guardian),

- *zawaj al-mut'a, zawaj mu'aqqat* (temporary marriage),

- *zihar* (improper comparison).

In order to access articles covering these term candidates, *Jstor* was used as a search engine, and the advanced search function proved useful as it enabled a search query with one or more keywords. Thus, queries for a single concept were run with different labels, namely the transliterated label and a near English equivalent, as listed above. In the course of the search via *Jstor*, all search results were checked and relevant articles were selected as per the criteria in Section 6.10. When the number of search results was large, a threshold of 50 result pages was maintained, meaning that only the first 50 pages of the search results (sorted by relevance) were examined. The total number of articles making up the genre of academic articles under the family law subcorpus is 80 (1,084,151 tokens).

However, the search for articles on Islamic finance was conducted in a slightly different manner. Firstly, another search engine, the DCU library catalogue, was used to find articles. Secondly, rather than searching for specific terms, the search query here opted for a general search word 'Islamic finance'. Accordingly, the first 100 hits were reviewed and a total of 80 articles (645,022 tokens) were selected. It must be clarified that the decision to use different search strategies (*Jstor* advanced search for family law versus DCU library catalogue for Islamic finance) is due to the different nature of the two domains. The culture-specific elements that characterise Islamic finance are presumably popular commercial labels which are highly typical of the industry; thus, it was hypothesised that such labels will collectively occur in most scholarly articles on the topic. On the other hand, the branch of Islamic family law covers a plethora of shariʿa-based concepts that are not self-explanatory or indicative of a particular specialised domain as their semantic domain covers a wide range of thematic issues; for example, terms such as 'repudiation', 'guardian', 'waiting period' are polysemous words and cannot be used on their own to search for Islamic contexts. Accordingly, in order to conduct a systematic query, the search criteria for family law articles had to be refined further via the 'advanced search' function to capture the most relevant material more closely from the extensive published material on Islamic law. The difference

in the lexical nature of Islamic concepts across these two different branches has been confirmed later by the results of the explanatory variable 'subject-field' in Section 9.5. In summary, the search mechanism had to be tailored to the actual domain.

6.11.3 Law- and policy-making instruments

This performative genre is labelled as 'Law-making instruments' (LMI) in the family law subcorpus, whereas it bears the name 'policy-making instruments' (PMI) in the Islamic finance subcorpus. The reason behind the different labels is that the former includes documents of a purely legislative nature, whereas the latter covers exclusively prescriptive policy-making documents issued by regulatory and standardisation bodies. This genre is under-represented in existing legal corpora (See Sections 4.7 to 4.10).

Within the family law subcorpus, the LMI genre was collected from two different sources: print and online materials. Print materials were obtained from the book entitled *Islamic Marriage and Divorce Laws of the Arab World (*El-Alami and Hinchcliffe, 1996*),* which brought together extracts from 13 laws from 11 Arab countries, namely Algeria, Egypt, Iraq, Jordan, Kuwait, Lebanon, Libya, Morocco, Syria, Tunisia, and Yemen. Such extracts represent sections related to marriage and divorce within the respective laws of each country. It is worth mentioning that, in this collection, Egypt contributed with extracts from two different codes: 1) 'Law No 25 of 1920, as amended by Law No. 100 of 1985 Concerning the Provisions on Maintenance and Certain Matters of Personal status', and 2) 'Law No. 25 of 1929, as amended by Law No. 100 of 1985 Concerning Certain Provisions on Personal Status'. Similarly, this collection comprised extracts from two different laws from Lebanon: 1) 'The Law of the Rights of the Family of 16 July 1962', and 2) 'Law of 24 Shabat 1948 Pertaining to Personal Status for the Druze Sect'.

Online materials constituting the LMI genre were harvested manually from the internet in the following steps. Firstly, in order to obtain a comprehensive list of countries where Islamic family law is adopted, the website of the Musawah organisation (https://www.musawah.org/mapping-muslim-family-laws) was used to create a sampling frame or define the 'target population' (See Biber, 1993; Kenny, 2014), given that it offers a 'Mapping of Muslim Family Laws Globally', covering 32 Muslim majority and minority countries. Secondly, a Google search was initiated using the search words 'Islamic personal status family law', combined with the name of each country (for example, Islamic family

law Morocco). The search results returned 43 pieces of legislation from 22 different countries worldwide, namely Iraq, Morocco, Afghanistan, UAE, Qatar, Bahrain, Algeria, Brunei, Indonesia, Kenya, Malaysia, Maldives, Oman, Punjab, Pakistan, Singapore, Sri Lanka, Trinidad and Tobago, Jamaica, India, South Africa, and Sierra Leone. It is important to indicate that some documents were retrieved from government portals, thus constituting authentic translations (e.g., UAE Federal Law No. 28), while others represented unofficial translations produced by organisations such as the United States Agency for International Development (USAID) and the American Bar Association. Another category of LMIs is made up of original texts (i.e., non-translated material), given that they are produced by English-speaking countries such as Sierra Leone and Jamaica.

Overall, the LMI genre includes a total of 56 instruments (744,819 tokens): 43 are full texts, while the remaining 13 are extracts. Of the total number of instruments in the LMI genre, 41 are original writings, while 15 are translations. This genre represented different types of law-making instruments, which varied between laws, codes, acts, bills, and ordinances. All of the LMI documents addressed the subject of Islamic law directly. An exception is the Kenyan Marriage Act, which has references to Islamic law dispersed across several parts of the law; accordingly, the full text had to be included. As a technical detail, in the case of laws found in the book entitled *Islamic Marriage and Divorce Laws of the Arab World* (1996), the date of the book where the translation appeared was used to indicate the date of the text in the metadata (Appendix G).

Within Islamic finance, policy-making instruments were collected online through the websites of six statutory and regulatory bodies as well as standards boards in the industry of Islamic finance: Bank Negara Malaysia (the Central Bank of Malaysia), the State Bank of Pakistan, Securities Commission Malaysia, Astana Internacional Financial Centre (AIFC), Qatar Financial Centre Regulatory Authority, and The Islamic Financial Services Board. The instruments included in this genre varied between published standards, instructions, resolutions, and prudential rules issued by the above-mentioned entities. Moreover, policy documents also constituted a substantial part of the PMI genre, due to their evident prescriptive function since these documents are applicable to financial players in their respective territories. The PMI genre included a total of 41 files (1,057,532 tokens).

6.11.4 Other instruments (private law, administrative, and judicial instruments)

The genre of other instruments (OTI) is perhaps the most significant contribution of the corpus towards preserving Islamic legal content. Not only did the collection of this data involve liaison with stakeholders in the industry, but the data itself fills a gap in existing legal corpora in the discipline. This genre covers a range of underrepresented text types, from private legal documents and administrative documents (such as contracts, agreements, application forms) and to judicial texts (such as court and litigation documents). As discussed in Chapter Four, private legal documents are still under-researched because such texts are not generally accessible because of privacy and confidentiality concerns.

The process of data collection involved several steps. With regard to family law, the first step was an online search for the most typical instruments of Islamic family law—those contracts and agreements related to marriage, divorce, and wills. At the stage of web search, the search words in Table 6.8 were used for Google search, based on the theme; some of such search words were recommended by the search engine itself as 'related searches' (Figure 6.3). Here, the first 20 pages of Google search results were inspected to select the relevant material.

Table 6.8: Search words – Family law	
Theme	**Search words**
Marriage	Islamic marriage contract, Islamic marriage certificate, Islamic marriage certificate UK, Islamic marriage certificate template UK, nikah contract, nikah certificate template UK, Sunni Islamic marriage contract, nikah (Islamic marriage) contract, Islamic marriage certificate USA, nikah contract pdf Sunni
Divorce	Islamic divorce contract form, Islamic khul contract, Islamic Khula contract form, Islamic Khula contract application, Islamic Khula contract template, Islamic Khula contract UK, Islamic Khula contract agreement
Wills	Islamic Al-Wasiya will form

Figure 6.3: Related searches recommended by Google
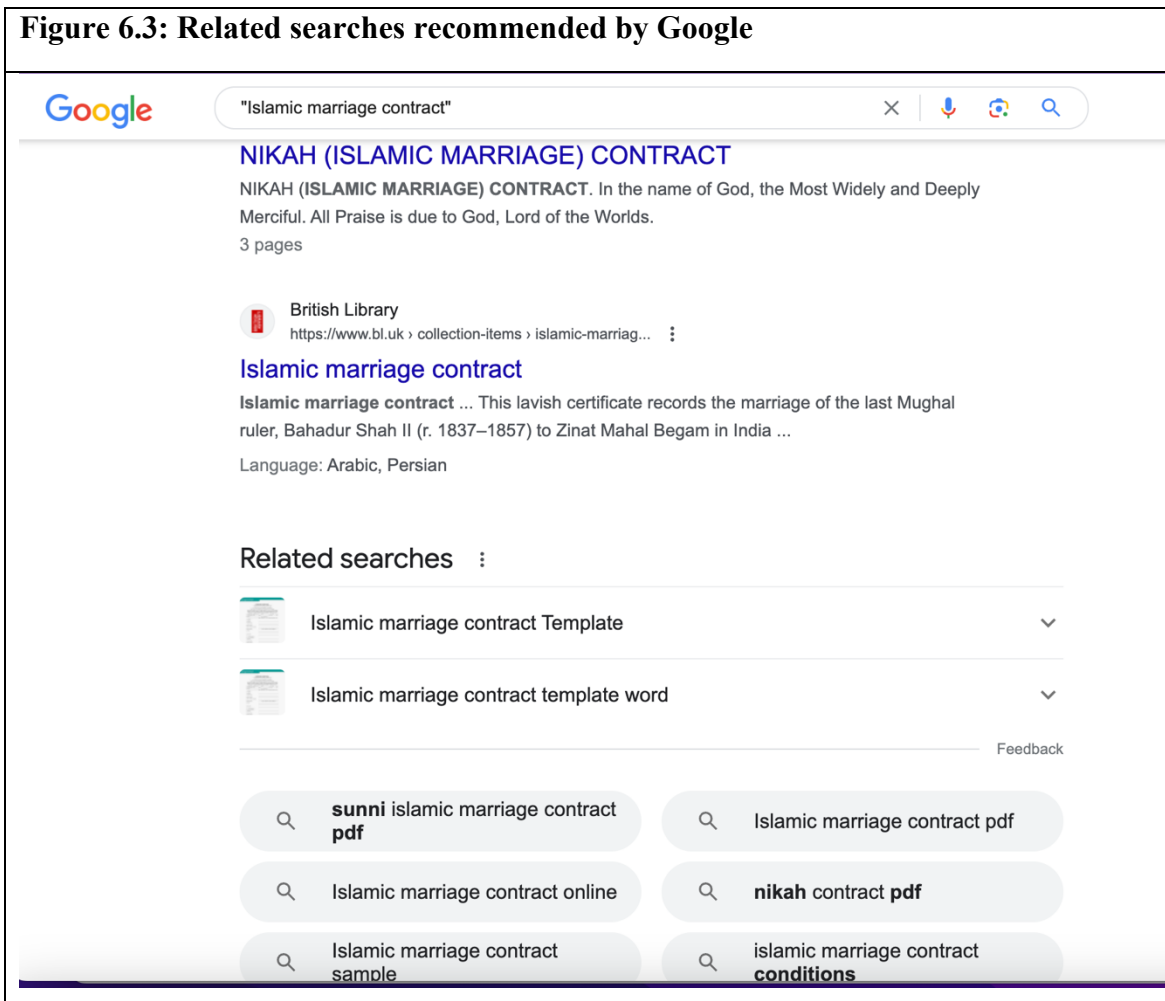
The second step involved contacting Islamic institutions. At this step, a list of Islamic centres/councils was created by country via web searches. The search targeted five English-speaking countries, which are generally known for having a Muslim community: UK, Ireland, USA, Canada, and Australia. The search words used for Google Search were 'Islamic centres/councils + the country' (example: Islamic centres/councils in UK). The following websites were consulted as they provide lists of Islamic centres/councils: Muslim Women's Network (https://www.mwnhelpline.co.uk/issuesdetail.php?id=29); Majlis e Ulama e Shia Europe (https://majlis.org.uk/imamiyah-council/centres/); and Muslim Association of Canada (MAC) (https://www.macnet.ca/community-centres/). A total of 179 centres were contacted by email, where the email described the nature of the project and participant's role, and included attachments containing a plain language statement, participant consent form, and ethical approval from DCU Research Ethics committee. Participants were requested to provide texts that include concepts or terms specific to Islamic family law (particularly, samples of certificates, contracts, or agreements), related to

marriage, *khul'*/divorce, and wills. In order to protect personal data, participants were advised to send only blank templates used by the institution or actual documents (after having removed personal data related to individuals). Eight organisations responded.

Overall, the number of documents making up the OTI genre in family law is 124 (202,688 tokens). Out of this total, 86 files were obtained via online search, 15 samples were sourced from an academic book *The Legal Translator at Work* (Hatim, Shunnaq and Buckley,1995), while 40 files were collected from stakeholders (i.e., Islamic centres). While the initial search was oriented towards contracts and agreements, new text types were identified in the process, particularly judicial and litigation texts (writ petition, petition, appeal, court judgment) and other types of private legal documents or administrative documents (statutory declaration, memorandum for registration of marriage, application forms and booking forms for marriage and divorce, dowry agreement, form for the delegation of power of divorce/waliship form/letter of *wakāla*/transfer of attorney of bride, and mediation service form/family dispute solutions form/application for marital arbitration).

The OTI genre in the Islamic finance subcorpus was collected using the following steps. The first step was identifying the following culture-specific terms shown in Table 6.9. They appeared in the glossaries of two introductory books: *Islamic finance for dummies* (Jamaldeen, 2012) and *The Islamic Banking and Finance Workbook* (Kettell, 2011). These are two very popular textbooks that offer a synopsis about Islamic finance, and they are produced by prominent authors and a well-known publisher, John Wiley & Sons.

Table 6.9: Culture-specific terms from glossaries - Finance
- *bai' al-'inah,*[7] - *bai' al-dayn,* - *ijara,* - *istisna'a,* - *mudaraba,* - *mudarib,* - *murabaha,* - *musharaka,* - *qard hasan,* - *rahn,* - *riba,* - *salam,* - *sukuk,*

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[7] Transliteration as appearing in the glossaries of Jamaldeen (2012) and Kettell (2011)

-	*takaful,*
-	*tawarruq,*
-	*wadia,*
-	*wakala.*

The second step involved looking for samples of contracts and agreements featuring the above-mentioned concepts. To run a Google search, the following search words were used, which combine the loanword, the nearest English equivalent, and the modifier 'Islamic', as shown in Table 6.10. Where available, the first 20 pages of Google research results was maintained because Google generally did not return more than 20 pages.

Table 6.10: Search words - Finance

-	*bai' al-'inah* Islamic sale contract, [8]
-	*bai' al-dayn* Islamic sale of debt contract,
-	*ijara* Islamic lease agreement template,
-	*istisna* Islamic manufacturing contract template,
-	*mudaraba* agreement sample, *mudaraba* Islamic partnership contract,
-	*murabaha* Islamic cost plus agreement template,
-	*musharaka* Islamic joint enterprise partnership contract,
-	*qard hasan* form, *qard hasan* agreement template, Islamic interest-free loan template, riba-free interest-free finance agreement sample,
-	*rahn* pledge agreement sample Islamic finance,
-	*salam* contract Islamic advance purchase template,
-	*sukuk* Islamic bonds agreement template,
-	*takaful* Islamic insurance form template,
-	*tawarruq* Islamic monetisation agreement template,
-	*wadia* safekeeping contract Islamic banking template,
-	*wakala* Islamic agency agreement template.

Upon completing the aforementioned search by product/concept, a Google search for Islamic banks followed and a database of Islamic financial institutions worldwide was consulted (https://listofbanksin.com/ListIslamicBanks.htm) to identify contact details (emails). Then, the websites for Islamic banks/institutions were accessed to find and download product forms/templates, if any, and note down contact details. Finally, a total number of 67 banks/financial institutions were contacted via emails inviting them to participate in the project by allowing use of templates of contracts, agreements, certificates related to the above-mentioned Islamic financial products. The corpus data for this genre were, however,

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[8] Transliteration appearing in the glossaries of Jamaldeen (2012) and Kettell (2011)

collected via the websites of such institutions, given that the participant responses indicated that data is already publicly available resources.

The OTI genre in the Islamic finance subcorpus included 212 instruments (930,001 tokens), which captures a large number of bilingual materials on the discourse of Islamic finance. Out of this total, 84 files are bilingual: 81 using the language pair [English–Arabic]; 3 files come in [English–Malay]; and one file in [English–Urdu]. The Islamic financial instruments available under the OTI genre are administrative documents that vary between agreements, contracts, application forms, certificates of approval/certificates of sharīʿa compliance/sharīʿa certificates, proposal forms, insurance forms, product disclosure sheets, terms and conditions, and financial prospectus.

6.11.5 Grey literature

The genre of grey literature (GRL) refers to texts that are produced by non-commercial publishers or entities that do not engage in publishing as their main activity. The producers of grey literature vary between government entities, academic institutions, business, and industry organisations (Farace and Schöpfel, 2010, p.8). In order to identify which types of documents could classify as grey literature, the Grey Literature Network Service (2022) has provided a list of 'Document Types in Grey Literature': http://www.greynet.org/greysourceindex/documenttypes.html. For the purposes of this project, the genre of grey literature brought together a variety of materials from various stakeholders. The document types included working papers, discussion papers, handbooks, bulletins, booklets, guides, reports, technical releases and technical notes, online newspaper articles, web articles, and web content (i.e., product and services information on the websites of stakeholders). The main producers of such materials were Islamic centres, Islamic banks, financial institutions, international organisations (IMF, UN, World Bank Group), women rights institutions, law firms, newspapers, educational and research bodies.

In the current research, grey literature materials were accessed in the same course of collecting the two previous genres of law- and policy-making instruments and other instruments, using the same above-mentioned search words in Google search. The search resulted in selecting 106 (out of 198 downloaded) files for the family law subcorpus (616,600 tokens) and 100 files (out of 170 downloaded) for the finance subcorpus (933,289 tokens). The first selection criterion was opting for reliable websites for companies and organisations

and avoiding blogs and files uploaded on untrusted websites. The second selection criterion was direct relevance to the theme of each subcorpus. For the first subcorpus, the selected material had to be directly related to personal status and family matters, marriage, divorce, and gender issues. For the second subcorpus, files had to be focused on the theme of Islamic finance or any of its typical products/services. Finally, files were also filtered out based on digitisation quality, files that were excessively reliant on images and numerical tables were excluded, as such files would not be useful in a study interested in lexis.

6.12 Data anonymisation

Due to the privacy and sensitivity of private legal texts, the personal data included in such genres have been handled with extreme care and were strictly anonymised as per the 'European Commission's Anonymisation Techniques' (European Commission, 2014a). All identifiers that could reveal or refer to the identity of an individual were removed before uploading the documents to the Sketch Engine platform which is used for data analysis in this study. Personal data such as numbers and emails as well as names referring to individuals other than authors (e.g., individuals named in a court case or case study) were removed. Anonymisation was conducted in a semi-automatic manner: first by visually checking page by page and then running a spell check to detect any sensitive information. Personal data such as names, emails, addresses, websites, telephone numbers, signatures were anonymised by classification—this means that they were replaced by the following classifiers: [NAME], [EMAIL], [ADDRESS], [WEBSITE], [NUMBER], [SIGNATURE]. Other types of sensitive data were omitted, for example biographies of individuals and company profiles, as they contain sensitive information and were replaced by the classifier [PERSONAL DATA]. Moreover, plain language statements and informed consent forms (See Appendices H and I) were furnished to all entities from which the materials were collected to provide the stakeholders with a detailed description of the purpose of collecting these data and seek approval regarding the possibility of future open access to the data.

6.13 Pre-processing texts

This section describes the preparation of the corpus data. The first step was the digitisation of hardcopy materials and conversion of the PDF files into Microsoft word files using optical character recognition (OCR) software. This process relied on the use of two software applications: Adobe Acrobat Pro DC and Abbyy FineReader PDF 15 Standard (ABBYY, 2023; Adobe, 2023). Documents that were found to be password protected have been

excluded from the corpus. Several documents had to be excluded due to extremely poor quality upon digitisation. Generally speaking, Adobe provides better OCR quality in terms of recognising Arabic diacritics, i.e., marks placed above or below a letter to give an accurate pronunciation (e.g., macron ‾ in Allāh). However, for bilingual texts, Abbyy makes the OCR process smoother as the text appears in a table with gridlines view; therefore, it was easier to remove the unwanted script in a foreign language other than English. Also, Abbyy highlights areas where the software is unsure of its accuracy as well as automatically removing page headers that are used as printing marks. For files with transliterated words that have diacritics, the Gentium font was installed and applied to the whole text in the file, so that the macron would appear in the correct form as it sometimes appears displaced after file digitisation.

Preparing the data also involved removing unwanted units of texts including bibliographies, page headers and page numbers so as to avoid their interference with word counts. At the same time, texts written in languages other than English were also omitted. There were two scenarios encountered in this regard: bilingual texts and texts that included excerpts (as opposed to isolated terms) in a foreign language; all foreign sections of the text had to be omitted. For example, text in Arabic script was removed and replaced by [ARABIC TEXT], while text in the Malay script was replaced by [MALAY TEXT]. This was for two reasons. Firstly, the corpus of this project is intended to be a monolingual English corpus. Secondly, Sketch Engine could not process Arabic script well when incorporated in a corpus whose language was identified as English in the settings; therefore, keeping such foreign content would have caused unavoidable noise, particularly in the keywords results. Furthermore, the statements that appeared in Arabic script were basically pertinent to Quranic verses or Islamic cliches and were followed by an English translation. Finally, a spell check was run to fix any errors resulting from the digitisation of the PDF files. The spell check was an arduous task, particularly for files that use the diacritic characters associated with Arabic transliteration systems. Files are named systematically following a procedure laid out in Appendix B based on subject field and genre.

6.14 Copyright and ethical clearance

The corpus documents can be classified into three categories based on copyright status. The first category includes law-and policy-making instruments that are not subject to copyright because they fall within the remit of public-domain legislation: "The law is always in the

public domain, whether it consists of government statutes, ordinances, regulations, or judicial decisions" (Copyright & Fair Use Stanford Libraries, 2023). The second category comprises documents (i.e., private legal instruments) collected from stakeholders and has been cleared of copyright by the means of informed consent in relation to data protection, participation acknowledgment and inclusion of the data provided in the open-source corpus that would be under the management of both the corpus developer and DCU's Centre for Translation and Textual Studies (CTTS) after the end of the project. The third category contains copy-right protected materials such as books, articles, grey literature as well as online-harvested instruments. The collection of this category of data aligns with the fair use "for the purpose of research or private study" as defined by the "Fact Sheet Copyright Essentials" issued by the European IRP Helpdesk (2017). This use of data is also in line with the pragmatic approach to copyright described by McEnery and Hardie (2012, p.59), whereby data may be collected for the purpose of building a corpus but not for redistribution. According to McEnery and Hardie, corpus data can be "made available to other researchers through a tool that does not allow copyright to be breached", i.e., through the use of "web-based concordancers" which allow the user to view "only a few words of context around the node word" (ibid, p.59). The German Research Foundation (2017) has issued "Guidelines for building language corpora under German law", which directly reflect upon the legal issue of corpus building, noting that copyright implications are still "a legal grey area" on legislative grounds (p.15). Such guidelines presume copyright exceptions for written corpora on the basis that copyright-protected material may generally be used as research data and circulated among a small circle of people for non-commercial scientific purposes (ibid, pp.15-16). In the meantime, a study published by the European Commission indicates that EU law grants database developers the "right of reutilisation", which includes making data publicly available by the means of online transmission (European Commission, 2014b, p.124).

Accordingly, the Islamic Law Corpus (ILC) built as part of the current thesis may be accessed by the means of a request emailed to the developers. In compliance with the open-access policy for research outputs, stakeholders and participants will be notified by email about the availability of the corpus. However, future users will have limited access that grants a read-only privilege to search the corpus, but with restrictions to preview or download full texts.

Part Four: Corpus investigation, analysis, and methods

6.15 Data analysis and analytical models

The unit of data is an important element in the analysis. This study will carry out a linguistic analysis of 'micro-level data' which are defined by Saldanha and O'Brien (2014) as data "at the level of the individual, word, or text" and may "pertain to the use of specific strategies" (p.23). The micro-level data in this research point to the strategies of translating culture-specific concepts; hence, the unit of analysis is lexical items or keywords obtained via a terminology extraction function. To examine the culture-specific lexical items in the corpus data, the research adopts the methodological foundations of corpus-based lexical variation as proposed by Delaere and De Sutter (2017), who recommend the triangulation of a profile-based correspondence analysis and statistical regression analysis.

6.15.1 Profile-based correspondence model

The analysis draws upon the model of profile-based correspondence, which is used in corpus linguistics for studying lexical variations or preferences. Speelman *et al*. (2003) view a profile as an instance of onomasiological variation, whereby a particular concept can be expressed through different linguistic means; for example, the words 'car' and 'automobile' are different labels for the same concept (ibid, p.318). Thus, a profile (short for 'formal onomasiological profile') refers to a set of formal alternatives, synonymous variants, linguistic designations, or labels that can be used to designate the same concept or linguistic function, aligned with their frequencies (pp.318-319). Here, 'concept' refers to "the semantics of a term", while 'linguistic function' is "a hyperonym for both the semantics of terms and of constructions" (ibid, p.335). The frequency of such linguistic alternatives, whether relative or absolute, is the object of the corpus query (ibid, p.319). This model was incorporated into corpus-based translation studies by Delaere and De Sutter (2017) to study lexical preference in the use of English loanwords vs. endogenous lexemes (i.e., approximate, synonymous, or close equivalents (p.81). Brezina (2018) defines a lexeme as "a lemma with a particular meaning attached to it, which is necessary to distinguish polysemous words (words with multiple meanings)" (p.40). Lexemes are based on grammatical and semantic analysis, while lemmas are identified only by grammatical (morphological) analysis (ibid, p.40). For instance, the lemma 'time' includes 'time', and 'times' but the lexeme would take into account their polysemous uses to mean a period or frequency (ibid, p.40).

In the current study, lexemes are used to build profiles, where a profile will include the Arabic and English lexemes used to refer to a single concept, or a system of related concepts. As an example, a profile of the financial concept *[ribā]* includes the loanword *ribā* and all synonymous naming equivalents ('loan sharking', 'usurious interest', 'usury', 'interest') identified in the corpus using the methods described in Section 6.16. Such equivalents represent semantically related endogenous lexemes. Hence, lexemes are apt for identifying semantic similarity. Described as a multi-feature analysis, the profile method allows for rigorous investigation as it considers the probability of lexical variation in expressing the symbols of cultural hybridity and quantifies 'multiple features' (i.e., synonymous equivalents) for a conceptual category rather than looking at linguistic features in isolation (Delaere and De Sutter, 2017, p.84). The profile method also aligns with the 'onomasiological, concept-based approach to borrowing', which refers to the case "where not only the loanword itself but also possible receptor language equivalents are taken into consideration" (Zenner and Kristiansen, 2014, p.1).

6.15.2 Logistic regression model

In the current research, regression analysis will be implemented using the model of logistic regression, which will be used as a complementary method to corpus methods. Logistic regression can be broadly defined as "a powerful statistical technique" that estimates the effect of different explanatory (also called predictor) variables on an outcome variable (typically binary) (Brezina, 2018, pp.105, 117, 137). The 'outcome' and 'explanatory'/ 'predictor' variables correspond to 'dependent' and 'independent' variables in Saldanha and O'Brien's terms (2014). The dependent variable is the focus element that the research seeks to measure and it is expected to vary when "exposed to varying treatment", while the independent variable refers to the factors that could be manipulated to see whether there would be an impact on the dependent variable (ibid, p.25). The efficacy of logistic regression analysis is due to its ability to determine the simultaneous impact of different explanatory variables on an dependent variable (Delaere and De Sutter, 2017, 85). Accordingly, logistic regression is useful to study the relationship between a dichotomous dependent variable and one or more independent variables. The procedures of opertionalising logistic regression are explained in Section 6.18.

6.16 Corpus investigation: methods and tools of analysis

This section explains the process of corpus investigation and the three methods used to query the corpus: keywords, collocations, and concordance. The corpus investigation is meant to examine empirical reality and carry out the process of operationalisation that stands for "the operations involved in measuring the dependent variable" (Saldanha and O'Brien, 2014, p.24). The dependent variable driving this research is the culture-specific concepts. Using Sketch Engine corpus-processing software, the analysis will start with a bottom-up query (See section 4.6) to find out how the dependent variable is incorporated in the corpus, i.e., to analyse a particular set of culture-specific concepts observed in several instances of use in order to reach a general statement about how these concepts are culturally 'translated' into English.

6.16.1 Keywords

The first step in the corpus investigation uses the keyword method to identify Arabic keywords that feature in the English-language discourse on Islamic law (Results of Arabic keywords appear in Sections 7.1 and 8.1). Sketch Engine makes a distinction between keyword and term extraction; Keywords refer to "words (single-token items)", while terms are "multi-word expression[s] (consisting of several tokens)". Both items are extracted based on their relative frequency; Sketch Engine extracts those items that "appear more frequently in the focus corpus [i.e., the user's corpus] than in the reference corpus", i.e., a larger general corpus in the same language (Sketch Engine, no date. a; Sketch Engine, no date. b). Thus, the focus is on the lexical items that are particularly indicative of the focus corpus. The reference corpus used for this study is English Web corpus 2020 (enTenTen20), because it has a massive size of 36 billion words and it is periodically maintained and updated (Sketch Engine, no date. c).

The current study opted for extracting 'keywords' rather than 'terms' (both as defined by Sketch Engine) for several reasons: 1) Arabic loanwords were featured at the top of the single-word keywords list (See lists of keywords in Appendices C.1.1 and C.2.1); 2) the multi-word terms comprised mainly generic terms (e.g., 'Islamic banking', 'supervisory authority', 'profit rate', 'personal status', 'status law', 'age of marriage'), which are irrelevant to the dependent variable of the research; 3) the multi-word terms showed the Arabic loanwords with modifiers ('*takaful* operator', '*sukuk* issuance', 'deferred *mahr*', '*iddat* period') rather than in combination with their endogenous lexemes (See lists of

multiword terms in Appendices C.1.2 and C.2.2); 4) culture-specificity of concepts can be straightforwardly determined via loanwords rather than endogenous lexemes. Accordingly, Arabic loanwords are extracted by visually inspecting the complete lists of keywords generated by Sketch Engine from the finance and family law subcorpora (Appendices C.1.1 and C.2.1).

A keyword analysis provides a feasible tool to initiate a corpus investigation. This tool helps to round out the picture about subject field, since "The top key words reflect the domain of the focus corpus very well" (Lexical Computing Ltd, 2015, p.3). The keywords function in Sketch Engine follows the method of 'simple maths' that includes a variable which can focus either on higher frequency words (more common words), or lower frequency words (more rare words)—the current study kept the default setting of this variable. To determine the keyness score, simple maths calculates the frequency per million of the word in the focus corpus divided by the frequency per million in the reference corpus, plus a smoothing parameter of 1 as the default value (Sketch Engine, no date. d). Winters and Kenny (forthcoming) explain that keywords are identified and ranked based on a 'statistical significance test' as follows: after comparing the relative frequency of word forms in the focus corpus to the reference corpus, the software performs a test to identify any statistically significant difference between the relative frequencies that can be used to determine keyness score and ranking of word forms. Thus, the reference corpus acts as the 'statistical norm' (Herrmann, 2017, p.9) against which words are determined to be either overrepresented or underrepresented in the focus corpus.

Although keyword analysis has been criticised for its emphasis on difference rather than similarity between corpora in the statistical significance test (Taylor, 2018, pp.22-23), there are various factors that prove its usefulness. Keyword lists cover both content and function (i.e., 'grammatical' words) as opposed to the natural focus on function words in 'most frequent word' analyses such as the wordlist tool which provides a frequency list in Sketch Engine (Winters and Kenny, forthcoming). Thus, keywords is more apt for the purposes of the current study which focuses on content words. Mastropierro (2018, p.66) argues that keyword analysis is "an efficient way to begin a study" because it "circumvents" bias in the selection of data sets for analysis. Here, the keyword analysis helps to start the corpus investigation with "a controlled number of items that are statistically significant and automatically generated". However, those keywords become more meaningful through the

quantitative and qualitative strands of analyses that follow their automatic blind extraction (ibid, p.67).

The second step involves using the Arabic loanwords as a basis for selecting a number of culture-specific or sharīʿa-based concepts that could be further investigated to identify their translation strategies. At this stage, the profile-based correspondence is employed to build a profile for each concept or conceptual system. To establish the data sets, the study focuses on twenty lexical profiles (ten from finance and ten from family law); each profile consists of the Arabic loanword/s and all corresponding endogenous lexemes found in the corpus for the same conceptual category. In other words, the analysis will focus on Islamic law concepts that have the highest frequency and can be identified through different labels/terms: an Arabic loanword or endogenous English lexeme.

6.16.2 Collocations

The third step, which involves finding the endogenous lexemes that are used as synonymous naming alternatives in each profile, is carried out through the collocation method. A collocation refers to "a sequence or combination of words that occur together more often than would be expected by chance" (Sketch Engine, no date. e). For instance, in order to find out what endogenous lexemes exist for the concept [*ribā*], the collocations of the loanword *ribā* are visually inspected, as illustrated in Figure 6.4. This figure shows that 'interest' and usury' tend to collocate or co-occur with the loanword *ribā*. Collocation is, however, an add-on tool linked to the concordance in Sketch Engine, which is used in the next step to find any other related endogenous lexemes.

Figure 6.4: Using collocations to identify endogenous lexemes for the concept [*ribā*]

	Word	Cooccurrences ?	Candidates ?	T-score	MI	LogDice ↓
1	prohibition	288	1,227	16.95	9.77	11.12
2	interest	326	7,738	17.94	7.29	9.95
3	prohibited	112	1,342	10.55	8.28	9.71
4	usury	82	571	9.04	9.06	9.54
5	Gharar	75	468	8.65	9.22	9.46
6	Riba	80	1,119	8.91	8.06	9.30
7	gharar	73	815	8.52	8.38	9.28
8	al-fadl	44	68	6.63	11.23	8.86
9	Prohibition	43	140	6.55	10.16	8.80
10	riba	61	1,876	7.75	6.92	8.67
11	ribit	36	64	6.00	11.03	8.58
12	forbidden	38	494	6.14	8.16	8.47

6.16.3 Concordance

The fourth step involves reading the concordances themselves to see what other words are presented as English equivalents for loanwords. The concordance function allows the user to search a corpus and retrieve from it "a specific sequence of characters of any length– perhaps a word, part of a word, or a phrase" (McEnery and Hardie, 2012, p.35). It displays the query result in context in a format usually known as a 'keyword in context' or 'KWIC'.[9] Sorting the concordance lines by the first token or word to the right (known as 'Right context') was particularly useful to show the loanword and endogenous lexemes together. Reading concordance results also helped to identify low-frequency variants (e.g., standalone neologisms) although they might be less important as being likely idiosyncratic choices than high-frequency variants which attest to patterns of translational behaviour. Figures 6.5, 6.6 provide examples of a concordance analysis that identifies endogenous lexemes for the concepts *[ribā]* and *[muḍāraba]*, respectively. In the concordance, the terms 'interest' and 'usury' appear as endogenous lexemes for *[ribā]*. Likewise, 'silent partnership', 'trust investment partnership', 'trustee finance contract' appear, among others, as endogenous lexemes for *[muḍāraba]*.

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[9] Note that 'keyword' in this instance simply means 'search word' and this usage is thus different from the usage described in Section 6.16.1 above.

Figure 6.5: Using concordance analysis to identify endogenous lexemes for the concept *[ribā]*

Figure 6.6: Using concordance analysis to identify endogenous lexemes for the concept *[muḍāraba]*

After building the lexical profiles of each concept with its loanword and endogenous lexemes (See lexical profiles in 7.2 and 8.2), the fifth step is to conduct a concordance analysis of the selected profiles. Here, separate concordance queries are performed on each profile in order to identify their associated translation strategies. The initial query is run on the loanword and its different orthographic forms, while the subsequent query/ies are run on all endogenous lexemes identified for a given profile. In total, the concordance analysis involves a random sample of 8000 concordance lines covering the twenty lexical profiles (ten from finance and ten from family law). For each profile, 200 instances (i.e., concordance lines) of the loanword versus 200 instances of the corresponding endogenous lexemes are analysed and annotated.

6.16.3.1 Concordance annotations

The annotation was carried out with reference to Šarčević's (1985) typology of translation strategies, which is closely tailored to culture-bound concepts in the legal domain, i.e., concepts that convey a social reality specific to the country, system, or culture of the source language. Building on Šarčević's (1985) typology, the research proposes the following set of strategies: descriptive substitute, adaptation, neologism, loanword, supplementation, and lexical expansion. A descriptive substitute is intended to express the form or function of the culture-bound concept. Here, descriptive substitutes are bound to be at the level of a term rather than lengthy descriptions. Adaptation is the strategy of using a similar equivalent from the conventional financial/legal system, as opposed to the Islamic counterpart. Neologism, however, relies on coining new linguistic labels to express the Islamic legal concept. It is worth noting here that endogenous lexemes result from the use of the aforementioned three strategies (descriptive substitute, adaptation, neologism). On the other hand, loanword refers to the practice of borrowing an Arabic word in English script (See Footnote 2 in Section 3.2). Supplementation is an auxiliary strategy used to complement the loanword with the addition of a hypernym, superordinate, or a more general term. Lexical expansion is another auxiliary strategy used to add complementary information in the form of a paraphrase, explanation, or definition (See Section 4.3.1).

The aim of the concordance annotation is to determine which strategy or cluster of strategies is used to translate the given concept in each of the concordance lines. A cluster of strategies means combining two or more of the above strategies to form a couplet, triplet or quadruplet

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(See Sections 7.5.1 and 8.5.1). The use of concordances is particularly apt for this study as it enables the display of selected words in context and the annotation of segments to identify the translation strategy. The annotation process here is considered a semi-automatic procedure because it involves the researcher visually examining the Keyword in Context (KWIC), i.e., the textual co-text on both sides of the node/item under investigation (See Figure 6.7 as an example of annotations).

Figure 6.7: Example on concordance annotation (annotations appear in green highlight)
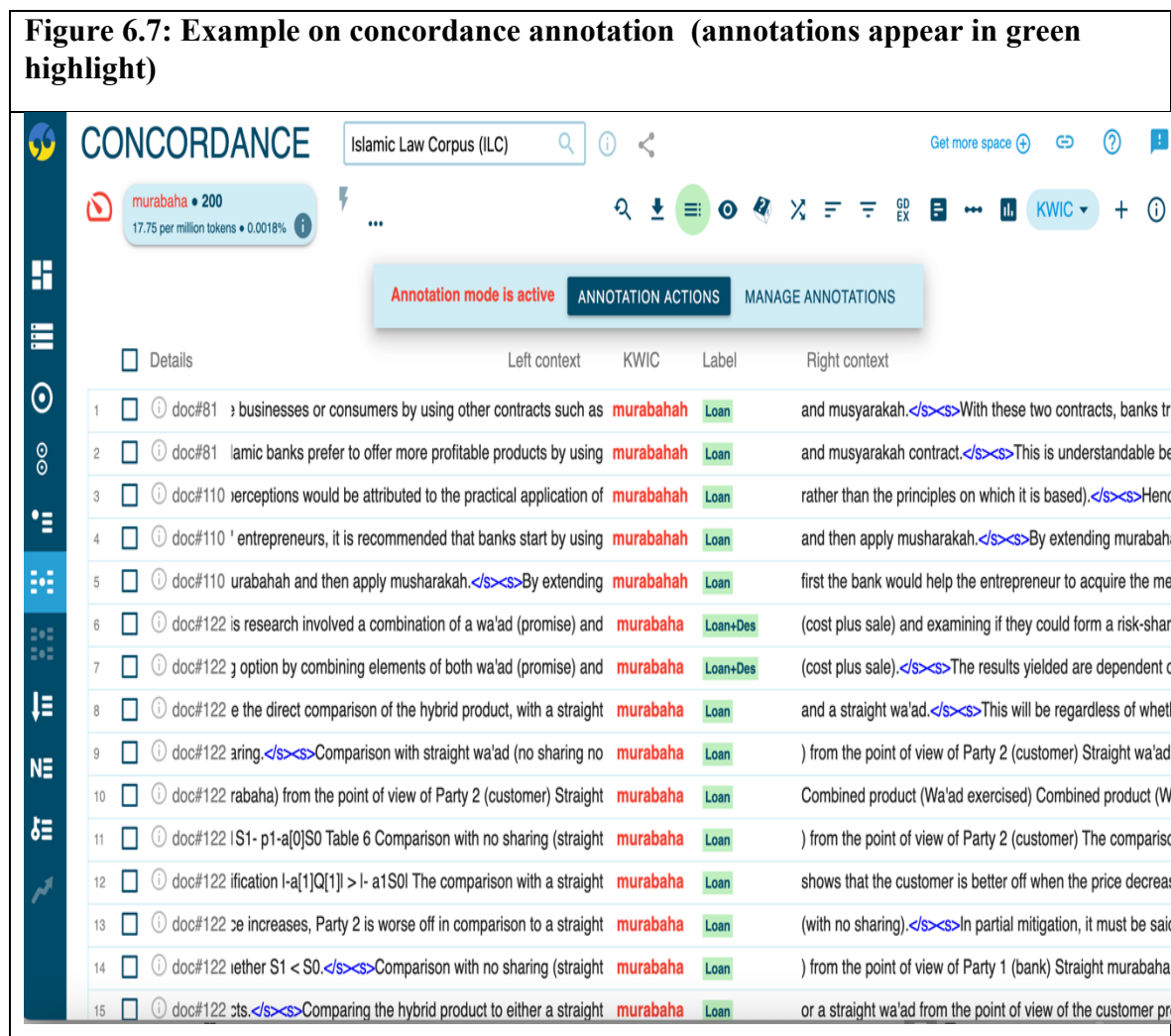
6.16.3.2 Corpus query operations via concordance

The corpus query operations run via the concordance tool used the attribute lemma_lc (where lc means converted to lowercase) to carry out both case insensitive searching and case insensitive analysis. A lemma means "a label under which all the inflected forms of a word can be gathered" (Kenny, 2014, p.34). For example, "write, writes, writing, written, and wrote are inflected forms of the lemma WRITE" (ibid, p.34). The concordance search was mainly conducted using the Corpus Query Language (CQL) function to enable searching for

multiple words or orthographic/spelling forms for the same word at once. In some cases, the endogenous lexemes are categorised into groups (A), (B), and (C) to proportionally investigate all associated labels as per their relevance to the original concept. By way of illustration, the endogenous lexemes for the concept *[ijāra]* are divided into the following two categories: 1) 'Islamic leasing' and 'Islamic lease'; 2) 'leasing' and 'lease'. This is because the former category is made up of 'monosemous' equivalents, i.e., words that have a single sense or meaning, whereas the latter category comprises 'polysemous' equivalents, i.e., words that carry multiple senses (Carston, 2020, p.109). In a few cases, the attribute 'word' was used instead in Sketch Engine to search for endogenous lexemes with specific word forms as follows: loan sharking, waiting period, forced divorce, mutually agreed divorce, mutually negotiated divorce, judicially ordered divorce, unlawful sex, extramarital sex, bride's representative, woman's proxy. Moreover, 'commissioned manufacture' was queried using a simple search.

6.17 Terminology theory applied to lexical profile analysis

Terminology theory informs the analysis in this study. More specifically, ideas from terminology theory will be applied to selected concepts/groups of concepts from Islamic finance and family law in the following tasks: identifying and defining concepts/conceptual systems, attributing designations (different terms) to each concept and, where required, providing a concept diagram to establish representations of the conceptual system. Such terminological data will be recorded in The Islamic Law/Finance termbase. Terminology as a discipline investigates the concepts that feature in a specialised domain and the linguistic designations (i.e., terms) that are used to label such concepts. It also looks at the methods and principles applied in extracting terms and creating terminological data (Tamás, Papp and Petz, 2016, pp.57-58). In the field of terminology, intensional definitions (also known as "terminological definition", "definition by genus and difference", or "analytical definition") are among the most widely used formats to introduce a concept (Löckinger, Kockaert and Budin, 2015, p.60; Pavel and Nolet, 2001, p.23; Copi and Cohen, 2009, p.105). Intensional definitions are also the ISO's most recommended form of definition (ISO, 2009, p.22). Itensional definitions are held "preferable to other types of definitions" (ibid) since they clearly indicate the 'genus proximum', i.e., the broader generic, superordinate, or more abstract concept, then specifies the 'differentia specifica', i.e., the delimiting characteristics that distinguish a given concept from other concepts in a conceptual system (Löckinger, Kockaert and Budin, 2015, p.63; ISO, 2009, pp.6-22).

Accordingly, terminological approaches will be employed to handle each concept. The onomasiological approach to terminology work involves investigating concepts, ideas, or objects in order to give them a name or a label; thus, it aims to address the question "How do you express X?" (Rambaud, Moreno and Hoste, 2015, p.22). This approach is often juxtaposed with the semasiological approach, which looks at terms or words in order to explain or define them, seeking to answer the question "What is the meaning of the word X?" (Zenner and Kristiansen, 2014, p.78). The results of the lexical profiles will be presented in line with terminology practice as follows: Firstly, concepts will be explained by means of an intensional definition. Secondly, the linguistic designations/labels used to refer to each concept in the corpus will be identified with the aim of indicating the specific translation strategies that such labels fall under (See sections 7.3 to 7.5 in finance and 8.3 to 8.5 in family law).

6.18 Operationalising regression analysis

Finally, a logistic regression analysis is implemented using the MATLAB programming language to measure the influence of the predictor variables, 'genre', 'legal function' (i.e., performative versus non-performative function), and 'subject field' on the choice between loanwords versus endogenous lexemes in the specialised discourse on Islamic law. Under logistic regression, the lexical variation for a given concept acts as a binary dependent variable, assuming two values (loanword versus endogenous lexeme), while 'genre', 'legal function' and 'subject field' are independent variables. This regression model involves searching for the variants of each 'profile' in each of the different genres and then expressing the probability of each lexical variant occurring in a particular genre, legal function, or subject field as a percentage. However, the regression analysis required certain adjustments to the corpus frequency of the dependent variables ('statistical approximation') so that the results can be as close as possible to the 'truth'.

6.18.1 Statistical approximation model

The fact that some endogenous labels have a broad semantic range made it necessary to implement a *statistical approximation model* to tone down the impact of noise, i.e., words that do not fall within the same conceptual category. By way of illustration, a given Islamic concept could be rendered using monosemous or polysemous terms. In the case of the concept *[muḍāraba],* for instance, terms such as 'silent partnership' and 'trust financing' could be considered monosemous equivalents to the term *muḍāraba* because they convey a

single financial concept (by specifying relevant characteristics). On the other hand, the endogenous labels 'profit-sharing' and 'profit sharing' are polysemous terms because they have a broader semantic range and could be used in a general sense; thus, they might not always necessarily correspond to the concept of *[muḍāraba]*. The same holds true for the Islamic concept *[ijāra]*, where 'Islamic leasing' would be a monosemous equivalent, whereas 'leasing' would be a polysemous term.

To deal with this issue, the following steps were applied to implement the statistical approximation model:

- First, the number of instances where the endogenous lexemes 'profit-sharing' and 'profit sharing' referred to the conceptual category in question *[muḍāraba]* was noted. This is called the 'applicable frequency' in the corpus.
- Second, the applicable frequency of the endogenous labels 'profit-sharing' and 'profit sharing' was noted in each of the different genres.
- Third, the applicable frequency of the endogenous label in each genre was divided by the applicable frequency in the corpus, and multiplied by 100. The below equation was used:

$$\frac{\text{Total applicable frequency in each genre}}{\text{Total applicable frequency in the corpus}} \times 100$$

The outcome was an estimate of how many instances of the endogenous labels 'profit-sharing' and 'profit sharing' correspond to the respective concept *[muḍāraba]* in each genre. The estimated number appears as 'adjusted' in Tables 7.30 and 8.30 on linguistic datasets for the logistic regression analysis in finance and family law, respectively.

6.19 Conclusion

This chapter has engaged with the philosophy of research and the different epistemological and ontological grounds on which knowledge is acquired. The main aim of this chapter, however, was to describe the mixed methods design of the current research, which falls within the transformative type of design in which quantitative data are reconstructed as qualitative findings. The chapter also outlined the sampling criteria used to collect data in order to build a multi-layered, multi-genre monolingual corpus, while also reflecting upon issues related to data pre-processing and copyright. By explaining the two main analytical

methods used in the analysis, the chapter has shown the intersection between corpus linguistics (which informs the profile-based correspondence) and statistics (used in the logistic regression analysis). An attempt is also made to apply methodological eclecticism through the use of different corpus methods to investigate and analyse linguistic phenomena in the corpus. The following chapters (Seven and Eight) will discuss the findings which emerged from the corpus analysis; the findings pertaining to the finance and family law subcorpora are presented consecutively.

Chapter Seven: Analysis of Islamic financial concepts

7.0 Introduction

This chapter analyses the data related to the subject field of Islamic finance and divides the results into two parts: corpus linguistic analysis and regression analysis. The main focus is, however, the results obtained from the lexical profile analysis since this is the primary research method. The chapter first shows a list of Arabic loanwords identified from the keywords automatically extracted from the finance subcorpus by Sketch Engine. The focus then narrows to present the top ten lexical profiles that represent Islamic financial concepts, providing their loanword orthographic forms and various endogenous lexemes. The chapter then shows the frequency of the loanword forms versus the frequency of the corresponding endogenous lexemes for each of the ten lexical profiles, which provides initial indications about translation norms. The chapter proceeds to display the results outlining the different translation strategies used to 'translate' each of the concepts represented by the ten lexical profiles, before showing an overview of the translation strategies combined. Such results contribute to answering RQ1 as they identify the strategies used in translating culture-specific concepts related to Islamic finance into English. Finally, the chapter presents the results of the logistic regression analysis which responds to RQ2 and RQ3 by measuring the influence of the independent variables 'genre' and 'function' on the choice between loanword versus endogenous lexemes in Islamic finance.

Part One: Corpus linguistic analysis

7.1 Key Arabic loanwords in Islamic finance

Table 7.1 provides a list of Arabic loanwords in the Islamic finance subcorpus. As explained in Section 6.16.1, these Arabic loanwords have been identified by visually inspecting the list of keywords generated automatically by Sketch Engine.[10] There are different spellings for single lexemes due to the multiple transliteration systems for Arabic words. In Table 7.1, the different spellings for a single lexeme are grouped together and considered as one keyword. The frequency and rank of each spelling variant is shown separately however.

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[10] The top 100 keywords and multi-word terms extracted by Sketch Engine from the finance subcorpus can be inspected in Appendices C.1.1 and C.1.2, respectively. A list of the top 1,000 keywords can be made available by the researcher.

Table 7.1: Arabic loanwords in Islamic finance

	Arabic loanwords	Frequency in finance subcorpus	rank
1.	*sukuk*	**12,048** **1,623.43 per million tokens ● 0.11%**	1
	sukūk	**711** 95.8 per million tokens ● 0.0063%	46
	ṣukūk	**464** 62.52 per million tokens ● 0.0041%	72
2.	*takaful*	**8,360** **1,126.48 per million tokens ● 0.074%**	2
	takāful	**1,247** 168.03 per million tokens ● 0.011%	26
3.	*murabaha*	**3,647** **491.42 per million tokens ● 0.032%**	5
	murabahah	**1,689** 227.59 per million tokens ● 0.015%	18
	murābahah	**269** 36.25 per million tokens ● 0.0024%	141
	murābaḥa	**195** 26.28 per million tokens ● 0.0017%	204
	al-murabaha	**64** 8.62 per million tokens ● 0.00057%	712
	murābaḥah	**54** 7.28 per million tokens ● 0.00048%	837
4.	*ijarah*	**3,362** **453.02 per million tokens ● 0.03%**	6
	ijara	**1,376** 185.41 per million tokens ● 0.012%	22
	ijārah	**368** 49.59 per million tokens ● 0.0033%	96
	ijāra	**108** 14.55 per million tokens ● 0.00096%	392
	al-ijara	**84** 11.32 per million tokens ● 0.00075%	521
	al-ijarah	**68** 9.16 per million tokens ● 0.0006%	666
5.	*mudarabah*	**2,769** **373.11 per million tokens ● 0.025%**	7
	mudaraba	**2,603** 350.75 per million tokens ● 0.023%	8
	muḍārabah	**499** 67.24 per million tokens ● 0.0044%	65
	mudharabah	**432** 58.21 per million tokens ● 0.0038%	76
	mudārabah	**171** 23.04 per million tokens ● 0.0015%	235
	mudharaba	**164** 22.1 per million tokens ● 0.0015%	250
	muḍāraba	**128** 17.25 per million tokens ● 0.0011%	322
	al-mudarabah	**84** 11.32 per million tokens ● 0.00075%	520
	modaraba	**110** 14.82 per million tokens ● 0.00098%	386
6.	*musharakah*	**2,555** **344.28 per million tokens ● 0.023%**	9
	musharaka	**1,513** 203.87 per million tokens ● 0.013%	20
	mushārakah	**478** 64.41 per million tokens ● 0.0042%	71

	musyarakah	**463** 62.39 per million tokens ● 0.0041%	73
7.	*istisna*	**2,090** **281.62 per million tokens ● 0.019%**	11
	istisnā	**233** 31.4 per million tokens ● 0.0021%	161
8.	*riba*	**3,026** **407.74 per million tokens ● 0.027%**	12
	ribā	**644** 86.78 per million tokens ● 0.0057%	52
	ribit	**70** 9.43 per million tokens ● 0.00062%	651
9.	*qard*	**1,890** 254.67 per million tokens ● 0.017%	13
	qarḍ	**372** 50.13 per million tokens ● 0.0033%	94
	qardhul	**158** 21.29 per million tokens ● 0.0014%	265
	qardh	**106** 14.28 per million tokens ● 0.00094%	401
	qard-al-hassan	**80** 10.78 per million tokens ● 0.00071%	560
	qard-al-hasan	**60** 8.08 per million tokens ● 0.00053%	761
	hasan	**835** 112.51 per million tokens ● 0.0074%	123
	ḥasan	**137** 18.46 per million tokens ● 0.0012%	312
	al-hasan	**80** 10.78 per million tokens ● 0.00071%	648
	hassan	**396** 53.36 per million tokens ● 0.0035%	534
10.	*salam*	**2,977** **401.14 per million tokens ● 0.026%**	15
11.	*al-salam*	**162** 21.83 per million tokens ● 0.0014%	274
12.	*mudarib*	**1,706** 229.88 per million tokens ● 0.015%	17
	mudharib	**52** 7.01 per million tokens ● 0.00046%	874
	muḍārib	**196** 26.41 per million tokens ● 0.0017%	203
	mudareb	**334** 45.01 per million tokens ● 0.003%	109
13.	*gharar*	**1,291** 173.96 per million tokens ● 0.011%	24
14.	*wakalah*	**1,134** 152.8 per million tokens ● 0.01%	28
	wakālah	**123** 16.57 per million tokens ● 0.0011%	340
	wakala	**702** 94.59 per million tokens ● 0.0062%	48
15.	*bai*	**1,107** 149.16 per million tokens ● 0.0098%	66
	bayʿ	**158** 21.29 per million tokens ● 0.0014%	264
	al-bai	**73** 9.84 per million tokens ● 0.00065%	615
16.	*hibah*	**987** 133 per million tokens ● 0.0088%	31
17.	*tawarruq*	**973** 131.11 per million tokens ● 0.0086%	32

18.	zakat	**811** 109.28 per million tokens ● 0.0072%	55
	zakah	**284** 38.27 per million tokens ● 0.0025%	145
19.	waqf	**799** 107.66 per million tokens ● 0.0071%	50
20.	*retakāful*	**524** 70.61 per million tokens ● 0.0047%	61
	retakaful	**351** 47.3 per million tokens ● 0.0031%	104
	re-takaful	**199** 26.81 per million tokens ● 0.0018%	201
21.	*halal*	**453** 61.04 per million tokens ● 0.004%	152
22.	*amanah*	**366** 49.32 per million tokens ● 0.0032%	101
	amana	**94** 12.67 per million tokens ● 0.00083%	557
23.	*mal*	**362** 48.78 per million tokens ● 0.0032%	479
	maal	**318** 42.85 per million tokens ● 0.0028%	124
	al-maal	**119** 16.03 per million tokens ● 0.0011%	358
	al-mal	**75** 10.11 per million tokens ● 0.00067%	606
	al-māl	**52** 7.01 per million tokens ● 0.00046%	875
	rab-al-maal	**288** 38.81 per million tokens ● 0.0026%	130
	rabbul	**179** 24.12 per million tokens ● 0.0016%	220
	rabb	**156** 21.02 per million tokens ● 0.0014%	304
24.	*inah*	**359** 48.37 per million tokens ● 0.0032%	105
25.	*shirkah*	**344** 46.35 per million tokens ● 0.0031%	106
26.	*haram*	**342** 46.08 per million tokens ● 0.003%	307
27.	*wakeel*	**320** 43.12 per million tokens ● 0.0028%	115
28.	*rahn*	**303** 40.83 per million tokens ● 0.0027%	143
	ar-rahn	**84** 11.32 per million tokens ● 0.00075%	519
29.	*tabarru*	**258** 34.76 per million tokens ● 0.0023%	148
30.	*ibra*	**240** 32.34 per million tokens ● 0.0021%	170
31.	*kafalah*	**202** 27.22 per million tokens ● 0.0018%	198
32.	*maysir*	**198** 26.68 per million tokens ● 0.0018%	202
	maisir	**81** 10.91 per million tokens ● 0.00072%	548
33.	*wadiah*	**192** 25.87 per million tokens ● 0.0017%	208
34.	*dayn*	**191** 25.74 per million tokens ● 0.0017%	211
	al-dayn	**120** 16.17 per million tokens ● 0.0011%	351

35.	wakil	**191** 25.74 per million tokens ● 0.0017%	214
36.	muntahia	**184** 24.79 per million tokens ● 0.0016%	216
37.	ajil	**177** 23.85 per million tokens ● 0.0016%	229
38.	awqaf	**174** 23.45 per million tokens ● 0.0015%	241
39.	aqd	**168** 22.64 per million tokens ● 0.0015%	248
	uqud	**80** 10.78 per million tokens ● 0.00071%	562
40.	muamalat	**167** 22.5 per million tokens ● 0.0015%	245
41.	khiyar	**162** 21.83 per million tokens ● 0.0014%	259
42.	bithaman	**156** 21.02 per million tokens ● 0.0014%	269
43.	sadaqah	**138** 18.6 per million tokens ● 0.0012%	309
44.	ujrah	**124** 16.71 per million tokens ● 0.0011%	334
45.	bittamleek	**123** 16.57 per million tokens ● 0.0011%	341
46.	salaf	**122** 16.44 per million tokens ● 0.0011%	383
47.	musawamah	**119** 16.03 per million tokens ● 0.0011%	356
48.	al-sarf	**119** 16.03 per million tokens ● 0.0011%	355
	sarf	**85** 11.45 per million tokens ● 0.00075%	525
49.	iqtina	**109** 14.69 per million tokens ● 0.00097%	390
50.	mutanaqisah	**108** 14.55 per million tokens ● 0.00096%	393
51.	al-istithmar	**103** 13.88 per million tokens ● 0.00091%	410
52.	al-fadl	**100** 13.47 per million tokens ● 0.00089%	434
53.	muwakkil	**93** 12.53 per million tokens ● 0.00083%	460
54.	sakk	**92** 12.4 per million tokens ● 0.00082%	465
55.	ribawi	**89** 11.99 per million tokens ● 0.00079%	480
56.	hiyal	**88** 11.86 per million tokens ● 0.00078%	489
57.	al-shart	**81** 10.91 per million tokens ● 0.00072%	547
58.	arbun	**80** 10.78 per million tokens ● 0.00071%	561
	urbun	**56** 7.55 per million tokens ● 0.0005%	802
59.	sharikat	**71** 9.57 per million tokens ● 0.00063%	631
	shirkat	**52** 7.01 per million tokens ● 0.00046%	885
60.	maslahah	**70** 9.43 per million tokens ● 0.00062%	649
	maslaha	**65** 8.76 per million tokens ● 0.00058%	706

61.	*hawalah*	**66** 8.89 per million tokens ● 0.00059%	690
62.	*al-ʿinah*	**55** 7.41 per million tokens ● 0.00049%	816
63.	*mawsufah*	**55** 7.41 per million tokens ● 0.00049%	817
64.	*ijab*	**55** 7.41 per million tokens ● 0.00049%	818
65.	*thumma*	**55** 7.41 per million tokens ● 0.00049%	834
66.	*inan*	**55** 7.41 per million tokens ● 0.00049%	876
67.	*qimar*	**54** 7.28 per million tokens ● 0.00048%	840
68.	*muqaradah*	**51** 6.87 per million tokens ● 0.00045%	895
69.	*istijrar*	**48** 6.47 per million tokens ● 0.00043%	963

7.2 Lexical profiles

This section presents the top ten lexical profiles in the finance subcorpus identified from the above-mentioned list of single-word keywords, and their corresponding endogenous lexemes identified using the procedures outlined in Section 6.16. The endogenous lexemes are sorted based on two criteria: 1) degree of relevance to the Islamic financial concept, i.e., how labels are considered the best match (See Section 6.16.3.2); 2) absolute frequency (including applicable and non-applicable uses). For example, the labels 'silent partnership' and 'passive partnership' can be more associated with concept of *[murābaḥa]* than 'profit-sharing' can, as it has a broader semantic range.

Table 7.2: Lexical profiles for the top ten Islamic financial concepts[11, 12]

	Lexical profiles	Different orthographic forms	Endogenous lexemes and their frequency	
1.	*[ṣukūk]*	*sukuk* *sukūk* *ṣukūk*	Islamic bonds[13]	293
2.	*[takāful]*	*takaful* *takāful*	Islamic insurance	549
3.	*[murābaḥa]*	*murabaha* *murabahah* *murābahah* *murābaḥa* *al-murabaha* *murābaḥah*	cost-plus cost plus profit cost-plus financing cost-plus sale cost-plus contract mark-up mark-up sale mark-up financing	173 54 48 36 2 397 12 6

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			mark-up contract	6
			mark-up transactions	5
4.	*[ijāra]*	**ijarah** *ijara* *ijārah* *ijāra* *al-ijara* *al-ijarah*	Islamic leasing/Islamic lease leasing/ lease	57 6,418
5.	*[muḍāraba]*	**mudarabah** *mudaraba* *muḍārabah* *mudharabah* *muḍāraba* *mudārabah* *mudharaba* *al-mudarabah* *modaraba*	silent partnership trust financing financial partnership trustee finance passive partnership trustee profit-sharing trust partnership trust investment partnership profit-sharing profit sharing	69 44 13 9 3 3 1 1 697 393
6.	*[mushāraka]*	**musharakah** *musharaka* *musyarakah* *mushārakah*	equity participation equity partnership joint partnership joint venture	140 51 2 436
7.	*[istiṣnāʿ]*	**Istisna** *istisnā*	manufacturing contract commissioned manufacture manufacturing sale contract progressive financing sale by order purchase by order manufacture manufacturing	20 10 3 3 3 1 492 320
8.	*[ribā]*	**riba** *ribā* *ribit*	loan sharking usurious interest usury interest	2 4 651 9,554
9.	*[qarḍ ḥasan]*	**qard** *qarḍ* *qardh* *qard-al-hassan* *qard-al-hasan* *qardhul*	interest-free loan/ interest free loan benevolent loan beautiful loan good loan charitable loan virtuous loan voluntary loan bona fide loan	281 89 19 12 6 4 4 3
10.	*[salam]*	**salam** *al-salam*	forward contract forward sale advance purchase forward transaction purchase with deferred delivery prepaid forward sale advance purchase contract deferred delivery purchase pre-paid purchase forward financing	141 134 16 15 14 6 5 3 2 1

			forward-purchasing	1
			pre-paid sale	1
			advanced sale	1
			pre-payment transaction	1

7.3 Frequency of loanwords versus endogenous lexemes in the finance subcorpus

This section presents the frequency of loanwords versus endogenous lexemes for each of the above-mentioned ten lexical profiles. The tables (7.3 to 7.12) state the absolute frequency and frequency per million tokens/percentage for the loanword and its corresponding endogenous lexemes in the Islamic finance subcorpus. The tables also specify the corpus query formulas used in the concordance tool in Sketch Engine to retrieve all instances of the loanword and endogenous labels for each profile, from which frequencies could be recorded. Furthermore, the tables indicate the number of segments (i.e., concordance lines) that were annotated for the purposes of the next step of the analysis (to identify translation strategy/ies). In some cases (tables 7.6, 7.7, 7.9, 7.10), the endogenous lexemes are categorised into groups (a) , (b), and (c) to proportionally investigate all associated labels as per their relevance to the original concept (the degree of relevance is explained in Sections 6.16.3.2 and 7.2).

Table 7.3: Frequency of loanword versus endogenous lexemes for profile 1: *[ṣukūk]*

Profile 1: *[ṣukūk]*		
Label	**Loanword**	**Endogenous lexeme/s**
	ṣukūk	Islamic bonds
Absolute frequency	13,223	293
Frequency per million tokens/percentage	1,781.76 per million tokens ● 0.18%	39.48 per million tokens ● 0.0039%
Annotated segments	200	200
CQL	[lemma_lc="sukuk|sukūk|ṣukūk"]	[lemma_lc="Islamic"][lemma_lc="bond"]

Table 7.4: Frequency of loanword versus endogenous lexemes for profile 2: *[takāful]*

Profile 2: *[takāful]*		
Label	**Loanword**	**Endogenous lexeme/s**
	takāful	Islamic insurance
Absolute frequency	9,607	549
Frequency per million tokens/percentage	1,294.51 per million tokens ● 0.13%	73.98 per million tokens ● 0.0074%

Annotated segments	200	200
CQL	[lemma_lc="takaful|takāful"]	[lemma_lc="Islamic"][lemma_lc="insurance"]

Table 7.5: Frequency of loanword versus endogenous lexemes for profile 3: *[murābaḥa]*

Profile 3: *[murābaḥa]*		
Label	**Loanword**	**Endogenous lexeme/s**
	murābaḥa	cost-plus/cost plus profit/cost-plus financing/cost-plus sale/cost-plus contract/mark-up/mark-up sale/mark-up financing/mark-up contract/mark-up transactions
Absolute frequency	5,918	782
Frequency per million tokens/percentage	797.43 per million tokens ● 0.08%	105.37 per million tokens ● 0.011%
Annotated segments	200	200
CQL	[lemma_lc="murabaha|murabahah|murābahah|murābaḥa|al-murabaha|murābaḥah"]	[lemma_lc="cost"][lemma_lc="plus"]|[lemma_lc="cost-plus"][lemma_lc="mark"][lemma_lc="up"]|[lemma_lc="mark-up"]

Table 7.6: Frequency of loanword versus endogenous lexemes for profile 4: *[ijāra]*

Profile 4: *[ijāra]*		
Label	**Loanword**	**Endogenous lexeme/s**
	ijāra	a) Islamic leasing/Islamic lease b) leasing/ lease
Absolute frequency	5,366	a) 57 b) 6,418
Frequency per million tokens/percentage	723.05 per million tokens ● 0.072%	a) 7.68 per million tokens ● 0.00077% b) 864.8 per million tokens ● 0.086%
Annotated segments	200	a) 57 b) 143
CQL	[lemma_lc="ijarah|ijara|ijārah|ijāra|al-ijara|al-ijarah"]	a) [lemma_lc="Islamic"][lemma_lc="leasing"]|[lemma_lc="Islamic"][lemma_lc="lease"] b) [lemma_lc="leasing"]|[lemma_lc="lease"]

Table 7.7: Frequency of loanword versus endogenous lexemes for profile 5: *[muḍāraba]*

Profile 5: *[muḍāraba]*		
Label	**Loanword**	**Endogenous lexeme/s**
	muḍāraba	a) silent partnership/trust financing/financial partnership/trustee finance/passive partnership/trustee profit-sharing/trust partnership/trust investment partnership b) profit-sharing/profit sharing
Absolute frequency	6,960	a) 141 b) 965
Frequency per million tokens/percentage	937.84 per million tokens ● 0.094%	a) 19 per million tokens ● 0.0019% b) 130.03 per million tokens ● 0.013%
Annotated segments	200	a) 141 b) 59
CQL	[lemma_lc="mudarabah|mudaraba|muḍārabah|mudharabah|muḍāraba|mudārabah|mudharaba|al-mudarabah|modaraba"]	a) [lemma_lc="silent"][lemma_lc="partnership"][lemma_lc="trust"][lemma_lc="financing"][lemma_lc="financial"][lemma_lc="partnership"][lemma_lc="trustee"][lemma_lc="finance"][lemma_lc="passive"][lemma_lc="partnership"][lemma_lc="trustee"][lemma_lc="profit-sharing"][lemma_lc="trust"][lemma_lc="partnership"][lemma_lc="trust"][lemma_lc="investment"][lemma_lc="partnership"] b) [lemma_lc="profit-sharing"]|[lemma_lc="profit"][lemma_lc="sharing"]

Table 7.8: Frequency of loanword versus endogenous lexemes for profile 6: *[mushāraka]*

Profile 6: *[mushāraka]*		
Label	**Loanword**	**Endogenous lexeme/s**
	mushāraka	equity participation/equity partnership/ joint partnership/joint venture
Absolute frequency	5,009	629
Frequency per million tokens/percentage	674.95 per million tokens ● 0.067%	84.76 per million tokens ● 0.0085%
Annotated segments	200	200
CQL	[lemma_lc="musharakah|musharaka|mushārakah|musyarakah"]	[lemma_lc="equity"][lemma_lc="participation"][lemma_lc="equity"][lem

Profile 7: *[istiṣnāʿ]*		
Label	**Loanword**	**Endogenous lexeme/s**
	istiṣnāʿ	a) manufacturing contract/ /manufacturing sale contract/progressive financing/sale by order/purchase by order/ b) commissioned manufacture c) manufacture/manufacturing
Absolute frequency	2,323	a) 30 b) 10 c) 797
Frequency per million tokens/percentage	313.02 per million tokens ● 0.031%	a) 4.04 per million tokens ● 0.0004% b) 1.35 per million tokens ● 0.000089% c) 107.39 per million tokens ● 0.011%
Annotated segments	200	a) 30 b) 10 c) 160
CQL	[lemma_lc="istisna|istisnā"]	a) [lemma_lc="manufacturing"][lemma_lc="contract"]|[lemma_lc="manufacturing"][lemma_lc="sale"][lemma_lc="contract"]|[lemma_lc="progressive"][lemma_lc="financing"]|[lemma_lc="sale"][lemma_lc="by"][lemma_lc="order"]|[lemma_lc="purchase"][lemma_lc="by"][lemma_lc="order"] b) simple search: commissioned manufacture c) [lemma_lc="manufacture"]|[lemma_lc="manufacturing"]

Table 7.9: Frequency of loanword versus endogenous lexemes for profile 7: *[istiṣnāʿ]*

Table 7.10: Frequency of loanword versus endogenous lexemes for profile 8: *[ribā]*

Profile 8: *[ribā]*		
	Loanword	**Endogenous lexeme/s**
Label	*ribā*	a) loan sharking/loan-sharking/usurious interest b) usury c) interest
Absolute frequency	3,740	a) 7 b) 651 c) 9,554

Frequency per million tokens/percentage	503.95 per million tokens ● 0.05%	a) 0.94 per million tokens ● 0.000094% b) 87.72 per million tokens ● 0.0088% c) 1,287.37 per million tokens ● 0.13%
Annotated segments	200	a) 7 b) 97 c) 96
CQL	[lemma_lc="riba|ribā|ribit"]	a) [lemma_lc="loan"][word="sharking"]|[lemma_lc="loan-sharking"][lemma_lc="usurious"][lemma_lc="interest"] b) [lemma_lc="usury"] c) [lemma_lc="interest"]

Table 7.11: Frequency of loanword versus endogenous lexemes for profile 9: *[qarḍ/ḥasan]*

Profile 9: *[qarḍ/qarḍ ḥasan]*		
Label	**Loanword**	**Endogenous lexeme/s**
	qarḍ/qarḍ ḥasan	interest-free loan/interest free loan/benevolent loan/beautiful loan/ good loan/charitable loan/virtuous loan/voluntary loan/bona fide loan
Absolute frequency	2,666	418
Frequency per million tokens/percentage	359.23 per million tokens ● 0.036%	56.32 per million tokens ● 0.0056%
Annotated segments	200	200
CQL	[lemma_lc="qard|qardh|qardhul|qarḍ|qard-al-hassan|qard-al-hasan"]	[lemma_lc="interest-free"][lemma_lc="loan"]|[lemma_lc="interest"][lemma_lc="free"][lemma_lc="loan"]|[lemma_lc="benevolent"][lemma_lc="loan"]|[lemma_lc="beautiful"][lemma_lc="loan"]|[lemma_lc="good"][lemma_lc="loan"]|[lemma_lc="charitable"][lemma_lc="loan"]|[lemma_lc="virtuous"][lemma_lc="loan"]|[lemma_lc="voluntary"][lemma_lc="loan"]|[lemma_lc="bona"][lemma_lc="fide"][lemma_lc="loan"]

Table 7.12: Frequency of loanword versus endogenous lexemes for profile 10: *[salam]*

Profile 10: *[salam]*		
Label	**Loanword**	**Endogenous lexeme/s**
	salam	forward contract/forward sale/advance purchase/forward transaction/purchase with deferred delivery/prepaid forward sale/advance purchase contract/deferred delivery purchase/pre-paid

		purchase/forward financing/forward-purchasing/pre-paid sale/advanced sale/pre-payment transaction
Absolute frequency	3,139	341
Frequency per million tokens/percentage	422.97 per million tokens ● 0.042%	45.95 per million tokens ● 0.0046%
Annotated segments	200	200
CQL	[lemma_lc="salam|al-salam"]	[lemma_lc="forward"][lemma_lc="contract"]|[lemma_lc="forward"][lemma_lc="sale"]|[lemma_lc="advance"][lemma_lc="purchase"][lemma_lc="forward"][lemma_lc="transaction"]|[lemma_lc="purchase"][lemma_lc="with"][lemma_lc="deferred"][lemma_lc="delivery"]|[lemma_lc="prepaid"][lemma_lc="forward"][lemma_lc="sale"] |[lemma_lc="advance"] [lemma_lc="purchase"][lemma_lc="contract"]|[lemma_lc="deferred"][lemma_lc="delivery"][lemma_lc="purchase"]|[lemma_lc="pre-paid"][lemma_lc="purchase"][lemma_lc="forward"][word="financing"]|[lemma_lc="forward-purchasing"]|[lemma_lc="pre-paid"][lemma_lc="sale"]|[lemma_lc="advanced"][lemma_lc="sale"]|[lemma_lc="pre-payment"][lemma_lc="transaction"]

7.4 Translation strategies for each profile – finance

This section identifies the translation strategies[14] used to translate Islamic financial concepts and the frequency of each strategy or cluster of strategies. For the sake of readability, the following abbreviations are used for the strategies: Adapt (Adaptation), Des (Descriptive substitute), Expan (Lexical expansion), Loan (Loanword), N/A (Not applicable), Neo (Neologism), Supp (Supplementation) (See Section 6.16.3.1 for the definitions of these strategies). Each profile is presented separately in order to give a thorough account of the individual concepts by providing a definition, followed by an outline of the translation strategies. The tables (7.13 to 7.22) show the translation strategies instantiated by the combined results of the two corpus queries run on each profile: one query (including 200 instances) for the loanword and a second query (including 200 instances) for the endogenous

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[14] Translation strategies are annotated based on the two concordance queries run with the use of loanwords and endogenous lexemes.

lexemes, thus a total of 400 instances (See Section 6.16.3). The raw results from each of these separate queries are presented in appendix D.1: Translation strategies identified by separate corpus queries – Islamic finance.

Profile 1: *[ṣukūk]*

> ***[ṣukūk]*** *(Islamic finance)*
> a financial instrument, akin to conventional bonds, through which investors gain direct ownership of an asset and the right to benefit from its returns

Table 7.13: Translation strategies for profile 1: *[ṣukūk]*

ṣukūk/ Islamic bonds	400
Loan	180
Des	84
Loan+Des	70
Des+Loan	36
Loan+Des+Expan	13
Loan+Supp	9
Loan+Expan	4
Loan+Supp+Des	4

The Arabic lexeme *ṣukūk* (including its different orthographic forms) occurs 13,223 times (its absolute frequency; See Table 7.3) in the finance subcorpus. A loanword is by far the most common standalone strategy employed to express the concept *[ṣukūk]* in English, with loanwords used in 180 (or 45%) out of the total 400 random instances (i.e., concordance lines) analysed. This suggests that the loanword *ṣukūk* is already an established, popular label in the Islamic finance industry, possibly among investors as well. Another reason to support the popularity of the loanword *ṣukūk* in the English-language discourse on Islamic finance is the low tendency (4.25%) to provide explanations for the loanword, as the couplet Loan+Expan occurred in only 4 instances, while the triplet Loan+Des+Expan occurred in 13 instances. Furthermore, the use of the supplementation strategy was limited (9 instances or 2.25%), where *ṣukūk* was clarified by the addition of the following generic words: 'securities', 'certificates', 'instruments', 'bonds', and 'financing'. Meanwhile, the endogenous lexeme used to render the concept *[ṣukūk]* is 'Islamic bond/s', which suggests the proximity of the Islamic concept to that of conventional bonds. The frequency of the descriptive substitute 'Islamic bond/s' as a standalone strategy is 84 or 21% of the random sample. The use of translation couplets (Loan+Des and Des+Loan) is also moderate (106; 26.5%;). Finally, the triplet (Loan+Supp+Des) is negligible, representing 1% or 4 instances.

Profile 2: *[takāful]*

[takāful] *(Islamic finance)*
a financial agreement involving joint risk-sharing arrangement, mutual responsibility, and mutual protection among multiple parties who agree to make contributions to a fund in the form of premiums

Table 7.14: Translation strategies for profile 2: *[takāful]*

takāful/ Islamic insurance	400
Loan	179
Des+Loan	71
Des	63
Loan+Des	60
Loan+Supp	16
Des+Loan+Expan	9
Loan+Des+Expan	2

The Arabic lexeme *takāful* accounts for 9,607 instances in the finance subcorpus. Like *[ṣukūk]*, the concept of *[takāful]* seems to be distinctively marked by its Arabic roots as the standalone Arabic loanword represented a substantial percentage (44.75%) of the random sample analysis (179 out of 400 instances). This is an indication that the Arabic label *takāful* has established itself at the industry level. On some occasions (4%; 16 instances), the supplementation strategy occurred in conjunction with the loanword as follows: '*takāful* contract', '*takāful* certificate'.

Since the denotative meaning of *[takāful]* is also similar to the conventional concept of insurance, it is often rendered into English as 'Islamic insurance' following the translation strategy of descriptive substitute. Simply put, *[takāful]* is described as an Islamic form of insurance. The relative frequency of the standalone descriptive substitute 'Islamic insurance' is, however, modest at 15.75% (63 instances). Yet, there is still abundant room for the loanword *takāful* and the endogenous lexeme Islamic insurance to co-occur as the couplets (Des+Loan and Loan+Des) jointly represented 32.75% (131 instances). The loanword and the endogenous variants also tend to co-occur infrequently with lexical expansions (2.75%; 11 instances) through forming the following triplets: Des+Loan+Expan and Loan+Des+Expan.

Profile 3: *[murābaḥa]*

> ***[murābaḥa]*** *(Islamic finance)*
> a financial agreement in which the lender purchases commodities or assets and resells
> them to the customer at a price that includes the original acquisition price plus a profit
> margin

Table 7.15: Translation strategies for profile 3: *[murābaḥa]*

murābaḥa/ cost-plus	400
Loan	129
Loan+Expan	75
N/A	68
Loan+Supp	43
Loan+Des	31
Loan+Adapt	1
Loan+Des+Expan	17
Loan+Supp+Expan	16
Des+Loan	9
Des	8
Des+Loan+Expan	3

The Arabic lexeme *murābaḥa* accounts for 5,918 instances in the finance subcorpus. Moving along the same trend of previous concepts, the most frequent standalone strategy to designate this concept is a loanword (32.25%; 129 instances). Second comes the couplet strategy of Loan+Expan (18.75%; 75 instances); thus, it is evident that the specificity of the concept *[murābaḥa]* requires delving into the background and the technical characteristics of the concept by the means of lexical expansions (i.e., paraphrases, definitions). Such lexical expansions also tend to occur together with descriptive substitutes and supplementations, which both modify the loanword, thus forming the following triplets: Loan+Des+Expan; Loan+Supp+Expan; and Des+Loan+Expan. Taken together, these triplets represent 9% (36 instances).

Various generic terms are used to supplement the loanword *murābaḥa* including 'contract', 'facility', 'agreement', 'mode of finance', 'financing', 'sales', and 'sale contract'. Similarly, several descriptive substitutes are used to express the concept *[murābaḥa]*: 'cost-plus', 'cost plus profit', 'cost-plus financing', 'cost-plus sale', 'cost-plus contract', 'mark-up', 'mark-up sale', 'mark-up financing', 'mark-up contract', 'mark-up transactions'. It is clear that these endogenous variants build on two main concepts ('cost-plus' or 'mark-up') to describe the function of a cost-plus profit agreement. The frequency for the descriptive substitute as a

standalone strategy is very low (8 instances; 2%). The descriptive substitute tends, rather, to co-occur mostly in a couplet (Loan+Des and Des+Loan, both representing 10%; 40 instances), then in a triplet (Loan+Des+Expan and Des+Loan+Expan, 5%; 20 instances). Only in a single instance was the loanword followed by an adaptation (in this case, 'trust financing'); however, this adaptation label seems erroneous here given that the label 'trust financing' is more frequently used to render another Islamic financial concept, that of *[muḍāraba]*. The non-applicable (N/A) instances refer to the cases where the endogenous lexeme did not correspond to the Islamic financial concept in question (e.g., mark-up price, mark-up rate).

Profile 4: An Islamic finance service involving transfer of usufruct right to a lessee or a contract to hire a person *[ijāra]*

> *[ijāra]* (Islamic finance)
> transfer of the right to usufruct of an asset or property which the lessor buys in order to offer it to a lessee in exchange for rental payments
>
> or
> a contract to hire a person to perform services for a specified consideration

Table 7.16: Translation strategies for profile 4: *[ijāra]*

ijāra/ Islamic leasing	400
Loan	137
Des	55
Loan+Supp	53
N/A	44
Loan+Des	41
Loan+Expan	25
Des+Loan	16
Loan+Des+Expan	7
Loan+Supp+Expan	6
Des+Loan+Supp	5
Loan+Supp+Des	4
Loan+Des+Supp	3
Des+Expan	2
Des+Loan+Expan	2

The Arabic lexeme *ijāra* accounts for 5,366 instances in the finance subcorpus. The lexeme *ijāra* required a semasiological approach to specify terminological meaning given that this lexeme conveys two closely related concepts: a transfer of usufruct right to a lessee and a

contract to hire a person. Such concepts have an 'associative relation' which "exists when a thematic connection" or "dependence can be established between concepts by virtue of experience" (ISO, 2009, p.17); both concepts are included under a single financial service of *ijāra* in the Islamic finance industry. Both ideas are primarily expressed using the same standalone Arabic loanword, which represents 34.25% (137 instances). The endogenous English lexemes for this concept fall into two distinct categories: monosemous terms that explicitly denote the concept ('Islamic leasing', 'Islamic lease') and polysemous terms due to their wide semantic range ('leasing', 'lease'). Such polysemous terms can standalone as descriptive equivalents of *[ijāra]* as opposed to hypernyms that are only used to supplement the loanword. Altogether, such endogenous lexemes implement the translation strategy of descriptive substitute, which accounts for 13.75% (55 instances) independently and 14.25% (57 instances) in combination with the Arabic loanword. Supplementation is quite common for this concept; the couplet Loan+Supp recorded 13.25% (53 instances), while supplementation represented 4.5% (18 instances) in triplets with the loanword and either the descriptive substitutes or lexical expansions. Hypernyms used to supplement *ijāra* include 'contract', 'agreement', 'financing', 'subcontract'. In fact, the frequency of supplementation indicates that the loanword has already gained ground in the Islamic specialised discourse. Meanwhile, lexical expansions are quite low: the couplet Loan+Expan recorded 6.25% (25 instances) and Des+Expan 0.5% (2 instances), and triplets with lexical expansions 3.75% (15 instances). This suggests two scenarios, either that the concept shares broader similarities with the conventional sector, or that the descriptive substitutes and supplementation labels convey a meaningful message.

Profile 5: *[muḍāraba]*

> *[muḍāraba]* (Islamic finance)
> a financial partnership agreement in which a capital provider provides investment in a business venture or economic activity to be solely run and managed by an entrepreneur based on a predetermined profit-sharing ratio

Table 7.17: Translation strategies for profile 5: *[muḍāraba]*

muḍāraba/ silent partnership	400
Loan	124
Loan+Supp	80
Adapt	50
Loan+Expan	30
Loan+Adapt	28
Loan+Adapt+Expan	19

Adapt+Loan	18
N/A	18
Adapt+Expan	8
Loan+Des	7
Loan+Supp+Expan	7
Adapt+Loan+Expan	4
Loan+Des+Expan	3
Des+Loan	2
Loan+Supp+Adapt	1
Des	1

The Arabic lexeme *muḍāraba* accounts for 6,960 instances in the finance subcorpus. The standalone Arabic loanword continues to be the most common translation strategy (31%; 124 instances). Supplementing the Arabic loanword with a hypernym is quite commonplace for *[muḍāraba]* since the couplet (Loan+Supp) represented 80 instances (20%). The hypernyms used with *muḍāraba* included the following: 'contact', 'financing', 'certificate', 'facility', 'agreement', 'sale transaction', 'investment account', and 'venture'.

However, the concept of *[muḍāraba]* is considered more complex and thus requires an onomasiological perspective due to the large number of linguistic designations or terms designating this concept. A wide range of endogenous English variants are used to denote the partnership form of *[muḍāraba]*. They fall under two translation strategies: adaptation and descriptive substitutes. The adaptation labels comprised the following: 'silent partnership', 'passive partnership', 'trust financing', 'trustee finance', 'trustee profit-sharing', 'trust partnership', and 'trust investment partnership'. Such labels are considered adaptations because they generally stand for other similar concepts in the conventional financial system. For instance, the term 'silent partnership' refers to the scenario where one of the partners contributes investment capital but is not involved in the daily operations or management of a business (Kenton, 2022). Similarly, the labels including 'trustee' and 'trust' build upon the conventional financial concepts of 'trustee' or 'trust fund' which refer to a person or a firm that undertakes the holding and administration of assets on behalf of a client (Barone, 2022; Ganti, 2022). Descriptive substitutes ('financial partnership', 'profit-sharing', 'profit sharing') are also used to express the *[muḍāraba]* concept. Adaptation occurs to a limited extent either as a standalone strategy (12.5%; 50 instances) or in combination with the Arabic loanword (Loan+Adapt and Adapt+Loan: 11.5%; 46 instances). Surprisingly, the adaptation label is sometimes followed by an expansion, which

usually occurs in the context of further elaboration on the topic even though the loanword might have been previously mentioned in the same text. By contrast, the descriptive substitute is not typically used on its own; the standalone descriptive strategy occurred in only one instance. Meanwhile, the frequency of the descriptive substitute is also low in both couplets with the loanword (2.25%; 9 instances) and in triplets (0.75%; 3 instances) in combination with the loanword and lexical expansion. The peculiar nature of the concept *[muḍāraba]* is further evident in the large number of lexical expansions used both in couplets and triplets (71 instances; 17.75%).

Profile 6: *[mushāraka]*

> ***[mushāraka]*** *(Islamic finance)*
> a financial partnership agreement to enter into a joint venture by providing investment capital (either in cash or in kind) and engaging in management of the business venture on the basis of profit-and loss-sharing

Table 7.18: Translation strategies for profile 6: *[mushāraka]*

mushāraka/ equity participation	400
Loan	123
N/A	81
Loan+Supp	57
Loan+Expan	48
Loan+Des	31
Des	21
Des+Loan	16
Loan+Des+Expan	10
Loan+Supp+Expan	8
Des+Loan+Expan	3
Loan+Supp+Des	2

The Arabic lexeme *mushāraka* accounts for 5,009 instances in the finance subcorpus. The concept of *[mushāraka]* is most commonly rendered using the loanword as a standalone strategy (30.75%; 123 instances). The Arabic loanword is also frequently supplemented with hypernyms (14.25%; 57 instances), including the following: 'contract', 'instrument', 'financing', 'partnership', and 'venture'. The endogenous lexemes rely on descriptive substitutes, including 'equity participation', 'equity partnership', 'joint partnership', and 'joint venture'. Such endogenous lexemes make explicit the function of the concept as a form of partnership or participation in equity, or simply as partnership in a joint venture. Such endogenous lexemes tend to co-occur with the Arabic loanword in a couplet (11.75%; 47 instances) more than they occur independently (5.25%; 21 instances). Lexical expansions

are used both in a couplet with the loanword (12%; 48 instances) and in a triplet interchangeably with the loanword and descriptive substitute or supplementation (5.25%; 21 instances).

Profile 7: *[istiṣnāʿ]*

> *[istiṣnāʿ]* *(Islamic finance)*
> a contract for commissioning a supplier or contractor to manufacture goods or construct assets at the request of the buyer, with a future delivery and payment in advance, by instalment or upon delivery

Table 7.19: Translation strategies for profile 7: *[istiṣnāʿ]*

istiṣnāʿ / manufacturing contract	400
Loan	155
N/A	65
Loan+Expan	62
Loan+Supp	57
Loan+Des	28
Loan+Supp+Expan	13
Loan+Des+Expan	9
Des+Loan	7
Des+Loan+Expan	2
Des	2

The Arabic lexeme *istiṣnāʿ* accounts for 2,323 instances in the finance subcorpus. The standalone Arabic loanword is still the most prevalent strategy (38.75%; 155 instances). By contrast, the endogenous lexeme (descriptive substitute in this case) showed a significantly low frequency as a standalone strategy (0.5%; 2 instances), yet a moderate frequency (8.75%; 35 instances) in couplets with the loanword. The descriptive substitutes used to denote the *[istiṣnāʿ]* concept vary between monosemous technical terms ('manufacturing contract', 'commissioned manufacture', 'manufacturing sale contract', 'progressive financing', 'sale by order', 'purchase by order'), and polysemous terms ('manufacture', 'manufacturing'), since the latter can also refer to manufacturing as a process. Meanwhile, the Arabic loanword is supplemented, to a considerable extent, with hypernyms; the couplet Loan+Supp recorded 57 instances (14.25%). Hypernyms including 'contact', 'financing', 'agreement' are used to contextualise the Arabic loanword *istiṣnāʿ*. Lexical expansions are used for the most part to explain the loanword (15.5%; 62 instances), but also typically to form triplets in conjunction with the loanword and either the descriptive substitute or

supplementation (6%; 24 instances). The significant use of lexical expansion indicates the technical and cultural-specific nature of the concept.

Profile 8: *[ribā]*

[ribā] (Islamic finance)
an increased return on lending money

Table 7.20: Translation strategies for profile 8: *[ribā]*

ribā/ interest	400
Loan	130
N/A	72
Loan+Expan	44
Adapt	27
Loan+Adapt	20
Adapt+Loan	13
Des+Loan	13
Loan+Des	13
Des	9
Loan+Des+Adapt+Expan	8
Loan+Des+Expan	5
Adapt+Des	5
Adapt+Loan+Expan	4
Des+Loan+Adapt+Expan	4
Loan+Adapt+Des+Expan	4
Loan+Des+Adapt	4
Des+Adapt	4
Loan+Adapt+Expan	4
Des+Adapt+Loan+Expan	3
Adapt+Des+Loan	3
Des+Loan+Adapt	3
Des+Loan+Expan	2
Loan+Adapt+Des	2
Adapt+Loan+Des	2
Adapt+Expan	1
Adapt+Loan+Des+Expan	1

The Arabic lexeme *ribā* accounts for 3,740 instances in the finance subcorpus. Whereas the previous concepts referred to products and services provided by the Islamic finance industry, the concept *[ribā]* expresses a basic financial principle, which is the avoidance of excessive interest rates (i.e., 'usury') or interest altogether. The fine distinction between 'interest' and 'usury' is still an issue subject to intense debate and controversy among scholars of Islamic finance (See Section 2.7.3). The technical intricacies of the concept *[ribā]* have in turn

resulted in a multitude of translation strategies currently in use to express this concept: standalone, couplet, triplets, and even quadruplets. Constituting 32.5% (130 instances), the Arabic loanword is the principal standalone strategy. The endogenous lexemes for *[ribā]* vary between adaptations ('usury', 'loan sharking') and descriptive substitutes ('usurious interest', 'interest'). The terms 'usury' and 'loan sharking' are associated with illegal or unlicensed lending in the conventional sector (StepChange Debt Charity, 2023). However, adaptation is more likely to occur here as a standalone strategy than the descriptive substitute is: they account for 27 instances (6.75%) and 9 instances (2.25%), respectively. Likewise, adaptation tends to conjoin with the Arabic loanword slightly more than the descriptive substitute; the couplets (Loan+Adapt and Adapt+Loan) are represented by 33 or 8.25% of instances, while the couplets (Loan+Des and Des+ Loan) account for 26 or 6.5% of instances. Interestingly, the adaptation and the descriptive substitute strategies, even though both involve endogenous lexemes, do co-occur occasionally in a couplet (Des+Adapt: 2.25%; 9 instances).

The continuous debate regarding the denotative meaning of *[ribā]* and whether it corresponds to the English equivalent of usury or interest, has resulted in multifarious clusters of strategies involving both endogenous lexemes ('usury' and 'interest') in a single cluster. Among such clusters are the triplets including the loanword, adaptation, and descriptive substitutes, which appear in different orders and collectively represent 3.5% (14 instances). A more striking cluster is found in the quadruplets that consist of the aforementioned three strategies in addition to lexical expansion; such quadruplets constitute 5% (20) of instances. Lexical expansions are also quite typical for the *[ribā]* concept, appearing in additional forms as follows: the couplet Loan+Expan (11%; 44 instances), the triplets including expansion in conjunction with the loanword and adaptation or descriptive substitute (3.5%; 14 instances), and interestingly the couplet Adapt+Expan (0.25%; 1 instance).

Profile 9: *[qarḍ/qarḍ ḥasan]*

> *[qarḍ ḥasan]* *(Islamic finance)*
> a non-interest-bearing loan provided on a goodwill basis, which requires the borrower to only pay back the original amount at the end of the agreed term

Table 7.21: Translation strategies for profile 9: *[qarḍ/qarḍ ḥasan]*

qarḍ ḥasan/ interest-free loan	400
Loan	138
Loan+Des	73
Des	50
Loan+Des+Expan	39
Des+Loan	32
Loan+Supp	23
Loan+Expan	19
Loan+Neo+Expan	6
Des+Loan+Expan	5
Loan+Neo+Des+Expan	5
Loan+Neo	4
Loan+Adapt	1
Des+Expan	1
Loan+Des+Neo	1
Loan+Supp+Des	1
Neo	1
Neo+Expan	1

The Arabic lexeme *qarḍ ḥasan* accounts for 2,666 instances in the finance subcorpus. *[qarḍ ḥasan]* is perhaps the most interesting concept in the datasets of the Islamic finance subcorpus as there are three different strategies for the endogenous lexeme. Most notable is the strategy of neologism that might convey underlying connotations of foreignness in the TL. However, the endogenous lexemes for *[qarḍ ḥasan]* are mostly descriptive substitutes which describe the function or form of the concept. They include 'interest-free loan', 'interest free loan', 'benevolent loan', 'good loan', 'charitable loan', and 'virtuous loan'. Another form of endogenous lexeme is the linguistic label 'bona fide loan', which falls within the category of adaptation, because it refers to a different concept or reality in the conventional industry. One definition of a 'bona fide loan' is a loan offered to an owner-builder with zero interest or a low interest rate capped at 5%. It can also mean a loan offered in good faith without fraud (Law Insider, 2023). The *[qarḍ ḥasan]* concept is also occasionally rendered as 'beautiful loan', which is a neologism coined by the Islamic finance

industry, giving new meaning to existing English words though it might sound stilted to TL audiences.

In terms of frequency, the Arabic loanword is the most frequent standalone strategy, recording 138 instances (34.5%). In the second rank, the standalone descriptive substitute represented 50 instances (12.5%). Neologism occurred as a standalone strategy only in a single instance (0.25%). Adaptation, however, did not appear as a standalone strategy here. The loanword is often supplemented with hypernyms (23 instances; 5.75%), including the following words: 'financing', 'contract', 'mode of financing', and 'facility'.

The *[qarḍ ḥasan]* concept shows a tendency to conjoin the loanword and the endogenous lexeme, mostly in a couplet. Accordingly, the couplets Loan+Des and Des+Loan recorded a high percentage of 26.25% (105 instances). On the other hand, the couplet Loan+Neo recorded 1% (4 instances); and Loan+Adapt 0.25% (1 instance). The triplets Loan+Des+Neo and Loan+Supp+Des each recorded a single instance (0.25% for each of them).

Lexical expansions are also prevalent for *[qarḍ ḥasan]*. Couplets with expansions include Loan+Expan (4.75%; 19 instances), Des+Expan (0.25%; 1 instance), Neo+Expan (0.25%;1 instance). Expansions also occur in triplets, most notably involving conjoining with the loanword and descriptive substitute (11%; 44 instances) but also with the loanword and neologism (1.5%; 6 instances). Furthermore, lexical expansions appear in the quadruplet Loan+Neo+Des+Expan (1.25%; 5 instances).

Profile 10: *[salam]*

[salam] (Islamic finance)
A sale and purchase agreement in which the seller undertakes to supply a specific commodity to the buyer at an agreed future date for a price fully paid in advance

Table 7.22: Translation strategies for profile 10: *[salam]*

salam/ forward contract	400
Loan	137
Loan+Des	56
Loan+Supp	49
N/A	37
Des	33
Des+Loan	26
Loan+Expan	26

Loan+Des+Expan	16
Loan+Supp+Expan	10
Des+Loan+Expan	4
Des+Expan	2
Loan+Supp+Des	2
Loan+Supp+Des+Expan	2

The Arabic lexeme *salam* accounts for 3,139 instances in the finance subcorpus. As is the case with all of the above-mentioned concepts, the loanword is the most frequently used standalone strategy, accounting for 34.25% (137) of instances. The Arabic loanword is often supplemented with hypernyms (12.25%; 49 instances). Hypernyms including 'contract', 'sale', 'agreement', 'financing' are used as supplementation for the loanword. The endogenous lexeme for this concept is represented by the descriptive substitute; however, the frequency of the standalone descriptive substitute is relatively low, at 8.25% (33 instances). Nevertheless, the descriptive substitute extensively co-occurs with the loanword; the couplets Loan+Des and Des+ Loan recorded 20.5% (82 instances). A large number of descriptive substitutes are used for this concept, namely: 'forward contract', 'forward sale', 'advance purchase', 'forward transaction', 'purchase with deferred delivery', 'prepaid forward sale', 'advance purchase contract', 'deferred delivery purchase', 'pre-paid purchase', 'forward financing', 'forward-purchasing', 'pre-paid sale', 'advanced sale', and 'pre-payment transaction'.

Finally, lexical expansions are employed, to some extent. Expansions mostly occur in couplets: Loan+Expan, 6.5% (26 instances) and Des+Expan, 0.5% (2 instances). However, expansions are also spotted in triplets with the loanword and either the descriptive substitute or supplementation (altogether representing 7.5%; 30 instances). They also formed part of quadruplets (Loan+Supp+Des+Expan, 0.5%; 2 instances).

7.5 Overview of translation strategies and their frequency

This section gives an overview of the translation strategies in Islamic finance and their frequency, sorted from the highest to the lowest, as illustrated in Table 7.23.

Table 7.23: An overview of translation strategies in Islamic finance

Translation Strategy	Frequency
Loan	1432
Loan+Des	410
Loan+Supp	387
N/A	385
Loan+Expan	333
Des	326
Des+Loan	228
Loan+Des+Expan	121
Adapt	77
Loan+Supp+Expan	60
Loan+Adapt	51
Adapt+Loan	31
Des+Loan+Expan	30
Loan+Adapt+Expan	23
Loan+Supp+Des	13
Adapt+Expan	8
Adapt+Loan+Expan	8
Loan+Des+Adapt+Expan	8
Loan+Neo+Expan	6
Adapt+Des	5
Des+Expan	5
Des+Loan+Supp	5
Loan+Neo+Des+Expan	5
Des+Adapt	4
Des+Loan+Adapt+Expan	4
Loan+Adapt+Des+Expan	4
Loan+Des+Adapt	4
Loan+Neo	4
Adapt+Des+Loan	3
Des+Adapt+Loan+Expan	3
Des+Loan+Adapt	3
Loan+Des+Supp	3
Adapt+Loan+Des	2
Loan+Adapt+Des	2
Loan+Supp+Des+Expan	2
Adapt+Loan+Des+Expan	1
Loan+Des+Neo	1
Loan+Supp+Adapt	1
Neo	1
Neo+Expan	1

7.5.1 Categorisation of translation strategies

Table 7.24 provides a categorisation of the translation strategies used in Islamic finance and their frequency by breaking them down into two main categories: standalone strategies and cluster strategies (couplets, triplets, and quadruplets).

Table 7.24: Categorisation of translation strategies in Islamic finance

Categorisation of translation strategies (total sample: 4000 concordance lines)	
Standalone strategies	
Loan	1432
Des	326
Adapt	77
Neologism	1
Total	**1836**
Cluster strategies (total:1779)	
A. Couplet	
Loan+Des	410
Loan+Supp	387
Loan+Expan	333
Des+Loan	228
Loan+Adapt	51
Adapt+Loan	31
Adapt+Expan	8
Adapt+Des	5
Des+Expan	5
Des+Adapt	4
Loan+Neo	4
Neo+Expan	1
Total	**1467**
B. Triplet	
Loan+Des+Expan	121
Loan+Supp+Expan	60
Des+Loan+Expan	30
Loan+Adapt+Expan	23
Loan+Supp+Des	13
Adapt+Loan+Expan	8
Loan+Neo+Expan	6
Des+Loan+Supp	5
Loan+Des+Adapt	4
Adapt+Des+Loan	3
Des+Loan+Adapt	3
Loan+Des+Supp	3
Adapt+Loan+Des	2
Loan+Adapt+Des	2
Loan+Des+Neo	1
Loan+Supp+Adapt	1
Total	**285**
C. Quadruplets	
Loan+Des+Adapt+Expan	8

Loan+Neo+Des+Expan	5
Des+Loan+Adapt+Expan	4
Loan+Adapt+Des+Expan	4
Des+Adapt+Loan+Expan	3
Loan+Supp+Des+Expan	2
Adapt+Loan+Des+Expan	1
Total	27
Total	
N/A	385

7.5.2 Figures for translation strategies – finance

Figure 7.1 displays the standalone (individual) strategies used in translating culture-specific concepts in the discourse on Islamic finance. The frequency is expressed by the number and percentage of occurrences.

Figure 7.1: Standalone strategies

(total: 1836)
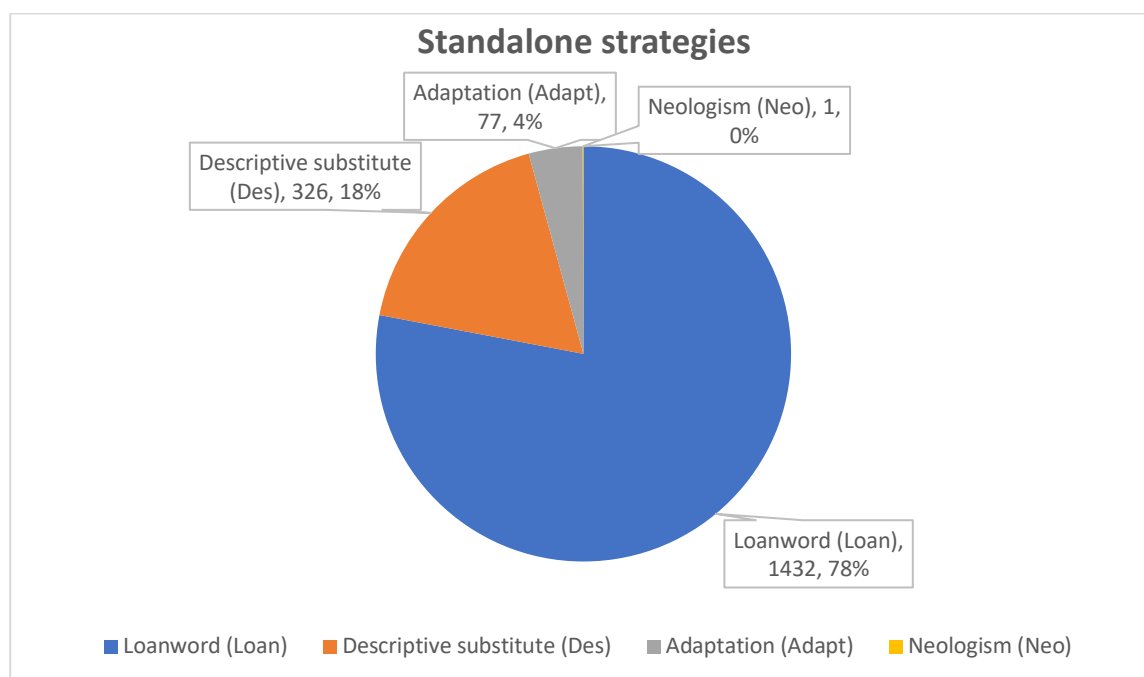
Figure 7.2 displays the cluster strategies used in translating culture-specific concepts in the discourse on Islamic finance.

Figure 7.2: Cluster strategies

(total:1779)
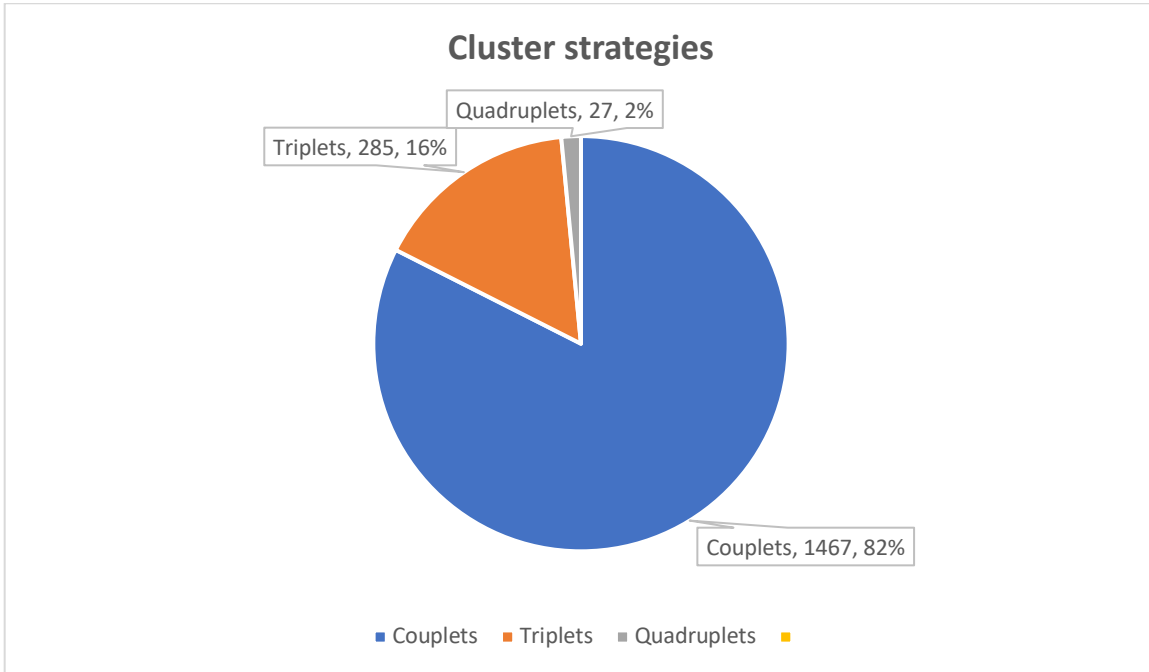
Figure 7.3 displays the forms of couplets and their frequency.

Figure 7.3: Couplets

(total: 1467)
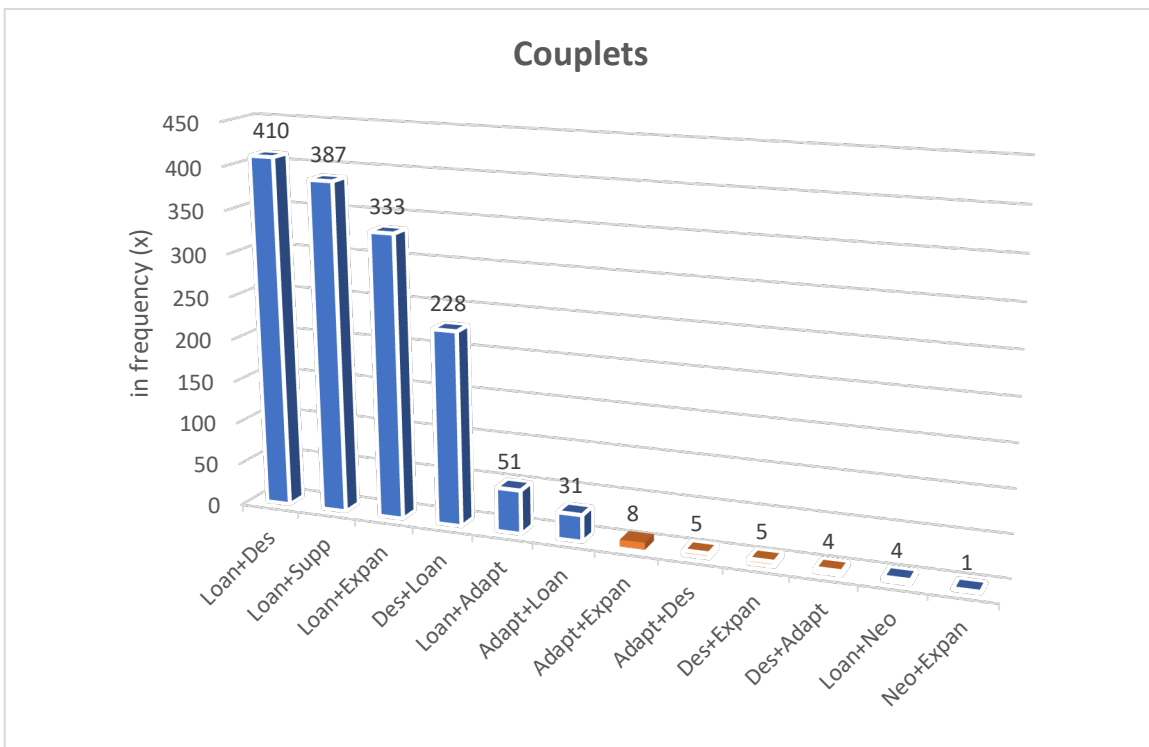
Figure 7.4 displays the forms of triplets and their frequency.

Figure 7.4: Triplets

(total: 285)
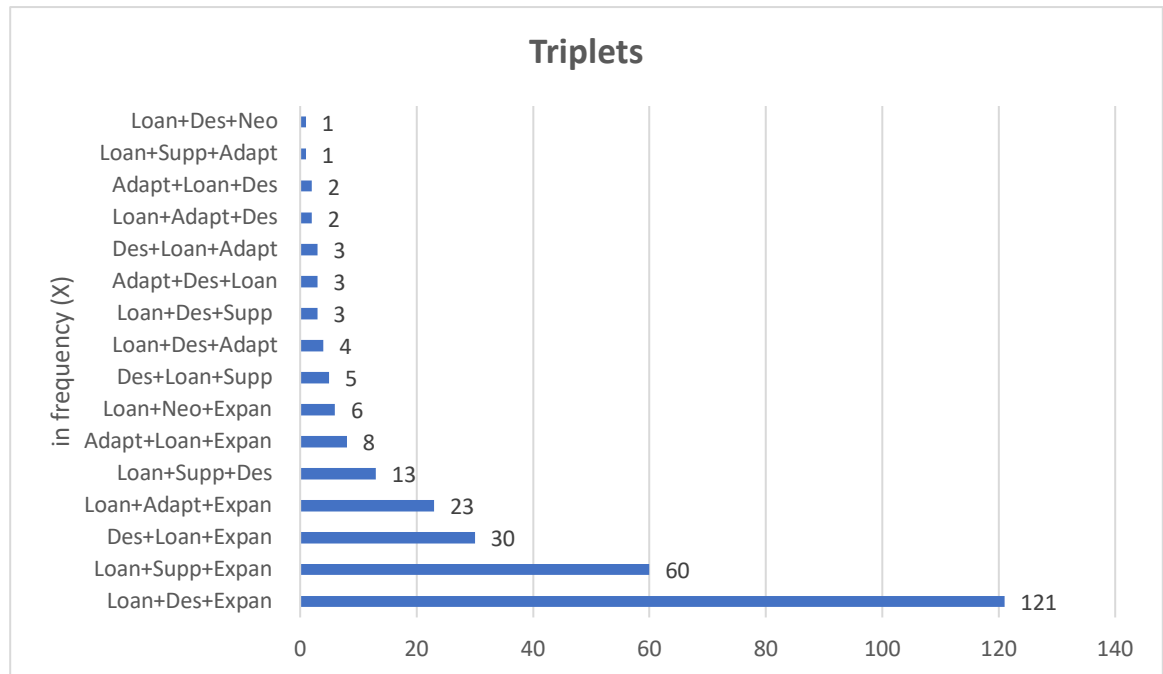
Figure 7.5 displays the forms of quadruplets and their frequency.

Figure 7.5: Quadruplets

(total: 27)
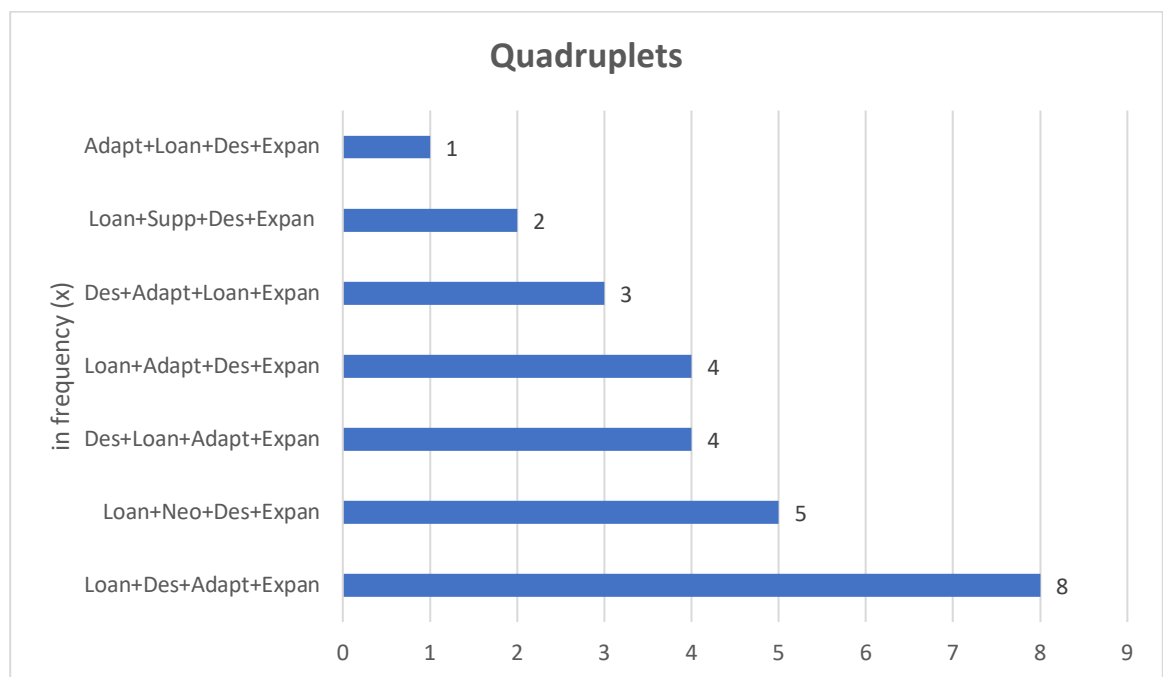
Part Two: Regression analysis – finance

7.6 Frequency of the loanwords versus endogenous lexemes across genres and textual functions

This section provides the linguistic datasets used to implement the logistic regression analysis of Islamic financial concept on MATLAB—the code used to run the regression analysis on MATLAB is presented in Appendix E. Table 7.25 displays the loanword and endogenous lexemes and their frequency across the different genres and textual functions in the Islamic finance subcorpus. It should be noted that the search was conducted using all corresponding endogenous labels, but only a single label appears in the label column to keep the table layout as simple as possible. The implementation of the regression analysis also required carrying out certain statistical adjustments of the corpus query results, as explained earlier under the *statistical approximation model* (See Section 6.18.1). Appendix F.1 documents the statistical approximation model for finance, showing the procedures carried out to calculate the applicable percentages (%) shown in Table 7.25.

Table 7.25: Linguistic datasets for the logistic regression analysis

Label	Books	Articles	Grey Lit	Policy-making instruments	Other instruments	Non-performative function	Performative function
şukūk	4345	627	4791	1874	1586	9763	3460
Islamic bonds	202	30	57	4	0	289	4
takāful	2714	259	2048	3479	1107	5021	4586
Islamic insurance	292	20	111	113	13	423	126
murābaḥa	2482	305	1280	510	1341	4067	1851
cost-plus	509	67	154	20	32	730	52
applicable %	67.00%	7.69%	23.00%	0.00%	1.90%	97.69%	1.90%
adjusted	341.03	5.15	35.42	0	0.61	381	0.61
ijāra	2066	156	1381	1207	556	3603	1763
Islamic leasing	38	6	13	0	0	57	0
applicable %	68.52%	11.11%	20.37%	0.00%	0.00%	100.00%	0.00%
adjusted	26.04	0.67	2.65	0	0	30	0
leasing	3041	209	1300	825	1043	4550	1868
applicable %	62.96%	1.85%	16.66%	7.41%	11.11%	81.47%	18.52%
adjusted	1914.61	3.87	216.58	61.13	115.88	2136	177.01
muḍāraba	2761	386	1224	1055	1534	4371	2589

silent partnership	132	4	5	0	0	141	0
applicable %	82.27%	2.84%	3.54%	0.00%	0.00%	88.65%	0.00%
adjusted	108.6	0.11	0.18	0	0	108.89	0
profit-sharing	528	71	210	142	14	809	156
applicable %	62.5%	12.5%	12.5%	12.5%	0.00%	87.50%	12.50%
adjusted	330	9	26	18	0	365	18
mushāraka	1973	480	1067	1043	446	3520	1489
equity participation	363	26	143	67	30	532	97
applicable %	46.37%	0.00%	30.43%	4.35%	2.89%	76.80%	7.24%
adjusted	168.32	0	43.51	2.91	0.87	211.84	3.78
ribā	2406	867	416	50	1	3689	51
loan sharking	3	3	1	0	0	7	0
usury	441	118	66	10	16	625	26
applicable %	49.48%	18.55%	14.43%	1.03%	2.06%	82.46%	3.09%
adjusted	218.21	21.89	9.52	0.1	0.33	249.62	0.43
interest	5463	945	1495	869	782	7903	1651
applicable %	47.83%	17.39%	34.78%	0.00%	0.00%	100.00%	0.00%
adjusted	2612.95	164.34	519.96	0	0	3297.25	0
istiṣnāʿ	899	156	348	895	25	1403	920
manufacturing contract	14	7	8	0	1	29	1
applicable %	47.83%	26.09%	26.09%	0%	0%	1	0
adjusted	6.7	1.83	2.09	0	0	10.61	0
commissioned manufacture	8	0	2	0	0	10	0
manufacture	437	64	159	96	41	660	137
applicable %	62.50%	37.50%	0.00%	0.00%	0.00%	100.00%	0.00%
adjusted	273.13	24	0	0	0	297.13	0
qarḍ ḥasan	389	1529	272	429	47	2190	476
interest-free	176	155	46	19	22	377	41
applicable %	40.00%	35.38%	13.33%	6.66%	4.10%	88.71%	10.76%
adjusted	70.4	54.84	6.13	1.27	0.9	131.37	2.17
salam	1934	264	535	354	52	2733	406
forward contract	261	14	55	9	2	330	11
applicable %	75.94%	6.02%	16.54%	0.75%	0.75%	98.50%	1.50%
adjusted	198.2	0.84	9.1	0.07	0.02	208.14	0.08

### 7.6.1 Probability percentages by genre - finance

Table 7.26 and Figure 7.6 show the probability percentages of having a loanword versus an endogenous lexeme across the different genres. The graph in Figure 7.6 shows that loanwords (indicated by the blue line) are far more likely to be encountered than endogenous lexemes (the orange line) for the concepts considered and that loanwords are relatively more frequent in policy-making instruments than in, e.g., books.

Table 7.26: Probability percentages across genres		
	Loanword	**Endogenous lexeme**
Books	76.43	23.56
Articles	93.67	6.32
Grey Literature	92.76	7.24
Policy-making instruments	98.19	1.81
Other instruments	98.07	1.93

Figure 7.6: Probability of loanword versus endogenous lexeme across genres – Finance
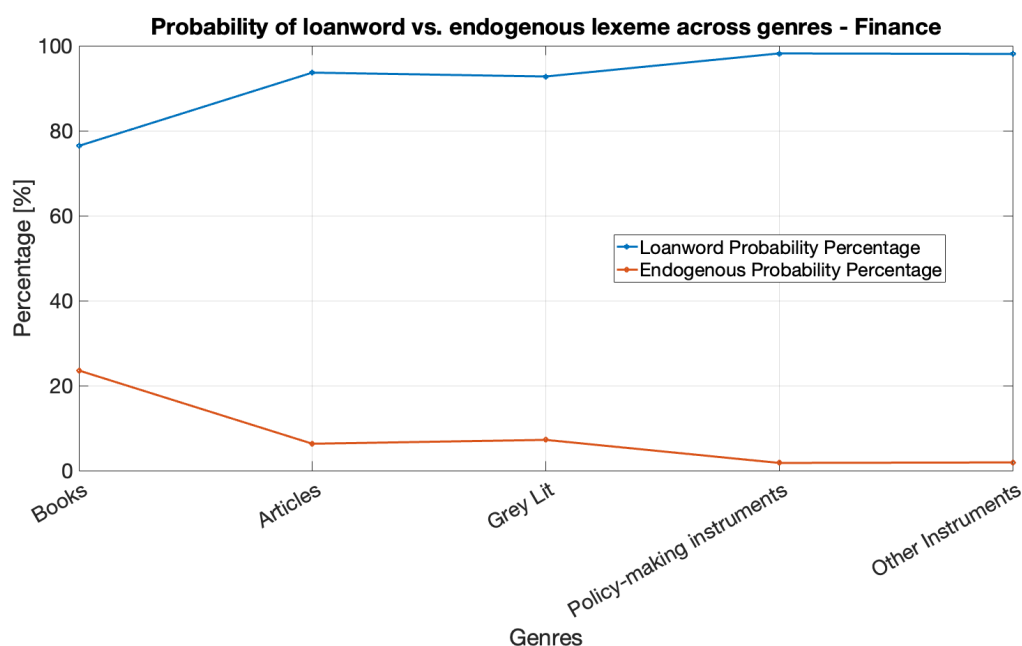
7.6.2 Probability percentages by function – finance

Table 7.27 and Figure 7.7 show the probability percentages of having a loanword versus an endogenous lexeme across the different textual functions. Again, loanwords (indicated by the blue line in Figure 7.7) are far more likely to be encountered than endogenous lexemes (the orange line) in general, and this trend is more prevalent in performative than in non-performative texts.

Table 7.27: Probability percentages across functions

Function	Loanword	Endogenous lexeme
Non-performative	83.18	16.81
Performative	98.15	1.85

Figure 7.7: Probability of loanword versus endogenous lexeme across functions - Finance
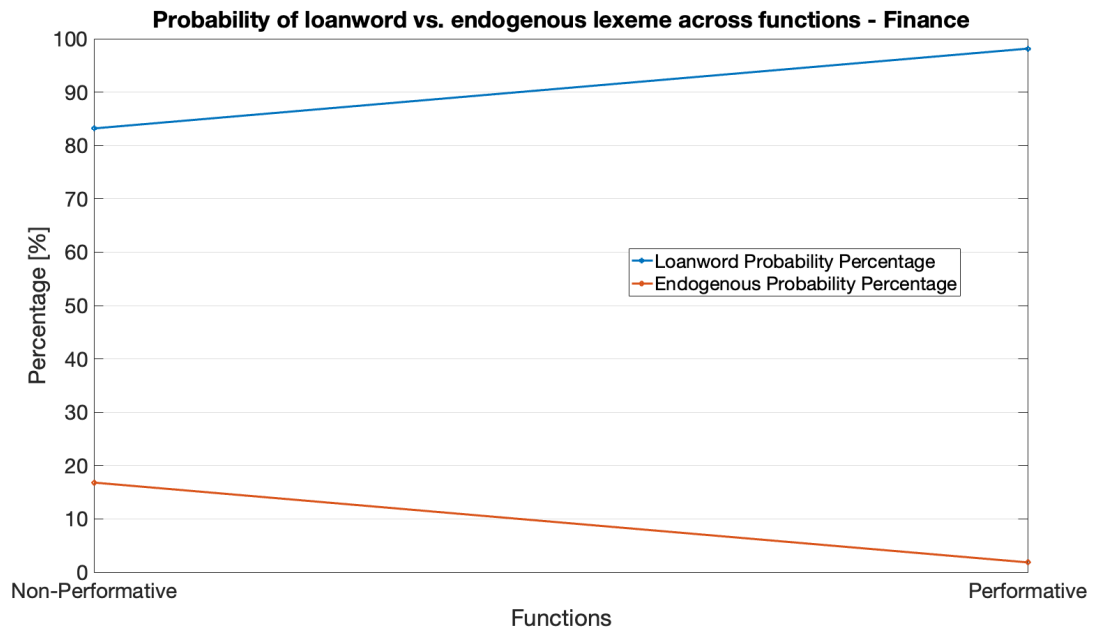
7.7 Conclusion

In conclusion, this chapter has reported on empirical investigations into the lexical features of Islamic financial discourse, using corpus techniques and statistical modelling. It provided a list of the Arabic and shariʿa-based terms that are identified as 'keywords' and thus typical of the Islamic finance industry. It has also identified the translation strategies used to render ten of the most key concepts in the finance subcorpus and the frequency of such strategies. The following chapter will continue the exploration of Islamic specialised discourse by investigating another major subject field, family law.

Chapter Eight: Analysis of family law concepts

8.0 Introduction

This chapter analyses the data related to the subject field of Islamic family law. As in Chapter Seven, it provides the results of both the corpus linguistic analysis and regression analysis. It also addresses the key elements of the analysis and their results: 1) the list of key loanwords; 2) the top ten lexical profiles for Islamic family law concepts; 3) the frequency of the loanword forms versus the frequency of the corresponding endogenous lexemes for each of the ten lexical profiles; 4) the translation strategies used to translate each of the ten lexical profiles; and 5) an overview of the translation strategies combined. This chapter provides further evidence to answer RQ1 as it continues to identify the strategies used in translating culture-specific concepts but the focus here is on Islamic family law. Furthermore, the results of the logistic regression analysis reported in this chapter also respond to RQ2 and RQ3 as they expand on assessing influence of the independent variables 'genre' and 'function'.

Part One: Corpus linguistic analysis

8.1 Key Arabic loanwords in Islamic family law

Table 8.1 provides a list of Arabic loanwords in the Islamic family law subcorpus. As explained in Section 6.16.1, these Arabic loanwords have been identified by visually inspecting the list of keywords generated automatically by Sketch Engine.[15]

Table 8.1: Arabic loanwords in Islamic family law

	Arabic loanwords	Frequency in finance subcorpus	rank
1.	*mahr*	**3,174** 825.61 per million tokens ● 0.028%	1
	mehr	**363** 94.42 per million tokens ● 0.0032%	48
	mehar	**33** 8.58 per million tokens ● 0.00029%	779
2.	*talaq*	**2,544** 661.74 per million tokens ● 0.023%	2
	ṭalāq	**521** 135.52 per million tokens ● 0.0046%	17
	talāq	**393** 102.23 per million tokens ● 0.0035%	26

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	talaaq	**47** 12.23 per million tokens ● 0.00042%	492
	talak	**29** 7.54 per million tokens ● 0.00026%	899
3.	*nikah*	**1,233** 320.72 per million tokens ● 0.011%	4
	nikāh	**79** 20.55 per million tokens ● 0.0007%	260
	nikahnama	**126** 32.77 per million tokens ● 0.0011%	137
4.	*khula*	**910** 236.71 per million tokens ● 0.0081%	5
	khul	**735** 191.19 per million tokens ● 0.0065%	9
	khulʿ	**506** 131.62 per million tokens ● 0.0045%	18
5.	*zina*	**566** 147.23 per million tokens ● 0.005%	20
	zinä	**143** 37.2 per million tokens ● 0.0013%	118
	zinā	**121** 31.47 per million tokens ● 0.0011%	146
6.	*nafaqa*	**429** 111.59 per million tokens ● 0.0038%	21
7.	*iddat*	**408** 106.13 per million tokens ● 0.0036%	23
	iddah	**362** 94.16 per million tokens ● 0.0032%	33
	idda	**290** 75.43 per million tokens ● 0.0026%	49
	ʿidda	**95** 24.71 per million tokens ● 0.00084%	195
	edat	**87** 22.63 per million tokens ● 0.00077%	231
8.	*wali*	**447** 116.27 per million tokens ● 0.004%	39
	walī	**72** 18.73 per million tokens ● 0.00064%	289
9.	*hadd*	**309** 80.38 per million tokens ● 0.0027%	46
	hudud	**74** 19.25 per million tokens ● 0.00066%	291
	hudood	**63** 16.39 per million tokens ● 0.00056%	359
10.	*faskh*	**289** 75.17 per million tokens ● 0.0026%	47
	fasakh	**47** 12.23 per million tokens ● 0.00042%	486
11.	*ṣadāq*	**175** 45.52 per million tokens ● 0.0016%	95
	sadaq	**105** 27.31 per million tokens ● 0.00093%	174
12.	*mut*	**176** 45.78 per million tokens ● 0.0016%	123
	mutah	**161** 41.88 per million tokens ● 0.0014%	105
	muta	**70** 18.21 per million tokens ● 0.00062%	330
	mutʿa	**93** 24.19 per million tokens ● 0.00083%	205
	mutaa	**61** 15.87 per million tokens ● 0.00054%	360

13.	*hadana*	**126** 32.77 per million tokens ● 0.0011%	134
14.	*shiqaq*	**78** 20.29 per million tokens ● 0.00069%	266
15.	*ruju*	**87** 22.63 per million tokens ● 0.00077%	230
16.	*zihar*	**82** 21.33 per million tokens ● 0.00073%	251
17.	*nushuz*	**80** 20.81 per million tokens ● 0.00071%	258
	nushūz	**69** 17.95 per million tokens ● 0.00061%	302
	nusyuz	**31** 8.06 per million tokens ● 0.00028%	815
	nashiz	**42** 10.92 per million tokens ● 0.00037%	549
	nashiza	**27** 7.02 per million tokens ● 0.00024%	957
18.	*tafriq*	**71** 18.47 per million tokens ● 0.00063%	293
	tafrīq	**36** 9.36 per million tokens ● 0.00032%	677
19.	*mukhala*	**70** 18.21 per million tokens ● 0.00062%	299
	mukhāla	**45** 11.71 per million tokens ● 0.0004%	508
20.	*qazf*	**55** 14.31 per million tokens ● 0.00049%	412
	qadhf	**35** 9.1 per million tokens ● 0.00031%	700
21.	*tazir*	**51** 13.27 per million tokens ● 0.00045%	445
	taazir	**40** 10.4 per million tokens ● 0.00036%	580
22.	*ila*	**72** 18.73 per million tokens ● 0.00064%	491
23.	*wilaya*	**45** 11.71 per million tokens ● 0.0004%	531
24.	*kafala*	**44** 11.45 per million tokens ● 0.00039%	541
25.	*mubaraat*	**42** 10.92 per million tokens ● 0.00037%	548
	mubarat	**28** 7.28 per million tokens ● 0.00025%	923
26.	*bikr*	**35** 9.1 per million tokens ● 0.00031%	702
27.	*al-ta*	**35** 9.1 per million tokens ● 0.00031%	717
	taʿa	**27** 7.02 per million tokens ● 0.00024%	954
28.	*kafa*	**35** 9.1 per million tokens ● 0.00031%	725
29.	*qiwama*	**30** 7.8 per million tokens ● 0.00027%	844
30.	*al-mithl*	**30** 7.8 per million tokens ● 0.00027%	846
31.	*hadina*	**30** 7.8 per million tokens ● 0.00027%	848
32.	*thayyib*	**27** 7.02 per million tokens ● 0.00024%	959

| 33. | *tatleeq* | **28**
7.28 per million tokens ● 0.00025% | 921 |
| 34. | *rajyee* | **26**
6.76 per million tokens ● 0.00023% | 1,000 |

8.2 Lexical profiles

This section presents the top ten lexical profiles in the family law subcorpus identified in the list of single-word keywords, and their corresponding endogenous lexemes identified using the procedures outlined in Chapter Six. The endogenous lexemes are sorted according to their degree of relevance to the Islamic legal concept, as illustrated in Section 7.2.

Table 8.2: Lexical profiles for the top ten Islamic family law concepts

	Lexical profiles	Different orthographic forms	Endogenous lexemes and their frequency	
1.	*mahr/ṣadāq*	**mahr** *mehr* *mehar* *ṣadāq* *sadaq*	dower dowry marriage gift bridal gift bride price bride-price marital gift brideswealth marriage-gift morning gift	2,190 1,071 80 45 20 22 9 6 6 3
2.	*ʿidda*	**iddat** *iddah* *idda* *ʿidda* *edat*	waiting period period of waiting period of abstinence mourning period	7 4 0 8 5 2
3.	*ṭalāq*	**talaq** *ṭalāq* *talāq* *talaaq* *talak*	Islamic divorce repudiation unilateral divorce divorce by the husband male-initiated divorce	420 573 95 31 3
	ẓihār	**zihar** *ẓihār* *zihār*	injurious assimilation permanent desertion improper comparison	5 5 1
	īlāʾ	**ila** *īlāʾ* *īla*	vow of continence	6
	liʿān	**li'an** *lian* *liʿan* *liʿān*	mutual imprecation denial of fatherhood	15 1
	rajʿī	**rajyee** *rajʿī* *rajī*	revocable divorce	109

		raj'i *rajie*		
4.	*khulʿ*	**khula** *khul* *khulʿ*	judicial divorce redemptive divorce redemption rescission by agreement wife initiated divorce wife-initiated divorce divorce by redemption	466 7 45 1 4 6 13
	faskh	**faskh** *fasakh*	judicial rescission judicial divorce judicial dissolution annulment marriage dissolution abrogation divorce through court fault divorce fault marriage	2 466 34 477 42 28 2 6 1
	tafrīq	**tafriq** *tafrīq* *tafreeq*	judicially ordered divorce judicial divorce annulment	2 466 477
	mukhālaʿa	**mukhala** *mukhāla*	mutually agreed divorce mutually negotiated divorce divorce for compensation	4 3 2
	mubāraʾa	**mubaraat** *mubarat* *mubaraa* *mubāraa* *mubāraʾa* *mubaret* *mubara* *mubarah* *mubar'at*	mutual freeing mutual divorce	2 2
	shiqāq	**shiqaq** *shiqāq*	discord strife breach irretrievable breakdown	158 33 205 22
	taṭlīq	**tatleeq** *tatliq* *tatliq* *tatlīq*	divorcement forced divorce	32 3
5.	*nikāh*	**nikah** *nikāh* *nikahnama*	Islamic marriage Muslim marriage Islamic ceremony Islamic marriage ceremony Islamic marital contract	656 1,046 35 30 7
6.	*zinā*	**zina** *zinä* *zinā*	adultery fornication illicit sex unlawful sexual intercourse	391 83 11 10

			unlawful intercourse	9
			unlawful sex	8
			illicit sexual intercourse	6
			sex outside marriage	3
			extramarital sex	2
7.	*nafaqa*	**nafaqa**	alimony	654
			financial support	94
			spousal maintenance	68
			financial compensation	46
			marital support	16
			maintenance	3,186
8.	*walī*	**wali** *walī*	marriage guardian	80
			male guardian	50
			marital guardian	7
			guardian of bride	5
			bride's representative	3
			woman's proxy	1
			matrimonial tutor	1
			guardian	2,351
9.	*mutʿa*	**mutah**	a) temporary marriage	164
		muta *mut* *mutʿa* *mutaa* *mut'a*	b) post-divorce compensation	
			post-divorce	87
			post-divorce maintenance	27
			consolatory gift	25
			gift of consolation	8
			post-divorce gift	7
			divorce compensation	4
			consolation payment	4
			divorce gift	3
			financial consolation	1
10.	*nushūz*	**nushuz** *nushūz* *nusyuz* *nashiz* *nashiza* *nāshiza* *nāshiz*	disobedient	146
			disobedience	124
			recalcitrant	47
			disobedient wife	23
			recalcitrance	21
			rebellious	18
			rebellion	16
			act of disobedience	5
			rebelliousness	5
			refactory wife	2
			rebellious act	1
			insubordinate wife	1
			nonconformist	1

8.3 Frequency of loanwords versus endogenous lexemes in the family law subcorpus

This section presents the frequency of loanwords versus endogenous lexemes for each of the above-mentioned ten lexical profiles. The tables (8.3 to 8.12) show the frequencies, corpus query formulas, and the number of segments annotated to identify the translation strategies

for Islamic family law concepts. Certain endogenous lexemes are categorised into groups (a) and (b) for two reasons: 1) to reflect the grouping of related concepts into a conceptual system and 2) to proportionally investigate all associated labels as per their relevance to the original concept (the degree of relevance is explained in Section 6.16.3.2).

Table 8.3: Frequency of loanwords versus endogenous lexemes for profile 1: an offering from the groom to his bride *[mahr/ṣadāq]*

Profile 1: an offering from the groom to his bride *[mahr/ṣadāq]*		
Label	**Loanword/s**	**Endogenous lexeme/s**
	mahr/ṣadāq	a) dower/dowry/marriage gift b) bridal gift/bride price/bride-price/marital gift/brideswealth/marriage-gift/morning gift
Absolute frequency	3850	a) 111 b) 3341
Frequency per million tokens/percentage	1,001.45 per million tokens ● 0.034%	a) 28.87 per million tokens ● 0.00099% b) 869.05 per million tokens ● 0.03%
Annotated segments	200	a) 100 b) 100
CQL	[lemma_lc="mahr|mehr|mehar|ṣadāq|sadaq"]	a) [lemma_lc="dower"]|[lemma_lc="dowry"]|[lemma_lc="marriage"][lemma_lc="gift"] b) [lemma_lc="bridal"][lemma_lc="gift"]|[lemma_lc="bride"][lemma_lc="price"]|[lemma_lc="bride-price"]|[lemma_lc="marital"][lemma_lc="gift"]|[lemma_lc="brideswealth"]|[lemma_lc="marriage-gift"]|[lemma_lc="morning-gift"]

Table 8.4: Frequency of loanword versus endogenous lexemes for profile 2: *[ʿidda]*

Profile 2: *[ʿidda]*		
Label	**Loanword**	**Endogenous lexeme/s**
	ʿidda	a) waiting period b) period of waiting/period of abstinence/mourning period
Absolute frequency	1242	a) 740 b) 15
Frequency per million tokens/percentage	323.07 per million tokens ● 0.011%	a) 192.49 per million tokens ● 0.0066% b) 1.33 per million tokens ● 0.00013%
Annotated segments	200	a) 185 b) 15

| CQL | [lemma_lc="iddat\|iddah\|idda\|ʿidda\|edat"] | a) [word="waiting"][lemma_lc="period"] |
| | | b) [lemma_lc="period"][lemma_lc="of"][word="waiting"]\|[lemma_lc="period"][lemma_lc="of"][lemma_lc="abstinence"]\|[lemma_lc="mourning"][lemma_lc="period"] |

Table 8.5: Frequency of loanword versus endogenous lexemes for profile 3: divorce initiated by the husband *[ṭalāq/ ẓihār/ īlāʾ / liʿān / rajʿī]*

Profile 3: Divorce initiated by the husband *[ṭalāq/ ẓihār/ īlāʾ / liʿān / rajʿī]*		
Label	**Loanword/s**	**Endogenous lexeme/s**
	a) ṭalāq	a) divorce by the husband/mutual imprecation/vow of continence/injurious assimilation/permanent desertion/male-initiated divorce/improper comparison/denial of fatherhood
	b) ẓihār/ īlāʾ / liʿān / rajʿī	b) revocable divorce/unilateral divorce
		c) repudiation/Islamic divorce
Absolute frequency	a) 3,534 b) 298	a) 67 b) 204 c) 993
Frequency per million tokens/percentage	a) 919.26 per million tokens ● 0.031% b) 77.52 per million tokens ● 0.0026%	a) 17.43 per million tokens ● 0.00059% b) 53.06 per million tokens ● 0.0018% c) 258.3 per million tokens ● 0.0088%
Annotated segments	a) 100 b) 100	a) 67 b) 100 c) 33
CQL	a) [lemma_lc="talaq|ṭalāq|talāq|talaaq|talak"]	a) [lemma_lc="divorce"][lemma_lc="by"][lemma_lc="the"][lemma_lc="husband"]|[lemma_lc="mutual"][lemma_lc="imprecation"]|[lemma_lc="vow"][lemma_lc="of"][lemma_lc="continence"]|[lemma_lc="injurious"][lemma_lc="assimilation"]|[lemma_lc="permanent"][lemma_lc="desertion"]|[lemma_lc="male-initiated"][lemma_lc="divorce"]|[lemma_lc="improper"][lemma_lc="comparison"]|[lemma_lc="denial"][lemma_lc="of"][lemma_lc="fatherhood"]

		b)	[lemma_lc="revocable"][lemma_lc="divorce"]|[lemma_lc="unilateral"][lemma_lc="divorce"]
	b) [lemma_lc="zihar|ẓihār|zihār"]|[lemma_lc="ila|īlā'|īla"]|[lemma_lc="li'an|lian|liʿan|liʿān"]|[lemma_lc="rajyee|rajʿī|rajī|raj'i|rajie"]	c)	[lemma_lc="repudiation"]|[lemma_lc="Islamic"][lemma_lc="divorce"]

Table 8.6: Frequency of loanwords versus endogenous lexemes for profile 4: divorce at the wife's instance or by court order *[khulʿ/ faskh / tafrīq / mukhālaʿa / mubāraʾa / shiqāq / taṭlīq]*

Profile 4 - Divorce initiated by the wife or via court: *[khulʿ/ faskh / tafrīq / mukhālaʿa / mubāraʾa / shiqāq / taṭlīq]*		
Label	**Loanword/s**	**Endogenous lexeme/s**
	a) *khulʿ*	a) annulment/breach/discord/strife/abrogation/judicial divorce/redemption/marriage dissolution/divorce by mutual consent/judicial dissolution/divorcement
	b) *faskh / tafrīq / mukhālaʿa / mubāraʾa / shiqāq / taṭlīq*	b) irretrievable breakdown/divorce by redemption/redemptive divorce/wife-initiated divorce/divorce by mutual agreement/fault divorce/wife initiated divorce/forced divorce/mutually agreed divorce/mutually negotiated divorce/judicial rescission/divorce through court/judicially ordered divorce/divorce for compensation/mutual freeing/mutual divorce/fault marriage/rescission by agreement
Absolute frequency	a) 2,151 b) 807	a) 1,557 b) 88
Frequency per million tokens/percentage	a) 559.51 per million tokens ● 0.019% b) 209.91 per million tokens ● 0.0072%	a) 405 per million tokens ● 0.014% b) 22.89 per million tokens ● 0.00078%
Annotated segments	100 100	a) 112 b) 88
CQL	a) [lemma_lc="khula|khul|khulʿ"]	a) [lemma_lc="annulment"]|[lemma_lc="breach"]|[lemma_lc="discord"]|[lemma_lc="strife"]|[lemma_lc="abrogation"]|[lemma_lc="judicial"][lemma_lc="divorce"]|[lemma_lc="redemption"]|[lemma_lc="marriage"][lemma_lc="dissolution"]|[lemma_lc="divorce"][le

		mma_lc="by"][lemma_lc="mutual"][lemma_lc="consent"]|[lemma_lc="judicial"][lemma_lc="dissolution"]|[lemma_lc="divorcement"]
	b) [lemma_lc="faskh|fasakh"]|[lemma_lc="tafriq|tafrīq|tafreeq"]|[lemma_lc="mukhala|mukhāla"]|[lemma_lc="mubaraat|mubarat|mubaraa|mubāraa|mubāraʾa|mubaret|mubara|mubarah|mubar'at"]|[lemma_lc="shiqaq|shiqāq"]|[lemma_lc="tatleeq|tatliq|tatlīq"]	b) [lemma_lc="irretrievable"][lemma_lc="breakdown"][lemma_lc="divorce"][lemma_lc="by"][lemma_lc="redemption"]|[lemma_lc="redemptive"][lemma_lc="divorce"]|[lemma_lc="wife-initiated"][lemma_lc="divorce"]|[lemma_lc="divorce"][lemma_lc="by"][lemma_lc="mutual"][lemma_lc="agreement"]|[lemma_lc="fault"][lemma_lc="divorce"]|[lemma_lc="wife"][word="initiated"][lemma_lc="divorce"]|[word="forced"][lemma_lc="divorce"]|[lemma_lc="mutually"][word="agreed"][lemma_lc="divorce"]|[lemma_lc="mutually"][word="negotiated"][lemma_lc="divorce"]|[lemma_lc="judicial"][lemma_lc="rescission"]|[lemma_lc="divorce"][lemma_lc="through"][lemma_lc="court"]|[lemma_lc="judicially"][word="ordered"][lemma_lc="divorce"]|[lemma_lc="divorce"][lemma_lc="for"][lemma_lc="compensation"]|[lemma_lc="mutual"][lemma_lc="freeing"]|[lemma_lc="mutual"][lemma_lc="divorce"]|[lemma_lc="fault"][lemma_lc="marriage"][lemma_lc="rescission"][lemma_lc="by"][lemma_lc="agreement"]

Table 8.7: Frequency of loanword versus endogenous lexemes for profile 5: *[nikāh]*

Profile 5: *[nikāh]*		
Label	**Loanword**	**Endogenous lexeme/s**
	nikāh	Islamic marriage/Muslim Marriage/ Islamic ceremony/Islamic marriage ceremony/Islamic marital contract
Absolute frequency	1,438	1,774
Frequency per million tokens/percentage	374.05 per million tokens ● 0.013%	461.45 per million tokens ● 0.016%
Annotated segments	200	200

CQL	[lemma_lc="nikah|nikāh|nikahnama"]	[lemma_lc="Islamic"][lemma_lc="marriage"]|[lemma_lc="Muslim"][lemma_lc="marriage"]|[lemma_lc="Islamic"][lemma_lc="ceremony"]|[lemma_lc="Islamic"][lemma_lc="marriage"][lemma_lc="ceremony"]|[lemma_lc="Islamic"][lemma_lc="marital"][lemma_lc="contract"]

Table 8.8: Frequency of loanword versus endogenous lexemes for profile 6: *[zinā]*

Profile 6: *[zinā]*		
Label	**Loanword**	**Endogenous lexeme/s**
	zinā	adultery/fornication/illicit sex/unlawful sexual intercourse/unlawful intercourse/ unlawful sex/illicit sexual intercourse/ sex outside marriage/extramarital sex
Absolute frequency	830	522
Frequency per million tokens/percentage	215.9 per million tokens ● 0.0074%	135.78 per million tokens ● 0.0046%
Annotated segments	200	200
CQL	[lemma_lc="zina|zinä|zinā"]	[lemma_lc="adultery"]|[lemma_lc="fornication"]|[lemma_lc="illicit"][lemma_lc="sex"]|[lemma_lc="unlawful"][lemma_lc="sexual"][lemma_lc="intercourse"]|[lemma_lc="unlawful"][lemma_lc="intercourse"]|[word="unlawful"][lemma_lc="sex"]|[lemma_lc="illicit"][lemma_lc="sexual"][lemma_lc="intercourse"]|[lemma_lc="sex"][lemma_lc="outside"][lemma_lc="marriage"]|[word="extramarital"][lemma_lc="sex"]

Table 8.9: Frequency of loanword versus endogenous lexemes for profile 7: *[nafaqa]*

Profile 7: *[nafaqa]*		
Label	**Loanword**	**Endogenous lexeme/s**
	nafaqa	a) alimony/financial support/spousal maintenance/financial compensation/marital support b) maintenance
Absolute frequency	429	a) 875 b) 3,186
Frequency per million tokens/percentage	111.59 per million tokens ● 0.0038%	a) 227.6 per million tokens ● 0.0078% b) 828.73 per million tokens ● 0.028%

Annotated segments	200	a) 100 b) 100
CQL	[lemma_lc="nafaqa"]	a) [lemma_lc="alimony"]|[lemma_lc="financial"][lemma_lc="support"]|[lemma_lc="spousal"][lemma_lc="maintenance"]|[lemma_lc="financial"][lemma_lc="compensation"]|[lemma_lc="marital"][lemma_lc="support"] b) [lemma_lc="maintenance"]

Table 8.10: Frequency of loanword versus endogenous lexemes for profile 8: *[walī]*

Profile 8: *[walī]*		
Label	**Loanword**	**Endogenous lexeme/s**
	wali *walī*	a) marriage guardian/male guardian/marital guardian/guardian of bride/bride's representative/woman's proxy/matrimonial tutor b) guardian
Absolute frequency	519	a) 147 b) 2,351
Frequency per million tokens/percentage	135 per million tokens ● 0.0046%	a) 13.05 per million tokens ● 0.0013% b) 4.7 per million tokens ● 0.00047%
Annotated segments	200	a) 147 b) 53
CQL	[lemma_lc="wali|walī"]	a) [lemma_lc="marriage"][lemma_lc="guardian"]|[lemma_lc="male"][lemma_lc="guardian"]|[lemma_lc="marital"][lemma_lc="guardian"]|[lemma_lc="guardian"][lemma_lc="of"][lemma_lc="bride"]|[word="bride's|Bride's"][lemma_lc="representative"]|[word="woman's"][lemma_lc="proxy"]|[lemma_lc="matrimonial"][lemma_lc="tutor"] b) [lemma_lc="guardian"]

Table 8.11: Frequency of loanword versus endogenous lexemes for profile 9: Temporary marriage/post-divorce compensation *[mutʿa]*

Profile 9: Post-divorce compensation/temporary marriage *[mutʿa]*		
Label	**Loanword**	**Endogenous lexeme/s**
	mutʿa [This Arabic word carries two meanings or concepts: a) temporary marriage, b) post-divorce compensation]	a) temporary marriage b) post-divorce/post-divorce maintenance/consolatory gift/gift of consolation/post-divorce gift/divorce compensation/consolation

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Label	Loanword	Endogenous lexeme/s
		payment/divorce gift/financial consolation
Absolute frequency	573	a) 164 b) 166
Frequency per million tokens/percentage	149.05 per million tokens ● 0.0051%	a) 42.66 per million tokens ● 0.0015% b) 43.18 per million tokens ● 0.0015%
Annotated segments	200: a) 122 for the concept of temporary marriage b) 78 for the concept of post-divorce compensation	a) 100 b) 100
CQL	[lemma_lc="mutah|muta|mut|mutʿa|mutaa|mut'ah|mut'a"]	a) [lemma_lc="temporary"][lemma_lc="marriage"] b) [lemma_lc="post-divorce"]|[lemma_lc="post-divorce"][lemma_lc="maintenance"]|[lemma_lc="consolatory"][lemma_lc="gift"]|[lemma_lc="gift"][lemma_lc="of"][lemma_lc="consolation"]|[lemma_lc="post-divorce"][lemma_lc="gift"]|[lemma_lc="divorce"][lemma_lc="compensation"]|[lemma_lc="consolation"][lemma_lc="payment"]|[lemma_lc="divorce"][lemma_lc="gift"]|[lemma_lc="financial"][lemma_lc="consolation"]

Table 8.12: Frequency of loanword versus endogenous lexemes for profile 10: *[nushūz]*

Profile 10: *[nushūz]*		
Label	**Loanword**	**Endogenous lexeme/s**
	nushūz	a) recalcitrance/rebellious/rebellion/ act of disobedience/rebelliousness/ refactory wife/rebellious act/insubordinate wife/nonconformist b) disobedient/disobedience/recalcitrant/disobedient wife
Absolute frequency	265	a) 70 b) 340
Frequency per million tokens/percentage	68.93 per million tokens ● 0.0024%	a) 18.21 per million tokens ● 0.00062% b) 33.82 per million tokens ● 0.0012%
Annotated segments	200	a) 70 b) 130
CQL	[lemma_lc="nushuz|nushūz|nusyuz|nashiz|nashiza|nāshiza|nāshiz"]	a) [lemma_lc="recalcitrance"]|[lemma_lc="rebellious"]|[lemma_lc="rebellion"]|[lemma_lc="act"][lemma_

	lc="of"][lemma_lc="disobedience"][lemma_lc="rebelliousness"][lemma_lc="refactory"][lemma_lc="wife"][lemma_lc="rebellious"][lemma_lc="act"][lemma_lc="insubordinate"][lemma_lc="wife"][lemma_lc="nonconformist"]
	b) [lemma_lc="disobedient"][lemma_lc="disobedience"][lemma_lc="recalcitrant"][lemma_lc="disobedient"][lemma_lc="wife"]

8.4 Translation strategies for each profile – family law

This section identifies the translation strategies used to translate Islamic family law concepts and the frequency of each strategy or cluster of strategies. As in Chapter Seven, each profile begins with a definition of the concept, followed by an outline of the translation strategies. The tables (8.13 to 8.22) show the translation strategies instantiated by the combined results of the two corpus queries run on each profile with a total of 400 instances (See Section 6.16.3). The raw results from each of the separate queries (loanwords and endogenous lexemes) are presented in appendix D.2: Translation identified by separate corpus queries – Islamic family law.

Profile 1: An offering from the groom to his bride _[mahr/ṣadāq]_

> _[mahr/ṣadāq]_ _(Islamic family law)_
> a financial consideration offered by the groom to his bride as a marriage gift; it may be paid in cash, property, or movable objects

Table 8.13: Translation strategies for profile 1: an offering from the groom to his bride _[mahr/ṣadāq]_

_mahr/ṣadāq/_dower	400
Loan	179
Adapt	74
N/A	29
Loan+Adapt	28
Adapt+Loan	23
Loan+Expan	16
Loan+Adapt+Expan	10
Des	9
Loan+Supp	6
Adapt+Loan+Expan	5
Loan+Des+Expan	5
Adapt+Expan	3
Loan+Adapt+Des+Expan	3

Loan+Des	3
Des+Loan+Expan	2
Des+Adapt+Loan	2
Des+Loan	1
Des+Adapt	1
Des+Expan	1

The Arabic lexemes *mahr* and *ṣadāq* have a combined frequency of 3,850 in the family law subcorpus and are considered synonymous Arabic designations that refer to the same concept. This frequency includes the other orthographic forms (*mehr and mehar*) and (*sadaq*). For a better understanding of the linguistic designations of *mahr, ṣadāq*, it is worth referring to their terminological entries in a specialised legal dictionary. In *the Dictionary of Islamic Terms*, the Islamic term appears as "مهر" *mahr* (dower), along with a definition reading:

 "Dower is considered to be an effect of the marriage contract, imposed on the

husband by the law as a mark of respect for the subject of the contract…. Dower

is generally divided into two parts, termed *muʿajjal*, «prompt» and *muʾajjal*,

«deferred»" (Al-Khudrawi, 1995, p.484).

The first part is due upon entering into the contract, while the second portion is claimable upon the dissolution of the marriage contract (ibid, p.484). Similarly, the synonymous term "صداق" *ṣadāq* is rendered into English as "dower", while its elements "صداق مؤجل" (*ṣadāq muʾajjal*) and "صداق معجل" and (*ṣadāq muʿajjal*) are translated as deferred dower and prompt dower, respectively (ibid, p.292).

With regard to translation strategies, the loanword is the most frequent standalone strategy, constituting 44.75% (179) of instances. On a few occasions, the loanword is supplemented with the hypernym 'agreement' (1.5%; 6 instances). The endogenous variants used for this concept either follow the adaptation or the descriptive substitute strategy. A number of adaptation labels have been identified ('dower', 'dowry', 'morning gift', 'bride price', 'bride-price', 'brideswealth') which evoke similar realities in different cultures. For instance, according to *Black's Law Dictionary,* the English legal term 'dower' under common law refers to a wife's share of her husband's estate in the event of his death. On the other hand, the term 'dowry' in English refers to the money or property that a woman offers to her future husband (Garner, 2009, pp.565-566). Therefore, there is a stark incongruity between the concepts emerging from different legal backgrounds. Accordingly, the use of adaptation as

a standalone strategy is limited (18.5%; 74 instances) and it is occasionally used together with the loanword (Loan+Adapt and Adapt+Loan, 12.75%; 51 instances). Likewise, the standalone descriptive substitute recorded just 9 instances (2.25%). Lexical expansions are infrequent; the couplets Loan+Expan, Adapt+Expan and Des+Expan recorded minor percentages (4%; 16 instances), (0.75%; 3 instances), and (0.25%; 1 instance), respectively. Likewise, lexical expansions recorded 5.5% (22 instances) in triplets and 0.75% (3 instances) in quadruplets. The infrequency of explanations could be due to the existence of approximate concepts in other legal systems.

Profile 2: *[ʿidda]*

| *[ʿidda]* (Islamic family law) |
| a waiting period following divorce or widowhood during which a woman may not remarry; it lasts 3 months for a divorcee and 4 months and 10 days for a widow |

Table 8.14: Translation strategies for profile 2: *[ʿidda]*

ʿidda/ waiting period	400
Des	118
Loan	96
Des+Loan	48
Loan+Supp	36
Loan+Des	33
Loan+Des+Expan	24
Des+Loan+Expan	12
Loan+Expan	9
Des+Expan	8
Des+Loan+Supp	5
Loan+Supp+Expan	5
Loan+Adapt+Expan	4
Loan+Des+Adapt+Expan	1
N/A	1

The Arabic lexeme *ʿidda* accounts for 1,242 instances in the family law subcorpus. Interestingly, the descriptive substitute is the most frequent strategy, representing 118 instances (29.5%). This comes out as a striking result introducing a change of course, given that all the previous concepts saw the loanword as the top strategy. A few endogenous descriptive substitutes are used to denote this concept, including 'waiting period', 'period of waiting', and 'mourning period'. The *[ʿidda]* concept is also expressed using the endogenous lexeme 'period of abstinence', which follows the adaptation strategy as it refers to a medical concept involving abstinence from sexual intercourse around ovulation time as a method of

pregnancy prevention (University of Michigan, 2023). This adaptation label, however, appeared only once, in the context of the quadruplet: Loan+Des+Adapt+Expan (0.25%; 1 instance).

Ranked second is the standalone loanword strategy, which accounts for 24% (96) of instances. The hypernym 'period' is often used to supplement the Arabic loanword; the couplet Loan+Supp recorded 9% (36 instances). There is also a notable tendency to combine the loanword and descriptive substitute; the couplets Des+Loan and Loan+Des recorded 20.25% (81 instances). Lexical expansions are employed on a moderate scale to elucidate the concept: the couplets Loan+Expan and Des+Expan recorded 2.25% (9 instances) and 2% (8 instances), respectively. Meanwhile, the triplets including lexical expansions collectively represented 11.25% (45 instances).

8.4.1 Conceptualising divorce in Islamic law

The next two profiles are examined using an onomasiological analysis to group together conceptual units that share similar meanings. The analysis follows a categorisation method that differentiates between two approaches: lumping and splitting. Generally, the lumping approach "prefers broader categories that include items that share important features despite some differences" (Berg, 2018). On the other hand, splitting opts for creating "narrower categories, emphasising variations rather than common features" (ibid). In the domain of lexicography and terminology, lumping is used to sort analogous meanings despite their subtle nuances, as opposed to splitting, which separates out and enumerates different meanings (van Sterkenburg, 2003, p.278).

Accordingly, the present study attempts to put forward a pragmatic classification of the concept of divorce in Islamic law by grouping its numerous types into two broad categories. The first category involves divorce initiated by the husband, while the second category covers divorce initiated by the wife or by court order. This categorisation, which fits the purpose of this thesis, suggests that such types of divorce are specific or 'coordinate concepts' under the 'generic concept' of divorce, as illustrated by Figure 8.15 (based on ISO, 2009). It also implies the significance of gender roles in Islamic family law. The rationale behind placing the divorce initiated by the wife in the same category as divorce by court order is because the "wife cannot divorce her husband of her own accord" (Shah, 2020; Haeri, 1990, p.66). Hence, divorce at the wife's instance would typically involve judicial

proceedings, except in the case of *talāq al-tafwīd* (delegated divorce or delegation of divorce), which is a stipulation in the marriage contract whereby the wife is delegated a right to dissolve the marriage under specific conditions (Abdel Halim, 2009, p.401).

Figure 8.1: Conceptualising divorce in Islamic law
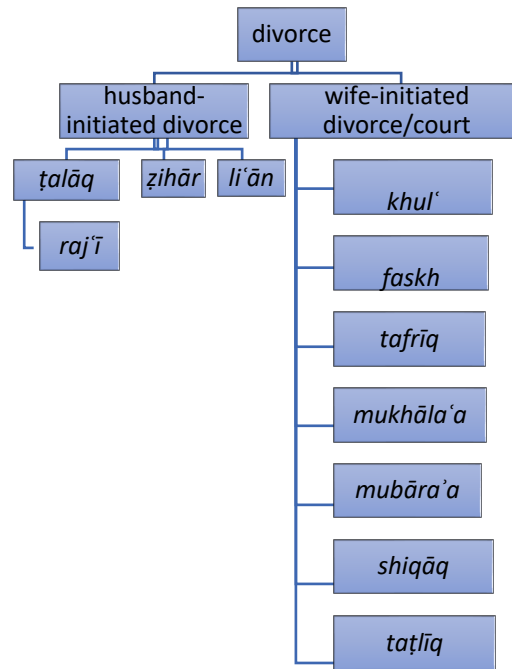
Profile 3: Divorce initiated by the husband [ṭalāq/ ẓihār/ īlāʾ / liʿān / rajʿī]

Divorce at the husband's instance *(Islamic family law)*

[ṭalāq]
a form of divorce in which the husband may solely end the marriage based on his unilateral will, without the need for the wife's consent

[rajʿī]
revocation of divorce by the husband within three months from the initial pronouncement of divorce and restoring the marital relationship

[ẓihār]
a form of inchoate divorce that occurs when a husband swears that his wife would be like any of his female blood relative whom he is forbidden to marry

[liʿān]
a form of irrevocable dissolution of marriage based on the husband giving a sworn testimony to accuse his wife of adultery and the wife giving a counter testimony to deny the accusation

[īlāʾ]
a form of inchoate divorce where the husband takes an oath to abstain from sexual intercourse with his wife, and the marriage is dissolved irrevocably after four months of keeping the oath

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Table 8.15: Translation strategies for profile 3: divorce initiated by the husband *[ṭalāq/ ẓihār/ īlāʾ / liʿān / rajʿī]*

Divorce at the husband's instance: ṭalāq/divorce by the husband	400
Loan	121
Des	99
Loan+Expan	36
Loan+Des	30
Des+Loan	23
N/A	19
Des+Loan+Expan	11
Loan+Neo	11
Loan+Des+Expan	8
Loan+Supp	8
Des+Expan	8
Loan+Adapt	5
Loan+Neo+Expan	5
Neo	5
Neo+Loan	4
Loan+Supp+Des	2
Neo+Loan+Expan	2
Loan+Adapt+Expan	2
Loan+Supp+Expan	1

Profile 3 deals with the idea of divorce at the husband's instance, which is multi-dimensional in Islamic family law. This idea is thus examined by building a conceptual system, based on 'lumping' five related Arabic loanwords that appeared in the list of keywords. The only exception is the lexeme *liʿān,* which did not appear in the list of keywords; however, it was spotted in the concordance analysis among the other types of divorce. The corpus query involved searching and analysing 200 random instances of the Arabic lexemes for all of the five concepts as a whole, then 200 random instances of all respective endogenous lexemes. The outcome is the analysis of 400 random concordance lines for the conceptual system in question: divorce at the husband's instance. The Arabic lexeme *ṭalāq* (including its different orthographic forms) has an absolute frequency of 3,534 instances in the family law subcorpus. Meanwhile, the other four lexemes (*ẓihār, īlāʾ, liʿān, rajʿī*) jointly recorded an absolute frequency of 298 instances.

Together the findings indicate that the standalone Arabic loanword is the most common strategy used in the above-mentioned conceptual system, representing 30.25% (121 instances). Supplementation is used on a very small scale; the couplet Loan+Supp

represented 2% (8 instances), while supplementation in a triplet form recorded 0.75% (3 instances). Examples of the use of supplementation include the following: '*rajʿī* divorce', '*ṭalāq* divorce', 'faskh divorce', '*ẓihār* oath'.

In the meantime, various endogenous lexemes are also used for each of the individual concepts. The concept of *[ṭalāq]* is rendered using descriptive substitutes including monosemous terms ('Islamic divorce', 'unilateral divorce', 'divorce by the husband', 'male-initiated divorce') as well as a polysemous label ('repudiation'). Likewise, the concept *[rajʿī]* is expressed using a descriptive substitute ('revocable divorce'). On the other hand, the adaptation strategy is employed to render the concept of *[īlāʾ]* into the label 'vow of continence', where the adaptation is based on the Christian concept of continence or abstinence from marriage or sexual life (New Advent, 2021). The concept of *[ẓihār]* is rendered using both descriptive substitutes ('permanent desertion', 'improper comparison') and neologism ('injurious assimilation'). Similarly, the concept of *[liʿān]*, is translated using both a descriptive label ('denial of fatherhood') and neologism ('mutual imprecation'). Such neologistic labels become generally associated with the domain of Islamic family law. In terms of frequency, the descriptive substitute is the second most frequent standalone strategy, recording 24.75% (99 instances). Neologism comes as the third standalone strategy, representing 1.25% (5 instances).

It is quite commonplace to conjoin the loanword with endogenous lexemes in a couplet form. In this regard, the couplets Loan+Des and Des+Loan have the highest percentage (13.25%; 53 instances), followed by the couplets Loan+Neo and Neo+Loan (3.75%;15 instances), and finally the couplet Loan+Adapt (1.25%; 5 instances). Lexical expansions are also quite frequent, as the couplet Loan+Expan recorded 9% (36 instances), while the couplet Des+Expan recorded 2% (8 instances). Meanwhile, lexical expansions are part of numerous forms of triplets, which collectively represent 7.25% (29 instances).

Profile 4: Divorce at the wife's instance or by court order [*khulʿ / faskh / tafrīq / mukhālaʿa / mubāraʾa / shiqāq / taṭlīq]*

Divorce at the wife's instance or by court order *(Islamic family law)*
[*khulʿ*] a form of divorce initiated by the wife, usually involving the wife giving up some or all of her financial rights

[faskh]
a judicial annulment declaring the marriage null and void where it is found fundamentally flawed and has not been consummated

[tafrīq]
a judicial dissolution granted where the marriage has been consummated but it has been proven to the court the failure to fulfil marital duties or due to harm

[mukhālaʿa] or [mubāraʾa]
a form of divorce by mutual consent, where the wife waives her entitlements, which may be agreed upon amicably or as per court discretion

[shiqāq]
a form of judicial divorce filed on the basis of marital discord rather than harm

[taṭlīq]
dissolution of the marriage by a legal process

Table 8.16: Translation strategies for profile 4: divorce at the wife's instance or by court order *[khulʿ / faskh / tafrīq / mukhālaʿa / mubāraʾa / shiqāq / taṭlīq]*

Divorce at the wife's instance/court: *khulʿ/*judicial divorce	400
Loan	109
Des	80
Loan+Expan	52
Loan+Des	43
Des+Loan	41
N/A	36
Loan+Supp	13
Loan+Des+Expan	12
Des+Loan+Expan	6
Loan+Supp+Des	6
Des+Expan	2

Profile 4 emerges from the idea of divorce at the wife's instance or by court order. This idea is investigated based on building a conceptual system which 'lumps' seven related Arabic loanwords that appeared in the list of keywords (*khulʿ, faskh, tafrīq, mukhālaʿa or mubāraʾa, shiqāq, taṭlīq).* The Arabic lexeme *khulʿ* (including its different orthographic forms) has an absolute frequency of 2,151 instances. Meanwhile, the other six Arabic lexemes jointly recorded an absolute frequency of 807 instances. Overall, the concepts informing this conceptual system are mostly expressed using Arabic loanwords in the English-language discourse on family law given that the loanword strategy accounts for 27.25% (109

instances). Meanwhile, Arabic loanwords are minimally complemented with supplementation; the couplet Loan+Supp constituted 3.25% (13 instances), whereas the triplet Loan+Supp+Des represented just 1.5% (6 instances). Supplementation is carried out as follows: 'khulʿ separation', 'khulʿ divorce', 'faskh divorce', 'mukhālaʿa divorce'.

On the other hand, numerous endogenous lexemes are used for each of the individual concepts in this conceptual system, and some such lexemes are shared between more than one concept. The fact that the same English equivalent is used to refer to various Islamic legal concepts with different meanings implies that legal system incongruity might result in the use of inaccurate endogenous equivalents. For instance, 'judicial divorce' is used to translate three different concepts of divorce: *[khulʿ], [faskh],* and *[tafrīq]. The concept of [khulʿ]* is expressed through endogenous lexemes that vary between monosemous equivalents ('wife-initiated divorce', 'wife initiated divorce', 'redemptive divorce', 'divorce by redemption') and polysemous terms ('judicial divorce', 'redemption', 'rescission by agreement'). Likewise, the *[faskh]* concept has several endogenous lexemes: 'judicial divorce', 'judicial rescission', 'judicial dissolution', 'annulment', 'marriage dissolution', 'abrogation', 'divorce through court', 'fault divorce', 'fault marriage'. *[Tafrīq]* is rendered as 'judicially ordered divorce', 'judicial divorce', or 'annulment'. *Mukhālaʿa* and *mubāraʾa* form part of a single concept, which is communicated using the following endogenous lexemes: 'mutually agreed divorce', 'mutually negotiated divorce', 'divorce for compensation', 'mutual freeing', 'mutual divorce'. The *[shiqāq]* concept is aligned to the notions of 'discord', 'strife', 'breach', or 'irretrievable breakdown'. Finally, *[taṭlīq]* is rendered as 'divorcement' or 'forced divorce'.

The endogenous lexemes are fundamentally based on descriptive equivalents; hence, the standalone descriptive substitute strategy represented 20% (80 instances). Meanwhile, there is a notable synergy between the loanwords and endogenous lexemes; the couplets (Loan+Des) and (Des+Loan) recorded 21% (84 instances). Lexical expansion seems to be more perceptible with the use of a loanword; the couplet (Loan+Expan) recorded 13%; 52 instances. The need for explanations, however, seems to be lower when both the loanword and descriptive substitute are used; consequently, the triplets (Loan+Des+Expan) and (Des+Loan+Expan) recorded just 4.5% (18 instances).

Profile 5: *[nikāh]*

> *[nikāh]* (Islamic family law)
> a form of marriage subject to Islamic law involving heterosexual union by way of offer and acceptance

Table 8.17: Translation strategies for profile 5: *[nikāh]*

nikāh/ Islamic marriage	400
Des	183
Loan	151
Des+Loan	26
Loan+Supp	17
Loan+Des	11
Loan+Des+Expan	5
Loan+Expan	4
Des+Loan+Expan	2
Des+Loan+Supp	1

The Arabic lexeme *nikāh* accounts for 1,438 instances in the family law subcorpus. Interestingly, the descriptive substitute is the predominant standalone strategy in rendering the *[nikāh]* concept, representing 45.75% (183 instances). This surpasses the score for the previously mentioned concept *[ʿidda]*, for which a standalone descriptive substitute was used in 29.5% of cases. A plausible justification for the higher frequency of the standalone descriptive substitute strategy is that *[nikāh]* conveys a straightforward concept, an Islamic form of marriage. Accordingly, simple descriptive endogenous lexemes are used to designate this concept, including 'Islamic marriage', 'Muslim Marriage', 'Islamic ceremony', 'Islamic marriage ceremony', and 'Islamic marital contract'. Nevertheless, the concept of marriage here is homed in a particular legal system, in this case, Islamic law; therefore, *[nikāh]* is a culture-specific concept or form of marriage. Due to its cultural significance, the *[nikāh]* concept is still frequently expressed using the Arabic label, since the standalone loanword strategy was used in 37.75% of cases (151 instances). Occasionally, the loanword is supplemented with hypernyms, such as 'agreement', 'contract', and 'ceremony'. Supplementation occurred in a couplet (Loan+Supp: 4.25%; 17 instances) and in a triplet (Des+Loan+Supp: 0.25%; 1 instance). Combining the loanword and endogenous lexeme is not infrequent; the couplets (Des+Loan) and (Loan+Des) constituted 9.25% of cases (37 instances). The *[nikāh]* concept is also very lightly explained either in the form of couplets (Loan+Expan: 1%; 4 instances) or triplets (Loan+Des+Expan and Des+Loan+Expan: 1.75%; 7 instances).

Profile 6: *[zinā]*

> **[*zinā*]** *(Islamic family law)*
> unlawful sexual relations or intercourse between a man and a woman regardless of their marital status

Table 8.18: Translation strategies for profile 6: *[zinā]*

zinā/ adultery	400
Loan	179
Des	138
Loan+Des	37
Des+Loan	21
N/A	12
Loan+Expan	9
Loan+Des+Expan	4

There are 830 instances of the Arabic lexeme *zinā* in the family law subcorpus. The *[zinā]* concept travels to the English discourse on Islamic family law mainly by the means of an Arabic loanword; thus, the loanword recorded 44.75% (179 instances) as a standalone strategy. However, the descriptive substitute is still a major strategy here as it constitutes a substantial percentage of 34.5% (138 instances). Capitalising on the descriptive substitute strategy, a plethora of endogenous lexemes exist for the *[zinā]* concept, which carry different shades of meaning in the English language: 'adultery', 'fornication', 'illicit sex', 'unlawful sexual intercourse', 'unlawful intercourse', 'unlawful sex', 'illicit sexual intercourse', 'sex outside marriage', 'extramarital sex'. Among such endogenous equivalents, two nuances of meaning can be identified: unlawful sex between two people who are not married to each other, and a sexual relationship between a married person and another person who is not their spouse. The high frequency of the descriptive substitute could be due to the fundamentally universal nature of this concept. Nevertheless, the fact that the endogenous lexemes in use convey subtle differences of meaning suggests that *[zinā]* is a fully-fledged concept that is embedded in a particular legal system, which could justify the preferred use of the Arabic loanword for this concept. There is still a room for cooperation between the loanword and endogenous lexemes as the couplets Loan+Des and Des+Loan jointly represent 14.5% (58 instances). Finally, it can be observed that contextualisation is kept at a minimum here; lexical expansions occurred in just 9 instances (2.25%) in both couplet and triplet forms (Loan+Expan and Loan+Des+Expan).

Profile 7: *[nafaqa]*

> **[nafaqa]** *(Islamic family law)*
> financial support offered by the husband to his wife either during marriage or following divorce

Table 8.19: Translation strategies for profile 7: *[nafaqa]*

nafaqa/ alimony	400
Des	183
Loan	157
Des+Loan	32
Loan+Des	13
N/A	8
Loan+Expan	3
Des+Loan+Expan	2
Loan+Des+Expan	1
Des+Expan	1

The Arabic lexeme *nafaqa* accounts for 429 tokens in the family law subcorpus. As was the case with the concepts of *[ʿidda]* and *[nikāh],* the top standalone strategy for *[nafaqa]* is also the descriptive substitute (45.75%; 183 instances). By way of recap, the descriptive substitute recorded its highest level for the concepts *[nikāh]* and *[nafaqa]* (both recorded 45.75%; 183 instances), whereas it was slightly lower for the *[ʿidda]* concept (29.5%; 118 instances). The broader use of the descriptive substitutes for *[nikāh]* and *[nafaqa]* could be justified by their underlying common notions of marriage and spousal financial support. A number of descriptive substitutes are used as endogenous lexemes for *[nafaqa]*: 'maintenance', 'alimony', 'financial support', 'spousal maintenance', 'financial compensation', 'marital support'. Meanwhile, the Arabic loanwords are still significantly in use since the standalone loanword strategy represented 39.25% (157 instances). However, there is limited synergy between the loanword and endogenous lexeme, as the couplets (Des+Loan) and (Loan+Des) jointly constituted 11.25%; 45 instances. Due to the familiarity of the *nafaqa* concept, lexical expansions are negligible; lexical expansion strategy in couplets (Loan+Expan and Des+Expan) was use in 1% (4) of cases, and in triplets in 0.75% (3) of cases.

Profile 8: *[walī]*

> *[walī]* *(Islamic family law)*
> a male representative, typically the closest Muslim male kin, who undertakes negotiating and concluding the marriage contract on behalf of the bride

Table 8.20: Translation strategies for profile 8: *[walī]*

walī/ marriage guardian	400
Loan	149
Des	131
Des+Loan	45
Loan+Des	38
N/A	27
Loan+Des+Expan	4
Loan+Expan	4
Adapt+Loan	1
Loan+Neo	1

The Arabic lexeme *walī* accounts for 519 instances in the family law subcorpus. Probably due to its profound cultural specificity, the *[walī]* concept is principally expressed using an Arabic loanword; therefore, the standalone loanword strategy recorded 37.25% (149 instances). However, multiple endogenous variants have been put forward using different translation strategies as follows: descriptive substitutes ('guardian', 'marriage guardian', 'male guardian', 'marital guardian', 'guardian of bride', 'bride's representative'), adaptation ('woman's proxy') and neologism ('matrimonial tutor'). It can be noted that the labels 'guardian' and 'male guardian' are polysemous terms because they do not necessarily bespeak the context of marriage. The term 'proxy' is considered an adaptation because it is a general term referring to the function of a deputy. The descriptive substitute as a standalone strategy represented 32.75% (131) of instances. It also co-occurs to a notable extent with the loanword, as the couplets Des+Loan and Loan+Des constituted 20.75% (83 instances). The adaptation and neologism strategies did not occur as standalone strategies; rather, such strategies just appeared together with the loanword on a few occasions (the couplets Adapt+Loan and Loan+Neo recorded 0.5%; 2 instances). Lexical expansions are sporadically used most likely because the cultural distance is not substantial with regard to doing something by proxy; the couplet (Loan+Expan) and triplet (Loan+Des+Expan) each recorded 1% (4 instances).

Profile 9: *[mutʿa]*

[mutʿa] (Islamic family law)
- a form of marriage for pleasure in which the temporary duration of marriage and bridal financial entitlements are agreed upon in advance
- a sum of money paid to the wife upon divorce as a consolatory consideration for the consummation of marriage

Table 8.21: Translation strategies for profile 9: *[mutʿa]*

mutʿa/ **temporary marriage**	**222**
Loan	60
Des	56
Loan+Supp	24
Loan+Des	20
Des+Loan	11
Loan+Expan	10
Des+Loan+Expan	8
Loan+Supp+Des	8
N/A	7
Des+Loan+Supp+Expan	5
Loan+Supp+Des+Expan	5
Loan+Des+Expan	4
Loan+Supp+Expan	2
Des+Expan	2
mutʿa / **post-divorce compensation**	**178**
N/A	49
Des+Loan	33
Loan	32
Des	13
Des+Loan+Expan	12
Loan+Des+Expan	11
Loan+Expan	11
Loan+Des	9
Loan+Supp	7
Des+Expan	1

Profile 9 presents the Arabic lexeme *mutʿa,* which literally means 'enjoyment' but conveys two distinct concepts, which have an associative relation given their thematic connection (marital enjoyment) and dependence on the same Arabic lexeme. A semasiological approach was employed to discover the different meanings based on the analysis the lexeme *mutʿa* in the corpus. This Arabic lexeme accounts for an absolute frequency of 573 instances in the

family law subcorpus. Firstly, *[mutʿa]* as referring to a kind of marriage is principally conveyed using the standalone Arabic loanword (27.02%; 60 instances), and, to a lesser extent, the standalone descriptive substitute (25.22%; 56 instances). It is worth recalling here that this kind of marriage, which was known under paganism, is nowadays prohibited by the Sunni denomination of Islam while it stands permissible under Shiʿi denomination (Nasir, 2009, p.22-23). Drawing on the descriptive substitute strategy, the label 'temporary marriage' has come into use as an endogenous lexeme. There is a notable tendency to conjointly employ the loanword and endogenous lexeme; the couplets Loan+Des and Des+Loan recorded 13.96% (31 instances). The couplet of loanword and supplementation (10.81%; 24 instances) is also pivotal in expounding the Arabic label as '*mutʿa* marriage'. There is a marked need to elucidate this concept through lexical expansion by various means as follows. The couplets Loan+Expan and Des+Expan account for 4.95% (12 instances). Triplets including lexical expansion in conjunction with the loanword and the descriptive substitute or supplementation represented 6.30% (14 instances). Quadruplets are also used (Des+Loan+Supp+Expan and Loan+Supp+Des+Expan), constituting 4.50% (10 instances).

Secondly, *[mutʿa]* can carry a different shade of meaning, where it stands for post-divorce compensation. In this respect, this concept of *mutʿa* compensation is primarily expressed using the standalone loanword strategy (17.97%; 32 instances) and infrequently using the standalone descriptive substitute (7.30%; 13 instances). A variety of descriptive substitutes are used as endogenous lexemes, including 'post-divorce', 'post-divorce maintenance', 'consolatory gift', 'gift of consolation', 'post-divorce gift', 'divorce compensation', 'consolation payment', and 'divorce gift'. The loanword and endogenous lexemes are paired to a notable extent since the couplets Des+Loan and Loan+Des reached 23.59% (42 instances). Despite minimal reliance on supplementation (Loan+Supp: 3.93%; 7 instances), hypernyms such as 'alimony' and 'payment' are useful in classifying the Arabic loanword. Lastly, lexical expansions are also found to be indispensable, particularly as the *[mutʿa]* concept could overlap with the seventh concept of *[nafaqa]*; as a clarification, *[mutʿa]* as a post-divorce compensation can fall within the scope of *[nafaqa]*. Accordingly, the couplets Loan+Expan and Des+Expan recorded 6.74% (12 instances), whereas the triplets Des+Loan+Expan and Loan+Des+Expan jointly represented 12.9% (23 instances).

Profile 10: *[nushūz]*

[nushūz] *(Islamic family law)*
breach of marital duties on the part of either spouse

Table 8.22: Translation strategies for profile 10: *[nushūz]*

nushūz/ disobedience	400
Loan	139
Des	107
Loan+Des	49
Des+Loan	41
N/A	29
Loan+Expan	12
Loan+Des+Expan	10
Des+Loan+Expan	8
Des+Expan	4
Loan+Adapt	1

The Arabic lexeme *nushūz* accounts for 265 instances in the family law subcorpus. The *[nushūz]* concept appears to be typically conveyed using the Arabic loanword, which, as a standalone strategy accounts for 34.75% (139 instances). Diverse endogenous lexemes have been identified in the family law subcorpus for this concept: 'disobedient', 'disobedience', 'act of disobedience', 'rebellious', 'rebellious act', 'rebellion', 'rebelliousness', 'recalcitrant', 'recalcitrance', 'refactory wife', 'insubordinate wife', 'nonconformist'. All such variants follow the strategy of descriptive substitute, except the last label 'nonconformist', which can be considered an adaptation. A nonconformist is a term that is associated with Protestantism, where it refers to a dissenting member who does not conform to the doctrines of Church of England (Britannica, 2021). The descriptive substitute as a standalone strategy represented 26.75% (107 instances), whereas adaptation co-occurred only with the loanword (Loan+Adapt: 0.25%; 1 instance). In the meantime, there is also sufficient interaction between the loanword and descriptive substitute since the couplets Loan+Des and Des+Loan constituted 22.5% (90 instances). Lexical expansions are also fairly used to clarify the *nushūz* concept. The couplets Loan+Expan and Des+Expan recorded 4% (16 instances), while the triplets (Loan+Des+Expan) and (Des+Loan+Expan) represented 4.5% (18 instances).

8.5 Overview of translation strategies and their frequency

Table 8.23 gives an overview of the translation strategies in Islamic family law and their frequency, sorted from the highest to the lowest.

Table 8.23: An overview of translation strategies in Islamic family law

Translation Strategy	Frequency
Loan	1372
Des	1117
Des+Loan	322
Loan+Des	286
N/A	217
Loan+Expan	166
Loan+Supp	111
Loan+Des+Expan	88
Adapt	74
Des+Loan+Expan	63
Loan+Adapt	34
Des+Expan	27
Adapt+Loan	24
Loan+Adapt+Expan	16
Loan+Supp+Des	16
Loan+Neo	12
Loan+Supp+Expan	8
Des+Loan+Supp	6
Adapt+Loan+Expan	5
Loan+Neo+Expan	5
Neo	5
Des+Loan+Supp+Expan	5
Loan+Supp+Des+Expan	5
Neo+Loan	4
Loan+Adapt+Des+Expan	3
Adapt+Expan	3
Des+Adapt+Loan	2
Neo+Loan+Expan	2
Des+Adapt	1
Loan+Des+Adapt+Expan	1

8.5.1 Categorisation of translation strategies

Table 8.24 provides a categorisation of the translation strategies of Islamic family law and their frequency by breaking them down into two main categories: standalone strategies and cluster strategies (couplets, triplets, and quadruplets).

Table 8.24: Categorisation of translation strategies in Islamic family law

Categorisation of translation strategies (total sample: 4000 concordance lines)	
Standalone strategies	
Loan	1372
Des	1117
Adapt	74
Neo	5
Total	**2568**
Cluster strategies (total: 1215)	
Couplet	
Des+Loan	322
Loan+Des	286
Loan+Expan	166
Loan+Supp	111
Loan+Adapt	34
Des+Expan	27
Adapt+Loan	24
Loan+Neo	12
Neo+Loan	4
Adapt+Expan	3
Des+Adapt	1
Total	**990**
Triplets	
Loan+Des+Expan	88
Des+Loan+Expan	63
Loan+Adapt+Expan	16
Loan+Supp+Des	16
Loan+Supp+Expan	8
Des+Loan+Supp	6
Adapt+Loan+Expan	5
Loan+Neo+Expan	5
Des+Adapt+Loan	2
Neo+Loan+Expan	2
Total	**211**
Quadruplets	
Des+Loan+Supp+Expan	5
Loan+Supp+Des+Expan	5
Loan+Adapt+Des+Expan	3
Loan+Des+Adapt+Expan	1
Total	14
Total	
N/A	217

8.5.2 Figures for translation strategies – family law

Figure 8.2 displays the standalone (individual) strategies used in translating culture-specific concepts in the discourse on Islamic family law. The frequency is expressed by the number and percentage of occurrence.

Figure 8.2: Standalone strategies

(total: 2568)

Standalone strategies

Adaptation (Adapt), 74, 3%
Neologism (Neo), 5, 0%
Descriptive equivalent (Des), 1117, 44%
Loanword (Loan), 1372, 53%

■ Loanword (Loan) ■ Descriptive equivalent (Des) ■ Adaptation (Adapt) ■ Neologism (Neo)
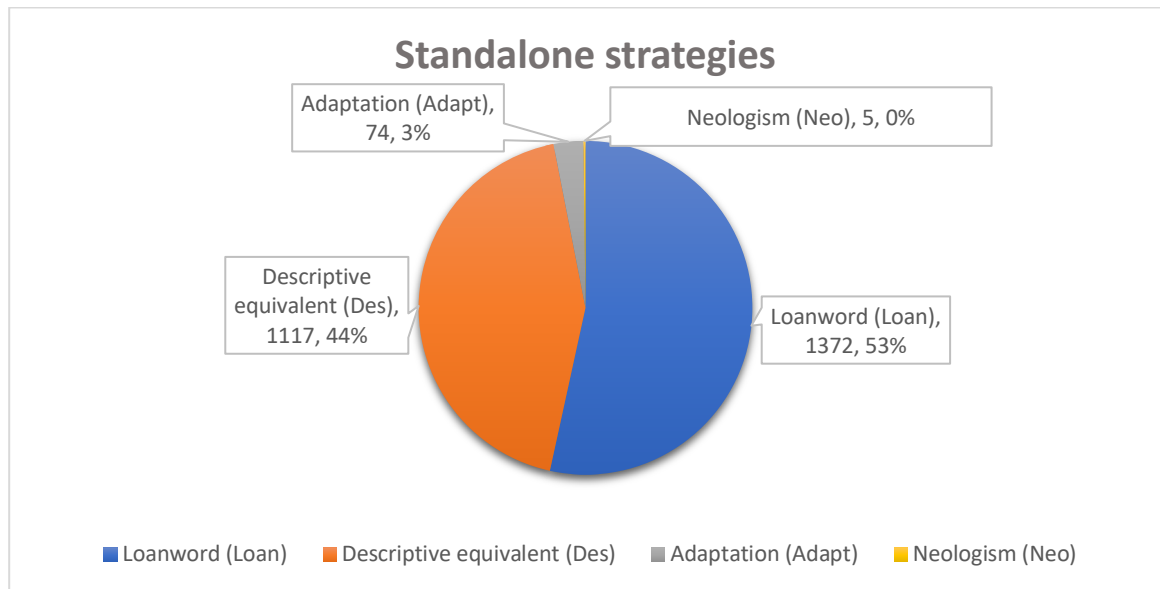
Figure 8.3 displays the cluster strategies used in translating culture-specific concepts in the discourse on Islamic family law.

Figure 8.3: Cluster strategies

(total: 1215)

Cluster strategies

Quadruplet, 14, 1%
Triplet, 211, 17%
Couplet , 990, 82%

■ Couplet ■ Triplet ■ Quadruplet ■
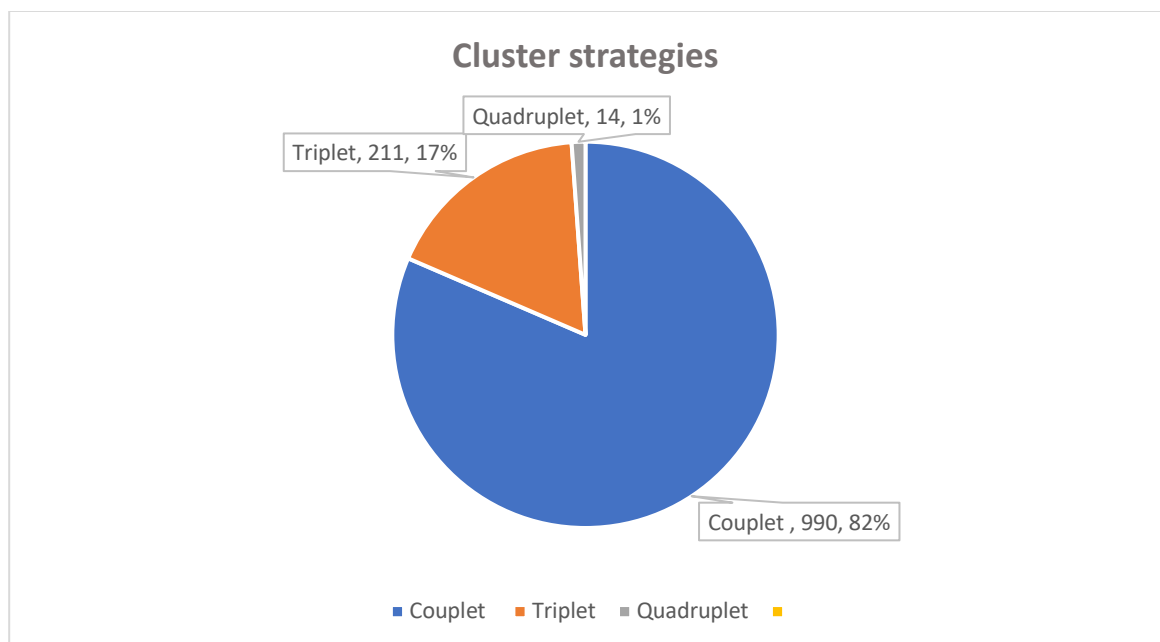
Figure 8.4 displays the forms of couplets and their frequency.

Figure 8.4: Couplets

(total: 990)
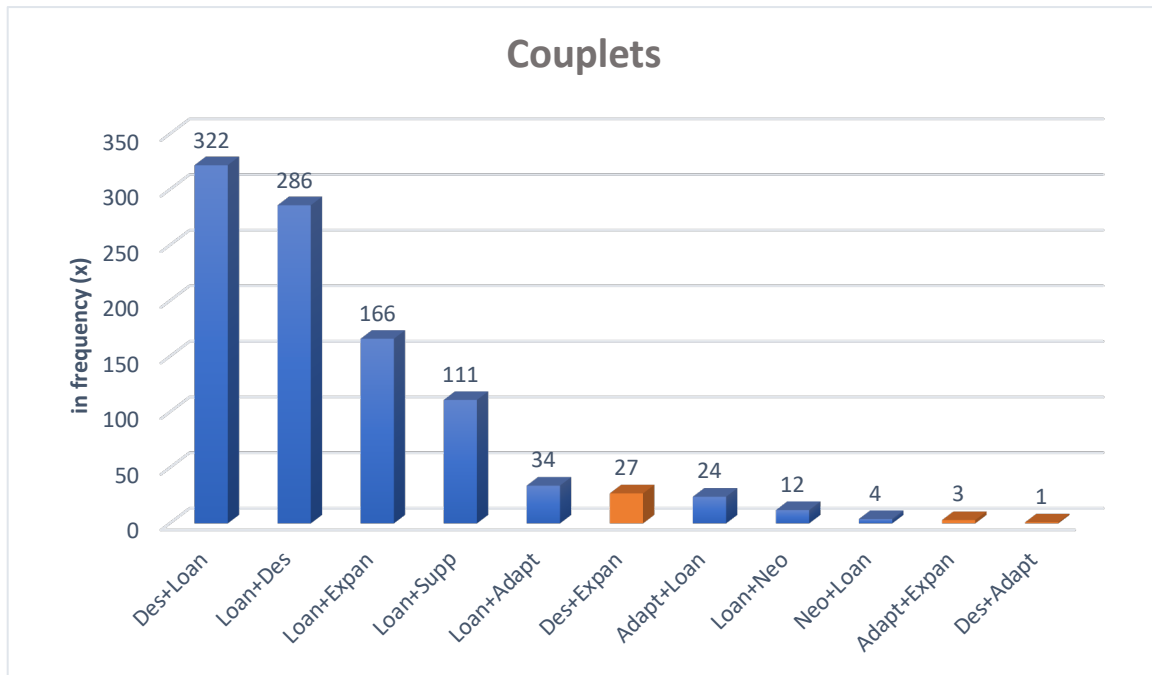
Figure 8.5 displays the forms of triplets and their frequency.

Figure 8.5: Triplets

(total: 211)
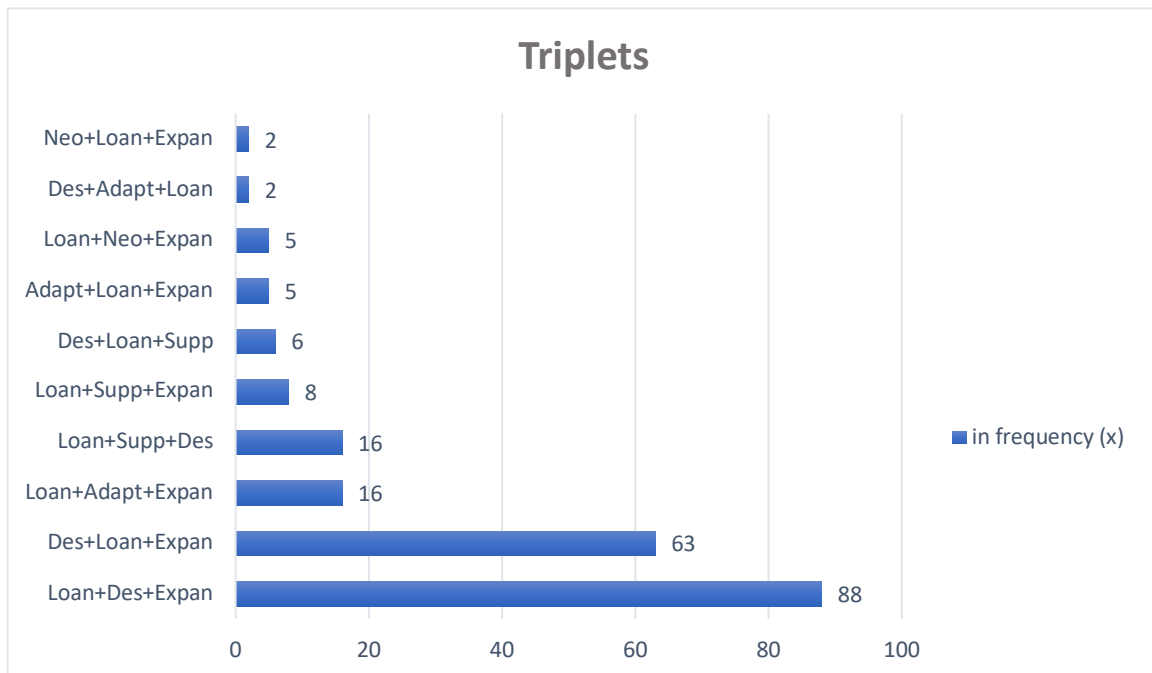
Figure 8.6 displays the forms of quadruplets and their frequency.

Figure 8.6: Quadruplets

(total: 14)
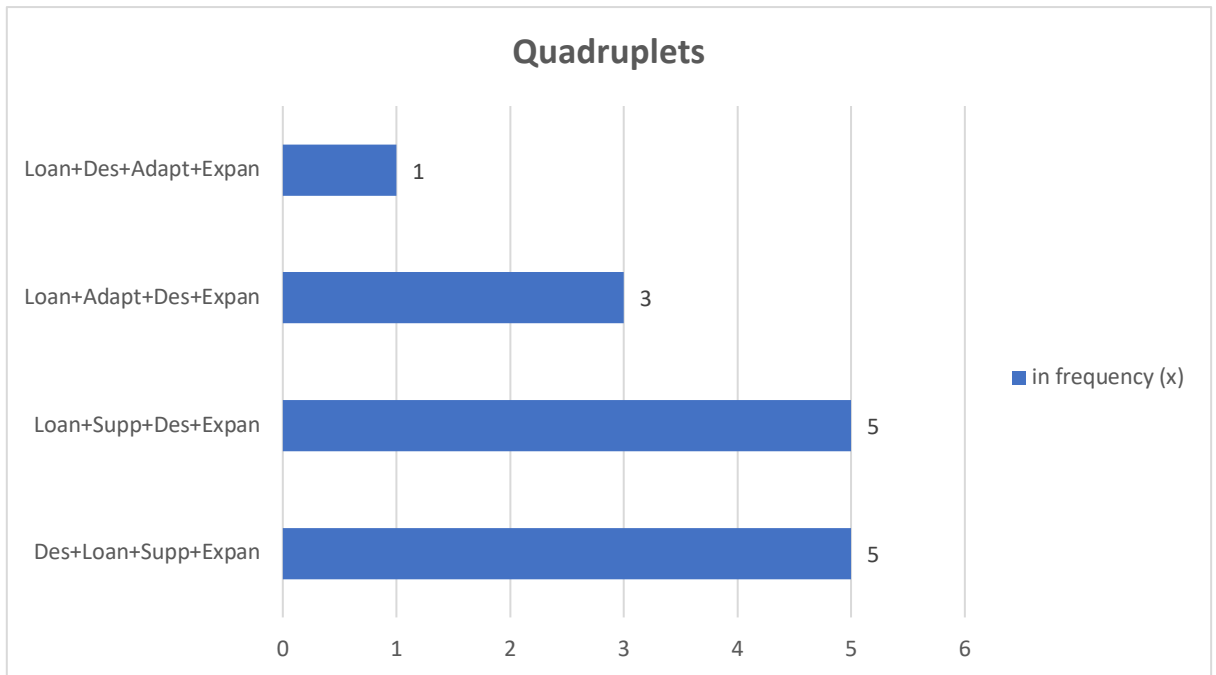
Part Two: Regression analysis – family law

8.6 Regression analysis – family law

8.6.1 Frequency of the loanwords versus endogenous lexemes across genres and textual functions

This section provides the linguistic datasets used to implement the logistic regression analysis of Islamic family law concepts on MATLAB. Table 8.25 displays the loanword and endogenous lexemes and their frequency across the different genres and textual functions in the Islamic family law subcorpus. The implementation of the regression analysis also required carrying out certain statistical adjustments of the corpus query results, as explained earlier under the *statistical approximation model* (See Section 6.18.1). Appendix F.2 documents the statistical approximation model for family law, showing the procedures carried out to calculate the applicable percentages (%) shown in Table 8.25.

Table 8.25: Linguistic datasets for the logistic regression analysis

Label	Books	Articles	Grey Lit	Policy-making instruments	Other instruments	Non-performative function	Performative function
mahr/ṣadāq	1521	1379	629	156	165	3529	321
bridal gift	15	36	29	23	8	80	31
applicable %	22.03%	33.89%	32.20%	0.00%	11.86%	88.12%	11.86%
adjusted	3	12	9	0	0.95	24	1
dower	1099	983	420	726	113	2502	839
applicable %	32.97%	23.07%	10.98%	26.37%	6.59%	67.02%	32.96%
adjusted	362	227	46	191	7.45	635	198
'idda	510	226	191	260	55	927	315
waiting period	49	127	78	464	22	254	486
period of abstinence	4	1	3	1	6	8	7
applicable %	15.38%	7.69%	23.07%	7.69%	46.15%	46.14%	53.84%
adjusted	1	0	1	0	2.77	2	3
ṭalāq	1205	1207	482	515	125	2894	640
ẓihār	32	84	48	124	10	164	134
applicable %	11.34%	23.71%	21.65%	41.24%	2.06%	0.567	0.433
adjusted	4	20	10	51	0.21	34	51
divorce by the husband	15	31	13	6	2	59	8
applicable %	20.34%	50.85%	16.95%	8.47%	3.39%	88.14%	11.86%
adjusted	3	16	2	1	0.07	21	1
revocable divorce	57	63	37	47	0	157	47
applicable %	25.81%	36.56%	16.13%	21.51%	0.00%	78.50%	21.51%
adjusted	15	23	6	10	0	44	10
repudiation	270	184	340	69	130	794	199
applicable %	33.33%	10.00%	36.66%	10.00%	6.66%	79.99%	16.66%
adjusted	90	18	125	7	8.66	233	16
khul'	692	674	432	144	209	1798	353
faskh	401	109	131	102	64	641	166
annulment	539	242	243	474	59	1024	533
applicable %	47.67%	9.30%	10.46%	29.07%	3.48%	67.43%	32.55%
adjusted	257	23	25	138	2.05	305	140
irretrievable breakdown	22	20	28	15	3	70	18
applicable %	23.28%	24.66%	32.87%	16.44%	2.74%	80.81%	19.18%
adjusted	5	5	9	2	0.08	19	2
nikāh	80	274	471	54	559	825	613

Islamic marriage	355	240	624	381	174	1219	555
zinā	441	165	82	138	4	688	142
adultery	205	115	122	71	9	442	80
applicable %	32.58%	25.28%	24.72%	15.73%	1.68%	82.58%	17.41%
adjusted	67	29	30	11	0.15	126	11
nafaqa	319	64	46	0	0	429	0
alimony	138	266	219	244	8	623	252
applicable %	9.57%	37.23%	23.41%	28.72%	1.06%	70.21%	29.78%
adjusted	13	99	51	70	0.08	163	70
maintenance	1189	505	477	989	26	2171	1015
applicable %	35.71%	18.37%	12.24%	31.63%	2.04%	66.32%	33.67%
adjusted	425	93	58	313	0.53	576	314
walī	83	106	153	98	79	342	177
applicable %	12.31%	24.10%	28.21%	19.48%	15.89%	64.62%	35.37%
adjusted	10	26	43	19	12.55	79	32
marriage guardian	38	37	50	18	4	125	22
guardian	537	268	378	1081	87	1183	1168
applicable %	38.71%	6.45%	22.58%	22.58%	9.67%	67.74%	32.25%
adjusted	208	17	85	244	8.41	310	252
mutʿa	156	196	50	19	152	402	171
applicable %	26.39%	32.99%	9.13%	4.06%	27.41%	68.51%	31.47%
adjusted	41	65	5	1	41.66	111	43
temporary marriage	58	19	43	32	12	120	44
applicable %	34.41%	15.05%	23.65%	19.35%	7.53%	73.11%	26.88%
adjusted	20	3	10	6	0.9	33	7
post-divorce compensation	103	32	19	12	0	154	12
applicable %	58.33%	20.83%	2.08%	18.75%	0.00%	81.24%	18.75%
adjusted	60	7	0	2	0	67	2
nushūz	147	84	19	14	1	250	15
recalcitrance	32	17	18	2	1	67	3
applicable %	48.98%	32.65%	12.24%	4.08%	2.04%	93.87%	6.12%
adjusted	16	6	2	0	0.02	24	0
disobedience	182	68	37	50	3	287	53
applicable %	55.46%	21.85%	10.08%	10.92%	1.68%	87.39%	12.60%
adjusted	101	15	4	5	0.05	120	5

8.6.1 Probability percentages by genre – family law

Table 8.26 and Figure 8.7 show the probability percentages of having a loanword versus an endogenous lexeme across the different genres. The graph in Figure 8.7 shows that loanwords (indicated by the blue line) are far more likely to be encountered than endogenous lexemes (the orange line) for the concepts considered in most genres (the exception being law-making instruments).

Table 8.26: Probability percentages across genres		
	Loanword	**Endogenous lexeme**
Books	72.01	27.99
Articles	81.15	18.85
Grey Literature	67.65	32.35
law-making instruments	43.83	56.16
Other instruments	84.19	15.81

Figure 8.7: Probability of loanword versus endogenous lexeme across genres – Family Law
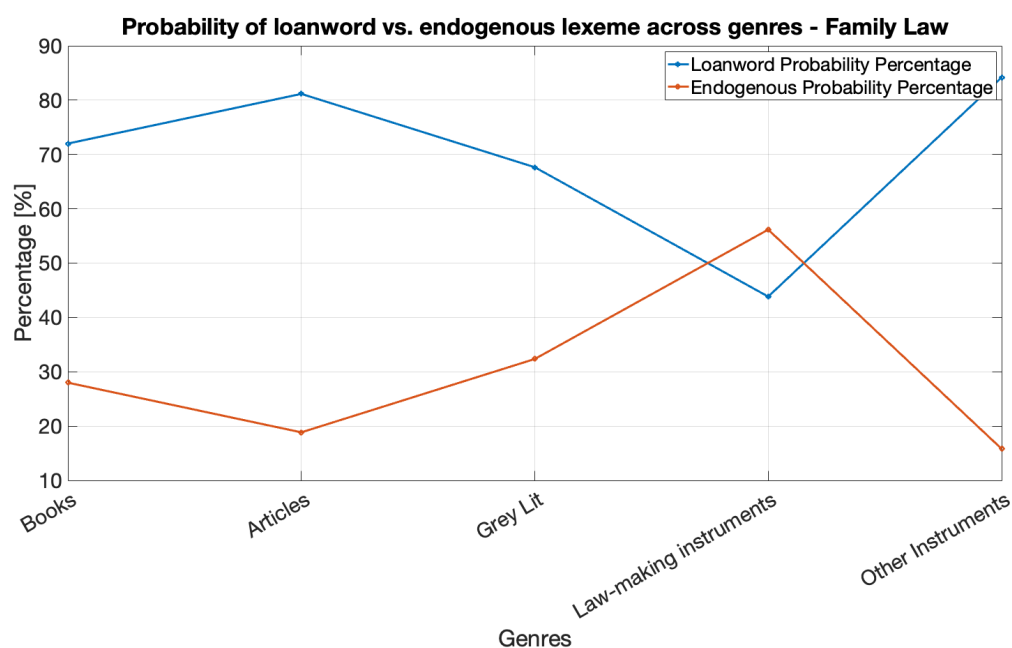
8.6.2 Probability percentages by function – family law

Table 8.27 and Figure 8.8 show the probability percentages of having a loanword versus an endogenous lexeme across the different textual functions. Again, loanwords (indicated by the blue line in Figure 8.8) are more likely to be encountered than endogenous lexemes (the orange line) in general, but this trend is more marked in non-performative than in performative texts.

Table 8.27: Probability percentages across functions

Function	Loanword	Endogenous lexeme
Non-performative	73.94	26.05
Performative	56.23	43.77

Figure 8.8: Probability of loanword versus endogenous lexeme across functions – Family Law
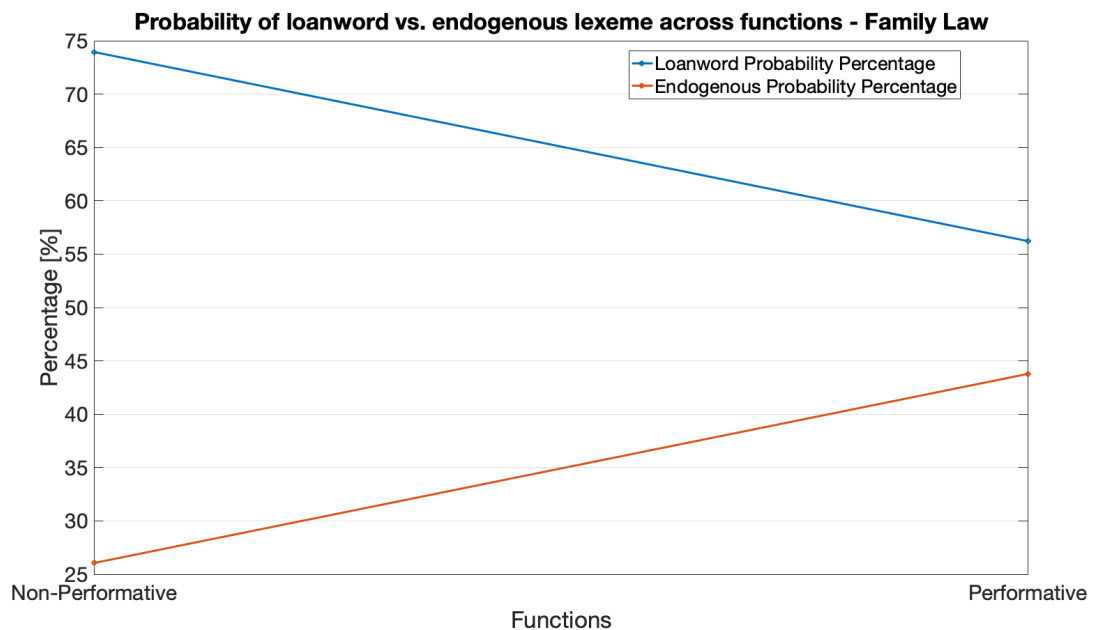
8.7 Conclusion

To conclude, this chapter has provided additional empirical evidence with respect to the nature of Islamic specialised discourse in English. It listed Arabic and shariʿa-based terms that characterise the discourse on Islamic family law. Most importantly, it has offered a terminological framework for categorising relevant culture-specific lexical elements by 'lumping' or grouping (Berg, 2018) them based on shared attributes. The quantitative analysis has shed contemporary light on the contentious issue of translating shariʿa-based concepts that have approximate counterparts in other legal systems, by identifying translation norms through corpus evidence and relative probability scores.

Chapter Nine: Macro findings and discussion

9.1 Introduction

This final chapter is composed of three parts, drawing the various strands of the thesis together and revisiting each of the research questions in turn in an attempt to provide holistic answers. Parts One and Two discuss the findings which emerged from the corpus and regression analyses presented in Chapters Seven and Eight. Part Three engages with key theoretical ideas with the aim of revisiting the research questions. It relies on a synthesis of the relevant conceptual paradigms and frameworks: cultural discourses, cultural translation, and intangible cultural heritage. The discussion also interprets Islamic law from an ecological perspective, drawing on the epistemicide/knowledge democracy dichotomy, and continues to explore the intersection between postcolonial theory and the theory of translation norms. Finally, the discussion problematises culture-or system-bound terms from the perspectives of specialised translation and ethics, while showing how the current work contributes to debates in these areas.

Part One: Corpus study findings - translation strategies explained

RQ1: What are the most frequent strategies used to translate culture-specific concepts from Islamic law into English?

9.2 Standalone strategies

The principal finding of this research is that, based on an analysis of 8000 concordance lines featuring twenty lexical profiles, loanwords constitute the most frequently used strategy in the cultural translation of Islamic law concepts into English. The standalone loanword strategy represented 35.8% or 1432 instances out of 4000 concordance lines investigating Islamic financial concepts as well as 34.3% or 1372 instances out of 4000 concordance lines investigating Islamic family law concepts. Accordingly, the specialised discourse of Islamic law is a hybrid discourse since it is characterised by loanwords from Arabic and Islamic culture.

The current study also identified three other standalone strategies that employ endogenous lexemes (i.e., approximate English equivalents): descriptive equivalent, adaptation, and neologism. Such strategies, however, differ in their orientation: descriptive equivalent and adaptation create straight-forward target-oriented endogenous lexemes, whereas the

neologism strategy occasionally results in perplexing endogenous lexemes. Certain strategies are also found to be relatively more typical of a given subject-field.

The standalone descriptive equivalent is more widely used in family law than in finance, accounting for 27.92% (1117 instances) and 8.15% (326 instances), respectively. A possible justification is that family law as a thematic category addresses concepts which despite including culture-bound dimensions, still reflect underlying generally familiar notions (e.g., marriage or spousal maintenance, etc.) and are thus less prone to system incongruity than other concepts. Thus, what follows is that the more specific the concept is to the source culture, the more likely it is to be expressed as an Arabic loanword. Indeed, Islamic finance has a more profound culture-specific nature than Islamic family law, a finding which is supported by the results from the finance subcorpus in which the standalone loanword recorded 35.8% (1432 instances), whereas the standalone descriptive substitute constituted 8.15% (326 instances). However, family law shows a narrower gap between loanwords (34.3%; 1372 instances) and descriptive substitutes (27.92%; 1117 instances).

Although adaptation is generally an effective strategy in producing explicitly target-oriented endogenous lexemes, it is not a very common standalone strategy: adaptation accounts for 1.92% (77 instances) in finance and 1.85% (74 instances) in family law. Finally, the strategy of neologism generates conspicuous endogenous lexemes; thus, it is the least used standalone strategy: 0.13% (5 instances) in family law versus 0.025% (1 instance) in finance. In general, it can be observed that family law relies on standalone strategies significantly more than finance, given that standalone strategies as a broad category recorded 2568 instances (64.2%) and 1836 instances (45.9%), respectively.

9.3 Cluster strategies

Another key finding from the corpus linguistic analysis is that the English-language discourse on Islamic law typically uses cluster strategies in expressing cultural phenomena. Such cluster strategies involve three broad categories: couplet, triplet and quadruplet.

Islamic legal discourse is characterised by the use of translation couplets (mainly through combining loanword and endogenous English variants). Here, endogenous English lexemes were more frequently based on descriptive substitutes, rather than adaptations. Islamic financial discourse also shows a stronger preference for couplets (36.6%; 1467 instances)

than family law discourse (24.75%; 990 instances). In terms of frequency, the couplet Loan+Des is the most frequent form of couplet in the finance subcorpus, with 410 instances (10.25%), while it came in second accounting for 286 instances (7.15%) in family law. The reverse form of this couplet (Des+Loan) is the top form of couplet in family law, recording 8.05% (322 instances), while it came fourth in finance accounting for 5.7% (228 instances). Consequently, it is evident that Islamic financial discourse tends to place the loanword before the descriptive substitute, whereas family law tends to place the descriptive substitute first. Islamic finance as a scholarly discipline and professional industry seems to give priority to the loanword or introducing the 'other' to the West. Meanwhile, the synergy between the loanword and adaptation is modest, as the couplets Loan+Adapt and Adapt+Loan recorded 2.05% (82 instances) in finance and 1.45% (58 instances) in family law. Similarly, there is a minor interconnectedness between loanword and neologism, as the couplets Loan+Neo and Neo+Loan represented 0.4% (16 instances) in family law and 0.1% (4 instances) in finance. On very few occasions, the adaptation and descriptive substitute conjoin; the couplets Adapt+Des and Des+Adapt constituted 0.22% (9 instances) in finance, while the couplet Des+Adapt recorded 0.025% (1 instance) in family law.

Perhaps the most fundamental auxiliary strategy within the couplet category is supplementation, which combines with loanwords in the second most frequent form of couplet in finance and the fourth most frequent type of couple in family law. Supplementation is a vital strategy since it allows Arabic loanwords to establish ground and become integrated into the English language. This is because the supplementation of a loanword with a hypernym or a more general endogenous term (as in '*murābaḥa* financing', '*mushāraka* venture', '*ijāra* contract', '*khulʿ* divorce') helps in communicating the essential characteristics of the concepts in question. The supplementation of a loanword is, however, more typical of finance rather than family law, where the couplet Loan+Supp recorded 9.67% (387 instances) and 2.77% (111 instances), respectively. Thus, Islamic finance discourse draws significantly on supplementation to better accommodate Arabic labels within the Latin script used in English.

Lexical expansion is another critical auxiliary strategy within the couplet category. Generally, Islamic legal discourse relies on lexical expansions to contextualise the Islamic term through paraphrases, definitions, or explanations. The couplet Loan+Expan occupies the third rank as the most frequent form of couplet under both finance and family law.

However, the frequency of the couplet Loan+Expan is relatively higher in finance (8.32%; 333 instances) than family law (4.15%; 166 instances)— all the more evidence that Islamic finance has a more visible culture-specific dimension. However, lexical expansions are minimally used with endogenous lexemes. In the finance subcorpus, Adapt+Expan, Des+Expan, and Neo+Expan recorded 0.2% (8 instances), 0.125% (5 instance), and 0.025% (1 instance), respectively. In the family law subcorpus, Des+Expan and Adapt+Expan recorded 0.67% (27 instances) and 0.075% (3 instances), respectively.

Another important finding is that culture-specific concepts in Islamic law often lend themselves to more intricate longer clusters of translation strategies. Firstly, triplets recorded 7.125% (285 instances) in finance and 5.275% (211 instances) in family law. The synthesis between the loanword, descriptive substitute and lexical expansion creates the most frequent forms of triplets (Loan+Des+Expan and Des+Loan+Expan). Such triplet forms jointly recorded 37.75% (151 instances) in finance and 37.75% (151 instance) in family law. The triplet Loan+Supp+Expan is particularly characteristic of finance 1.5% (60 instances) versus 0.2% (8 instances) in family law. The triplets Loan+Adapt+Expan and Loan+Supp+Des are also among the most noticeable; the former recorded 0.57% (23 instances) in finance versus 0.4% (16 instances) in family law, while the latter represented 0.32% (13 instances) in finance and 0.4% (16 instances) in family law. Secondly, quadruplets have also been identified on small scale, as they represented 0.67% (27 instances) in finance and 0.35% (14 instances) in family law. The top forms of quadruplets were as follows: Loan+Des+Adapt+Expan (0.2%; 8 instances) in finance and Des+Loan+Supp+Expan (0.13%; 5 instances) in family law. For a more comprehensive review of all the forms of triplets and quadruplets, see the categorisation of translation strategies in Sections 7.5.1 and 8.5.1. Overall, Islamic finance as a subject-field encompasses a larger proportion of triplets and quadruplets than family law, reinforcing its cultural specificity or an ideological agenda to explicate the background of signature terms.

Part Two: Regression findings

Overall, the regression analysis came in line with the linguistic analysis by suggesting that Islamic legal discourse shows a preference for the use of Arabic loanwords versus endogenous English lexemes. In particular, the logistic regression analysis shows how independent explanatory variables may impact on the dependent variable of the research, attempting to address RQ2, RQ3 and RQ4.

9.4 Function and genre as an explanatory variables

- RQ2: Is lexical variation influenced by the function of the legal texts in question (performative versus non-performative)?
- RQ3: Are there inter-genre differences within each of these categories? (e.g., books vs academic articles in the non-performative category; policy-and law-making instruments vs other instruments in the performative category)

The regression analysis of Islamic finance datasets shows that the explanatory variables 'function' and 'genre' are impactful. The textual function (performative versus non-performative function) has a notable impact on lexical variation (i.e., the choice between a loanword versus an endogenous lexeme). The performative function of the text seems to allow the use of loanwords on a larger scale given that the probability of having a loanword is higher in performative texts (98.15%) versus non-performative texts (83.18%). A possible interpretation is that performative texts (e.g., policy-making instruments and other instruments such as financial contracts, agreements, and application forms) opt for Arabic loanwords to attract the clients of the Islamic finance industry, who may find culture-specific or culturally tailored product labels appealing, particularly in the policy-making instruments issued by the regulatory bodies of the industry. By contrast, non-performative texts (books, articles, and grey literature) tend to use endogenous lexemes relatively more (with a probability percentage of 16.81% versus 1.85% in performative texts), which could indicate that the scholarly community is attempting to create endogenous English equivalents for Islamic concepts.

Results showed that the probability of having a loanword as opposed to an endogenous lexeme is very high across all genres of Islamic finance (Figure 7.32). The loanword probability percentage starts from 76.43% in the genre of books and rises steadily, recording 92.76% in the grey literature genre and 93.67% in the academic articles genre. However, the loanword probability is at its highest in the performative genres of policy-making instruments and other instruments, scoring 98.19% and 98.07%, respectively. On the other hand, the endogenous lexeme probability records extremely low percentages of 1.81% and 1.93% across the performative genres of policy-making instruments and other instruments. The probability of having an endogenous lexeme increases slightly among the non-performative genres, recording 6.32% in articles and 7.24% in grey literature, while it is

highest in the genre of books (23.56%). Accordingly, inter-genre differences can also be observed. For instance, books tend to rely less on loanwords compared to other genres. In other words, endogenous lexemes are more likely to occur in the genre of books, indicating the scholarly efforts towards bridging terminological gaps. By contrast, both genres of policy-making instruments and other instruments show lower reliance on endogenous lexemes and consequently greater preference for loanwords, thus reflecting the business market and industry norms.

On the other hand, the regression analysis of the family law datasets shows that the textual function moderately impacts lexical variation. Here, the non-performative category is more likely to employ loanwords (73.94%) than the performative category (56.23%). Conversely, the performative category tends to accommodate endogenous lexemes (43.77%) better than the non-performative category (26.05%). Hence, the producers of scholarly and reference works on Islamic family law seem to have more freedom about retaining iconic Islamic lexemes than lawmakers who must abide by the principles of communication and intelligibility imparted by endogenous lexemes.

Nevertheless, findings also corroborate the influence of genres and their communicative purposes in shaping lexical choices within family law. Of particular interest here are the genres of law-making instruments and other instruments, which both fall within the performative category; whereas the former had the lowest intra-genre probability percentage for the loanword at 43.83%, the latter showed the loanword probability is its highest (84.19%). Such divergence can be interpreted from the point of view of reception (i.e., the intended audience). Law-making instruments such as codes and laws are produced for broader audiences, therefore their communicative purpose is to make the law intelligible and easily accessible by limiting the use of loanwords in favour of the more informative endogenous lexemes. Accordingly, the endogenous lexeme had a high probability of 56.16% in law-making instruments compared to 27.99%, 32.35%, 18.85%, and 15.81% in the other genres of books, grey literature, articles, and other instruments, respectively. By contrast, the increased use of loanwords in the genre of other instruments (84.19%), which is comprised of private law contracts (e.g., marriage and divorce), petitions and court documents, could be due to the narrower audience addressed by this genre. Hypothetically, private law contracts are meant to serve the documentation of Muslim populations while court materials are oriented towards specialist legal audiences. In situations involving

communication with courts, Šarčević (2000) holds that the policy of translating culture-bound issues is generally tailored to initiate an effective interaction between the translator and the judiciary. In this regard, the use of loanwords is the most legitimate technique of translating concepts that are peculiar to a given national legal system in order to identify the law according to which such culture-specific concepts will be interpreted. Šarčević argues that where the translator borrows a loanword from the source culture, the judge or legal specialist is thereby alerted to the fact that this particular concept is elaborated elsewhere under another foreign legal system (ibid, 7-9). In line with Šarčević's argument, if an English translation employs the Arabic loanword *ʿidda*, the translator would be guiding the judiciary to refer to Islamic Law where this concept is articulated to denote the three-or-four month period during which a woman shall not remarry another man after her divorce or the death of her former husband (See Section 8.4 for more information on *ʿidda*). Hence, the high loanword probability in the genre of other instruments is intended to locate the concept in its cultural background when required for addressing specific audiences.

Overall, inter-genre differences can be inferred within each of the textual function categories. Within family law, the non-performative genres of articles and books employ loanwords to a greater extent (81.15% and 72.01%, respectively) than grey literature (67.65%). Consequently, grey literature tends to use endogenous lexemes (32.35%) more than books (27.99%) and articles (18.85%). Within the performative category, however, other instruments rely on loanwords (84.19%) considerably more than law-making instruments (43.83%). Endogenous lexemes, in contrast, are more typical of law-making instruments (56.16%) compared to other instruments (15.81%). Within finance, the non-performative genres of articles and grey literature rely more on loanwords (93.67% and 92.76%, respectively) than books (76.43%). This means that endogenous lexemes are relatively more frequent in books (23.56%) than in articles and grey literature (6.32% and 7.24%, respectively). Differences are, however, insignificant among the genres of the performative category in Islamic finance.

9.5 Subject field as an explanatory variable

- RQ4: Are there inter-subject field differences within each of these categories? (finance vs family law)

The subject field is an independent variable that reveals distinctions between finance and family law in their handling of culture-specific concepts (Figures 9.1 and 9.2). Based on the

corpus linguistic analysis, Islamic finance is found to be more reliant on loanwords, supplementations and lexical expansions compared to family law, providing evidence that Islamic finance is more culture-bound since its concepts are sufficiently different from the conventional system.

Inter-subject field difference can be revalidated from the results of the regression analysis. The loanword probability percentages are higher in finance than in family law. Within finance, loanwords are more typical of performative texts (98.15%) than non-performative texts (83.18%)—yet both percentages are high. By contrast, within family law, the occurrence of loanwords in performative texts (56.23%) is lower than in non-performative texts (73.94%)—yet both percentages are lower than those in finance. By way of contrast, Islamic family law is more tolerant of endogenous lexemes than Islamic finance. The probability of endogenous lexemes recorded 43.77% and 26.05% in the performative and non-performative categories of family law, respectively, versus the lower percentages of 16.81% and 1.85% in the non-performative and performative categories of finance.

Figure 9.1: Measuring subject field as an independent variable - Probability of loanword versus endogenous lexeme across functions – Finance vs. Family Law
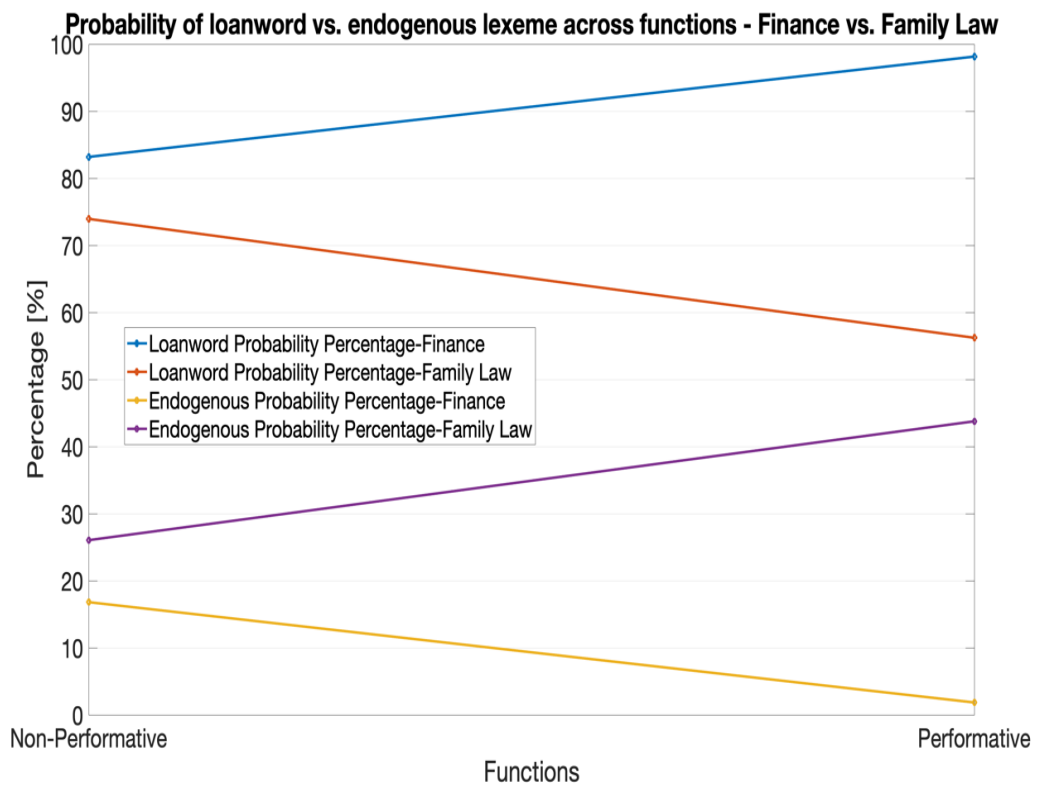
Figure 9.2: Measuring subject field as an independent variable - Probability of loanword versus endogenous lexeme across genres – Finance vs. Family Law
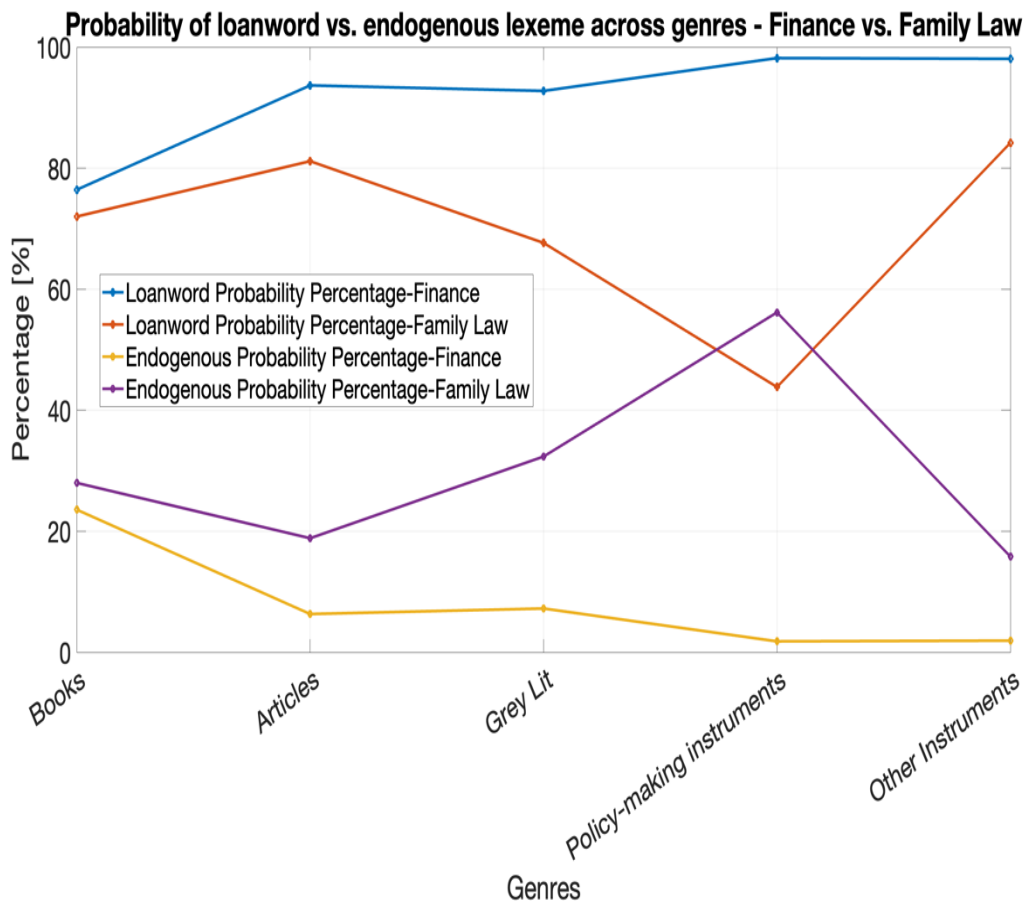
What is at stake here is that the textual function and subject field are not mutually exclusive; instead, they go hand in hand in determining lexical choices. This is because the different genres that make up the functional categories under each subject field may have their own specific conventions (Figure 9.2). For instance, the law-making instruments genre in family law can have conventions that are different from its counterpart policy-making instrument genre in finance. Law-making instruments in family law are more legally binding in terms of law enforcement than their counterpart policy-making instruments, which regulate a financial industry rather than stipulating individual rights and obligations. Therefore, for the sake of gaining wider outreach and for avoiding ambiguity, family law-making instruments can be more receptive of endogenous lexemes than their financial counterpart. The probability of having endogenous lexemes thus recorded 56.16% in family law-making instruments versus 1.81% in Islamic finance policy-making instruments. In summary, 'textual function', 'genre', and 'subject field' are fundamental independent variables that influence lexical norms.

Part Three: Discussion - theoretical reflections

So far, this chapter has focussed on empirical findings. The following section will situate and interpret those findings within relevant conceptual theoretical frameworks in order to address the explanatory questions of the research.

- − RQ5: Why are the lexical norms of Islamic law shaped in this particular way?
- − RQ6: Are there any ideological implications?

9.6 Islamgish as a type of culturalese: working towards translational accommodation

The main takeaway from the corpus linguistic and statistical regression findings is that Islamic law in English is on its way toward creating an ideological discourse. The observation of lexical norms in the Islamic Law Corpus (ILC) indicated that there is a notable practice of interpolating Arabic-origin or Islamic lexis into English, resulting in a discourse phenomenon that can be described as 'Islamgish' (a portmanteau coined from the blending the two words of 'Islamic' and 'English'). This discursive phenomenon of Islamgish can be conceived as a type of 'culturalese' meaning an ostensive cultural discourse, being constructed though the use of English dominated by linguistic borrowings for foreign cultural references. Referring to parallel examples of culturalese (Yinglish, Singlish) as discussed in Section 5.9, the tendency of the English-language Islamic legal discourse to borrow Arabic labels for iconic concepts plays out against those similar practices aiming at the affirmation of other particular ethnic groups—taken together, it can be assumed that such practices of cultural and linguistic hybridity put the postcolonial agenda into action as an ideological implication. Thus, Islamgish can be conceived as a strategy for cultural survival and identity formation.

The emergence of culturalese can be explained against the background of migration flows, and hence resonates with Cronin's (2006) framework of 'translational accommodation'. In the context of migration, this strategy of 'translational accommodation' refers to the efforts of immigrants living in foreign societies to maintain affinity with their native language and resist the 'translational assimilation' that forces them to surrender completely to the dominant language (Cronin, 2006, p.52). When people migrate, they bring their intangible cultural heritage with them, often re-expressing that heritage in a new language, and embedding it in the existing cultural and knowledge systems of their new home countries.

Accordingly, this mechanism of cultural survival sheds light on the complex relationships between language use, translation, and identity building.

- – RQ7: Can English original writing about this topic be considered 'cultural translations'?

9.7 Islamic legal discourse as cultural translation

Given its emancipatory objective, Islamic law provides a prototype of the paradigm labelled by postcolonial and translation theorists as 'cultural translation' premised on the mechanisms of both interlingual and intralingual translation. Here, interlingual transfer carries culturally loaded content to another language, while intralingual content conveys extensive cultural images from another cultural background in the same language. The linguistic features of Islamic legal discourse manifest a technical discourse that aims to 'translate' a culture. The lexical norms of Islamic law, as evidenced in both English writing and translations about this topic, can be considered a translated discourse of another culture. This is because the English content on Islamic law, translated or non-translated, offers a mediation of an Arabic-origin culture.

The intralingual strand of Islamic law also revisits Toury's (2012) notion of 'a source-text postulate' that underpins his 'assumed translation' paradigm in which a text can be assumed to be a translation if it assumingly bears resemblance to another text in another language or culture with the conditions of temporal pre-existence and logical precedence (p.29). An intralingual reading of Islamic law suggests expanding Toury's conception to cover 'a source-culture postulate' where culture itself is assumed to be the 'point of departure' or 'basis' for a cross-linguistic and cross-cultural transfer. Toury's 'transfer postulate' also holds true as it refers in this case to the transfer of certain features from the assumed source culture (ibid, p.9). Islamic legal discourse in English displays lexical features that are assumed to belong to the Arabic shariʿa culture; thus, there is a relationship of correspondence at word and culture levels. Such correspondence aligns with Toury's 'relationship' postulate about the existence of tangible relationships between an assumed translation and its source (ibid, p.30). In sum, Islamic law shows how cultural translation can work at interlingual and intralingual levels, and thus advances the understanding of the cultural translation paradigm whose theorisation suffers from "lack of examples" (Maitland, 2017, p.27).

It can be concluded that the discourse on Islamic law has been closely intertwined with borrowings from Arabic. Accordingly, the translation of concepts specific to Islamic law can be said to represent a cultural transfer of legal heritage, which not only contributes to wider dissemination and consumption of knowledge but also renegotiates the 'linguistic ecology' through the borrowing of signature words.

9.8 Islamic law as an Intangible Cultural Heritage

Another dimension of the interaction between Islamic law and the postcolonial agenda can be revealed with reference to the discussion of heritage preservation. On the question of heritage, cultural symbols have grown in importance amid recent interest in celebrating the characteristics that identify a particular group or place. Following several initiatives to protect the tangible artefacts owned by nations (monuments, natural spaces, etc.), UNESCO proceeded to enact policies for preserving the symbolic elements that round out the picture of authenticity. In 2003, it issued the Convention for the Safeguarding of the Intangible Cultural Heritage (ICH), which is deemed to be a milestone representing the culmination of previous endeavours, namely the 1989 Recommendation on the Safeguarding of Traditional Culture and Folklore and the 2001 Proclamation of Masterpieces of the Oral and Intangible Heritage of Humanity. In terms of legal effect, the 2003 convention has brought about increased robust action (Foster and Gilman, 2015, pp.4-5). According to a definition provided by the UNESCO, the term ICH refers to:

> The practices, representations, expressions, knowledge, skills—as well as the instruments, objects, artefacts and cultural spaces associated therewith—that communities, groups and, in some cases, individuals recognize as part of their cultural heritage (UNESCO, 2003, p.2)

Among the cornerstones of ICH is that it passes from generation to generation to help shape and maintain cultural identity over time, thus safeguarding the continuity of the group's indigenous contribution to cultural diversity (UNESCO, 2003, p.2). The elements constituting this heritage include:

> (a) oral traditions and expressions, including language as a vehicle of the intangible cultural heritage; (b) performing arts; (c) social practices, rituals and festive events; (d) knowledge and practices concerning nature and the universe; (e) traditional craftsmanship (UNESCO, 2003, p.2)

On the scholarly front, ICH has evolved as an important theme. Interest in studying non-material cultural products has, according to Foster and Gilman (2015, p.11), inspired seminal scholarly works on cultural aspects, focusing mostly on tourism, folklore and museums (See Bruner, 2005; Kirshenblatt-Gimblett, 1998). Music, theatre, and epigraphs also received attention as heritage requiring preservation and promotion (Ruggles and Silverman, 2009). Even though 'knowledge' was featured in the UNESCO's definition of ICH, legal systems have often been neglected as part of heritage. In this respect, it can be assumed that Islamic law and shariʿa-based legal discourse represent an indigenous minortised legal heritage, one that is suggestive of the link between law and the framework of intangible cultural heritage.

9.9 Minoritised heritage and race of knowledge systems

Efforts to gain recognition for minortised heritage can be elucidated by referring to the mechanisms through which knowledge systems are wrestling. Emerging from the postcolonial philosophy of resistance, the term 'epistemicide' was introduced by Portuguese sociologist Boaventura de Sousa Santos (2016) to describe the colonial repercussions of domination and oppression that led to the genocide of indigenous groups and eradication of their traces including knowledge, culture, and heritage (p.18). In this regard, Hall and Tandon (2017) propose the dichotomy of 'epistemicide' and 'knowledge democracy'. They used the concept of epistemicide to signify the "killing of knowledge systems" particularly those of the less powerful, marginalised or excluded ethnic groups (ibid, p.6). As a counteraction, knowledge democracy developed to call for the existence of multiple knowledge systems, regarding them as equally valid and important (ibid, p.6). The rivalry between the dominance of one knowledge system and pluralism or multiplicity of different knowledges mimics the dynamics of ecology.

9.10 Islamic jurisprudence and ecology

In broad terms, ecology can be defined as a science that takes as its focus living organisms and their relations with their physical environment (Dice, 1955, p.346). Among the bedrocks of ecological processes is the struggle for existence, which ensues a wide array of competition patterns and the inevitable pursuit of a 'niche'. The discussion about the existence of species and their struggle for survival forms the groundwork of the Darwinian theory of evolution by natural selection. Darwin (1859) explained that organisms are constantly struggling for the resources in their environment, and it is their ability to thrive that determines their survival and reproductivity. Based on the principle of natural selection,

often described as survival of the fittest, species that enjoy the most favourable characteristics would be capable of living longer and safeguarding the continuity of their species through their offspring, who, in turn, will benefit from those stronger characteristics being transmitted to them. On the other hand, weaker species lacking such characteristics will be at a disadvantage in terms of competition, thus being more vulnerable to extinction (Darwin, 1859, pp.62-105; DK, 2019, p.28). Thus, the course of competition prescribes its own rules, most importantly the competitive exclusion principle which provides that species cannot coexist if they are chasing the same resource; the stronger competitor will win forcing the other to extinction or adaptation by seeking distinction (DK, 2019, p.52).

To cope with competition, a species finds itself on the lookout for a 'niche'. The term 'niche' encompasses both the place and role of the species in its ecological system (Pocheville, 2015, p.547). Broadly speaking, interaction with other species and the non-living environment is considered essential for making up an ecological niche. Having a unique niche also has a consequential impact; the more significant the ecological function of a species is, the stronger its competitive edge would be (DK, 2019, p.50). Intense competition where niche exclusivity cannot be attained results in a scenario known as 'niche partitioning'. This means that competing species need to make concessions through making modifications to their resource use patterns, i.e., "altering which, how, or when resources are used" (Molles and Simon, 2019, pp.295, 547). A remarkable trait of ecological niches is that they are not always stable; they keep on mutating as a response to changes such as environmental and biotic changes (Polechová and Storch, 2019, p.15).

In this respect, it can be argued that evolution of the Islamic jurisprudence is exemplary of the paradigms of competition and coexistence in ecology. As discussed in Chapter Two, Islamic law prevailed exclusively in the territories of its origin for centuries, before suffering the colonial blows when it was replaced, to a large extent, by Western laws. Thus, the Islamic legal system found itself in a vulnerable position requiring competition to remain on the global map. In the contemporary Muslim and Western world, however, Islamic law finds its own niche, i.e., ecological role, in family law and the financial domain (through its flagship system, Islamic finance). It embodies an indigenous legal heritage that competes to survive alongside other major legal systems, i.e., promoting multiplicity of knowledge systems. Thus far, it represents a blow to the epistemicide paradigm under which the non-hegemonic systems could be wiped out. This provides some explanation as to why the lexical norms of Islamic law might have ideological implications. Having noted the current niches of Islamic

law, it remains to find out how this niche has played out on the postcolonial linguistic discourse.

9.11 Postcolonial reflections: the interplay between shariʿa specialised discourse and postcolonial lexical norms

Bearing in mind that Islamic jurisprudence and finance have both evolved to maintain shariʿa as an intangible cultural heritage, a key finding is that this ideological agenda has a bearing on the lexical features of this specialised discourse by manifesting linguistic and cultural hybridity. The Islamic legal and financial discourse thus lends itself to emancipatory postcolonial theories with regard to their approach toward redefining the boundaries of knowledge exchange between the periphery and the centre.

The English language discourse on Islamic law is an enactment of the postcolonial agenda. When negotiating across power differentials (i.e., translating from a minor language to a major language), postcolonial translation theory favours discursive strategies that can be used for empowering the minor culture. Translating an Arabic-origin culture into English gives an example of introducing a less dominant to a dominant culture; thus, the postcolonial translation school would, in this scenario, suggest using techniques that convey the most faithful representation of alterity, i.e., otherness or the culture of the other. As suggested by the linguistic findings in this study, the lexical norms of Islamic law discourse manifest high levels of postcolonial hybridity due to the following discursive features: Islamic Law in English relies principally on the borrowing of Arabic loanwords to render its iconic signature concepts, i.e., culture-specific elements. To illustrate, the specialised terminology of Islamic finance is expressed predominantly by the means of Arabic loanwords (e.g., *ṣukūk, takāful, murābahah*). As such, this specialised discourse conforms to the objectives of the postcolonial translation school, which would hypothetically oppose downplaying the source cultural icons by merely rendering them into culturally neutral equivalents in the target language (for example, translating *qarḍ ḥasan* as 'interest-free loan'). Despite the substantial use of descriptive equivalents in family law, use of a loanword remains the top strategy and significant cultural phenomena are still most frequently rendered using loanwords (e.g., *mahr, ṣadāq, walī*). Lexical expansions also create 'thick' texts (Appiah, 2000) that put the spotlight on source cultural phenomena with the aid of forms of definition, paraphrase, and explanation. The use of cluster strategies helps to strike balance between representing the source culture and ensuring intelligibility for a foreign audience.

Furthermore, with regard to achieving a thickening effect, it may be useful to recall Tymoczko's (1999) idea of the ostensive strategy. The ostensive strategy creates striking and marked equivalents to express cultural icons in a way that will catch the attention of the reader (ibid, p.176). It appropriates the elements of the major language to open the door for the emergence of marked vocabulary that will be associated with and exclusive to a given source culture (ibid, p.178). The postcolonial ostensive strategy is also reflected in using striking endogenous neologisms (e.g., rendering *qarḍ ḥasan* as 'beautiful loan'); this is because labels such as 'beautiful loan' would have an estranging effect in the specialised English financial discourse, on one hand, and also because looking up this label will immediately associate the concept with the Islamic financial industry or background. Legal scholars also view neologism as a technique that may invoke "the reader's suspicion" (Schroth, 1986, p.58), yet it helps to "compensate for knowledge gaps" (Biel, 2022b, p.70). Taken together, radical discursive forms of thickening/defamiliarisation and ostensive strategies help to open the door for linguistic hybridity and create cultural diversity in language. For such reasons, the postcolonial school is mostly in favour of using such radical discursive modes to convey the most faithful representation of alterity or cultural difference.

It is also evident that the postcolonial school attempts to politicise translation strategies by attributing ideological underpinnings. Although Šarčević (1985) put forward a useful typology of strategies to translate culture-bound concepts, this typology was introduced to implement adequacy at a technical level but does not carry an activist agenda. For Šarčević, lexical expansion by definition and explanations are intended to ensure intelligibility for the average reader (See Section 4.3.1) as opposed to the expert or elite readers who might be already familiar with cultural icons or feel more prompted to look up an unfamiliar loanword to understand its background. However, postcolonial philosophy views lexical expansions slightly differently by regarding them as source-oriented strategies meant to create a thickening effect or an estranging look and feel to draw attention to cultural specificity. Since Islamic legal discourse did not exactly feature Šarčević's strategy of loan translation or calque, it seems that literalness or maintaining grammatical forms of the source language was not a concern. Nevertheless, this discourse went a step further in giving new meanings to existing English words through the strategy of neologism. Though neologism is not present in Šarčević's typology, it has been identified in the course of the analysis and found to convey a similar effect to calques in suggesting the presence of another culture, alterity, or otherness. In brief, translation strategies can serve different agendas and the analysis of

Islamic legal discourse reaffirms that the postcolonial approach is indeed a way of interpretation of a text or a "reading practice" (Ashcroft, Griffiths and Tiffin, 2002, p.191).

The contribution of the current study of Islamic legal discourse to postcolonial debates is based on an approach that seeks to reconcile the "reductive binaries" criticised by Merrill (2020, p.432) in Section 5.6. This reconciliatory approach can be observed from the behaviour of loanwords and endogenous lexemes in the current study in comparison to their behaviour in the study by Delaere and De Sutter (2017). In the current research, loanwords and endogenous lexemes tended to co-occur in the various forms of cluster strategies (couplet, triplet and quadruplets). By contrast, Delaere and De Sutter (2017) investigated contextual factors that influence whether an accepted loanword (from English) is used in Belgian Dutch texts where there is a synonymous endogenous alternative available in Dutch—therefore, their study implies a competition between the loanword and its endogenous lexeme in the sense that the occurrence of either of them forecloses the occurrence of the other. In the terminology of linguistics, the behaviour of Arabic loanwords versus English endogenous lexemes in the current study is typical of 'distributional equivalence' which describes the linguistic phenomenon where linguistic items "occur in the same range of contexts" (Malmkjær, 2002, p.256). On the other hand, the behaviour of English loanwords versus Dutch endogenous lexemes in Delaere and De Sutter's study can be said to conform to the linguistic phenomenon of 'complementary distribution' which is a state of "mutual exclusiveness" meaning that if a certain linguistic item/s occurs, the other will never occur (Malmkjær, 2002, p.406). Accordingly, the current research shines new light on the idea of lexical variation: while Delaere and De Sutter (2017) looked only at seven general terms (e.g., 'team', 'service', 'job'), the current research explored this variation in specialised language, as well as in a different language pair (English-Arabic). The property of the concept itself was also found to be fundamental to lexical variation; some concepts trigger a lot of variants, whereas others have only a small number of variants (e.g., the concept of divorce and its different types in Tables 8.5 and 8.6 versus the concept of marriage in Table 8.7). Moreover, Islamic finance and family law as technical fields have set about establishing their own ecological niche at the level of the law in different countries, which might put them in a state of competition with other laws. However, at the textual level, it is not a case of pure competition between Islamic and English lexis; rather, there are synergies between the two poles since the collocation between the loanwords and endogenous variants is a characteristic of this hybrid discourse. Such synergies reveal

onomasiological perspectives about the behaviour of loanwords, which relate to the scope of "loanword research" and understanding of the borrowing process (Zenner and Kristiansen, 2014, pp.1-5).

9.12 Norms in action

The findings on Islamic legal discourse in the current study confirm the premises of norm theory about the existence of extralinguistic factors (e.g., socio-political or ideological factors) that influence translation and discursive phenomena, as Hermans (1999) postulates. Despite the fact that such extralinguistic factors are not discernable or cannot be objectively observed by the senses as the positivist epistemology goes, their impact on language can be measured and taken as evidence for their existence as the realist epistemology goes. The study found that a useful way to identify the operation of norms is through examining an empirical reality using quantitative and qualitative analyses. The corpus methods provide quantitative evidence about recurrent patterns and systematic behaviours that help to identify lexical norms and translation strategies (i.e., behaviours and choices). Subsequently the qualitative strand can home in to associate those recurring behaviours with powerful structures or mechanisms that are typical of the social reality in question. In the case of Islamic law, those structures or mechanisms are most likely to be ideological forces given that the discipline itself is widely held to emanate from agendas about preserving the 'Muslim identity' (Hallaq, 2009a, p.115).

Having alluded to the likelihood of norms underlying the discourse on Islamic law, a close-up examination of Islamic law can reveal the categories of norms. Toury's (2000) preliminary norms, which hold that the choice of language is not arbitrary, can be of relevance here—it can be assumed that indigenous knowledge on Islamic law produced in the lingua franca of English is meant for wider dissemination. A possible area of future research (from a historiographical perspective) would be to investigate publishing and bibliographical trends on Islamic law in Arabic and other languages, trawling and comparing how much is published in Arabic compared to English. Toury's initial norms, which relate to adequacy versus acceptability, can be problematised because they consider adequacy and acceptability as mutually exclusive norms. Rather than mutual exclusivity, the current research suggests that different norms can co-exist to varying degrees, which aligns more with Hermans' (1996) proposition about the multiplicity under which more than one norm can compete within a hierarchical structure of norms (p.36). To illustrate, the quantitative

evidence in the current research led to the conclusion that it is ubiquitously normative to emphasise the representation of signature culture-specific concepts by transliterating or borrowing them because they are considered an intangible heritage. However, near endogenous equivalents are also used to facilitate understanding whenever required by the contextual factors. With reference to Toury's (2000) textual-linguistic norms, or product or expectancy norms in Chesterman's terms (1997), it can be inferred that frequent lexical choices reflect what is expected or commonly accepted. Hence, inasmuch as loanwords are prevalent, it means that they constitute a valid strategy and meet the expectations and conform with the ideologies of wider audiences. Where certain genres rely less on loanwords this could be due to the expectations of a specific target readership. Thus, norm theory helps us to detect the influence of ideological agendas and contextual constraints on linguistic expression.

9.13 The scholarly debate on culture-or system-bound lexis in the legal sphere

Scholars have long debated the problem of lexis that is culture-or system-bound within the legal domain. Early scholarship tended to shy away from borrowing because it was viewed negatively since it "admits defeat" in Weston's view (1991, p.26) and signifies "laziness or cowardice" in Alcaraz Varó and Hughes' words (2002, p.155). Nevertheless, the debate about the translation of culture-bound legal terminology has grown in importance with reference to international institutional settings, given that they set benchmarks for specialised knowledge based on multilingual corpora and terminological resources. Kuriačková (2018) reveals how EU legislative documents consistently retain the SL term along with its paraphrase when handling culture-bound concepts. Of relevance here is also the terminological harmonisation of Canadian law, which advocates combining the different terms used to denote a given concept under both common law and civil law (Doczekalsa and Biel, 2022, pp.107-108).

The precise effect of situational factors on translation choices has been questioned by other studies. Biel (2009) takes the middle ground, arguing that legal translation is a hybrid setting that allows for switching between domesticating and foreignising techniques based on different variables including the level of incongruity as well as contextual factors such as genres and recipients (p.187). In a recent study, Biel points out that the "dominant trend is a receiver-oriented approach" in intersystemic translation between legal systems (2022b, p.70) while indicating that foreignising strategies are more typical in intrasystemic translation,

which occurs within a single legal system, particularly for supranational terms (ibid, pp.67-70). Like Biel, Prieto Ramos places emphasis on the role of the context; however, he adopts a source-oriented approach to deal with system incongruity as opposed to 'the receiver-oriented approach'. Prieto Ramos (2014b) argues that the overall translation strategy for culture-specific concepts takes into account macro parameters including the directionality of legal systems as well as textual categories such as legal text-types and genres (p.122). By way of illustration, translation decision-making can vary depending on whether the translational action takes place within a single national system or between different legal systems. In the case of system incongruity, as shown in this research, Prieto Ramos recognises the need to avoid using substitutes in the target system, noting that the cultural markers that distinguish the source culture must be retained (ibid, p.123). Here, fulfilling adequacy is a matter of ensuring the foreign eye is able to capture the existence of cultural specificities through reliance on techniques that signal conceptual hybridity, such as borrowing, literal translation and/or descriptive formulae (ibid, p.124). To avoid the confusion that results from the use of approximate renderings, "functional equivalents valid in one national system alone are normally ruled out" (ibid, p.128). Finally, Prieto Ramos maintains that borrowing is a viable option when emphasis is needed on the cultural specificity of the source-system term (ibid, p.128). Therefore, decision-making has been widely held to be dependent on variable contextual and situational factors. The empirical evidence in the current study has suggested that cultural translators who either translate texts or write about Islamic law in English are able to employ loanwords more liberally (both as a standalone strategy or in combination with other strategies) because their work stems from an ideological agenda to bring the cultural other to the fore. Such a scenario results in hybrid texts replete with loanwords among other strategies, which suggest that linguistic norms are not only steered by contextual and situational factors but also by macro ideological factors. Indeed, translation plays a vital role in producing knowledge and contributing to mechanisms aimed at preserving languages and cultures.

9.14 Ethics of mediation: specialised communication or cultural discourse

The issue of culture-bound lexis can also be controversial from the perspective of translation ethics. The ethical dilemma encountered in translating culture-specific concepts can firstly be discussed with reference to Chesterman's (2001) models of translation ethics (Section 5.7). The ethics of representation and communication are reminiscent of the binary of assimilative versus thick translation in postcolonial school and thus they offer tangential

clues because they are divergent models of ethics and they grapple with what should be done rather than describe what is actually done. Accordingly, 'norm-based ethics' (Chesterman, 2001) were found to be more practical in this regard, given that they provide a respite or middle ground (between representation or communication) as they enable 'going with the flow' and following the common/normative pattern as determined by linguistic frequency indicators. Instead of arguing what is the best course to follow, it is more feasible to use empirical evidence to see what is happening on the ground because normative patterns, according to Chesterman (2001, p.141) do uncover expectancy norms, i.e., expectations of readership and other stakeholders.

The way Islamic law discourse relies on Arabic loanwords to maintain shariʿa-based linguistic heritage can further be seen as a kind of 'working for one's own good'. Thus, what is at play here is the ethics of self-interest, which is very typical of postcolonial agendas. In this respect, Lambert (2023) reveals that recent discussions of ethics in translation and interpreting studies place emphasis on self-interest (pp.163-164), suggesting that egoism can be a valid basis for moral decision making. Seeking to circumvent the sheer selfishness associated with self-interest, Lambert (forthcoming) introduces 'enlightened egoism' as an ethical theory that views self-interest as a complex array of competing possibilities that require thorough assessment by the self rather than one-dimensional means to an end of selfishness. In the context of translation, enlightened egoism is envisaged to function as follows: instead of prescribing a moral course for the translator to follow, translators should be trusted with making the right decision based on their careful assessment of the choices available in a given situation (Lambert, 2023, p.166). Though controversial, this code of ethics based on enlightened egoism can be useful to interpreting and justifying how symbolic aspects of alterity are translated in specialised texts and highlighting the ethical role that translation plays in conveying the culture of the other.

9.15 Conclusion

This chapter links analysis and theory because it has undertaken the qualitising process whereby the numerical and statistical findings from the corpus and regression modelling are transformed into qualitative findings. This process of transformation was informed by interweaving emancipatory theories. The chapter thus highlights methodological and conceptual foundations for studying lexical variation. In engaging with postcolonial and ethical debates in translation studies, it provides a bi-directional (interlingual and intralingual) approach to cultural translation by exemplifying a field of knowledge that seeks

to translate a culture and express it in culturalese. This approach is hoped to contribute to the conception of translation as a metaphor and to the conception of the interplay between language and ideology.

Chapter Ten: Conclusion

10.0 Restatement of aims

The main aim of the present research was to explore the lexical features of the English-language discourse on Islamic law. It sought to uncover the linguistic norms underlying this specialised discourse, which has a technical nature, yet is imbued with cultural significance. The research was designed to determine the effect of contextual factors ('genre', 'function', and 'subject field') on lexical variation in this discourse. The study set out to provide the first systematic account of Islamic legal discourse as an archetype of postcolonial translation. In this investigation, the aim was to critically examine the ways in which postcolonial and norm theories intersect and to develop a model for understanding Islamic discourse in English as a form of cultural translation, raising questions about its position in the ecosystem and the ethics of mediating its specialised cultural concepts.

10.1 Reflection on the design and methodology

The study developed a broad methodological scope that triangulates corpus methods, and statistical logistic regression, at the empirical front, and theoretical evidence from emancipatory theories, at the conceptual front. The empirical investigation was based on analysing a self-built 9-million-word corpus of digital texts, structured as follows: the target population is texts related to Islamic law; such texts contain specialist communication; and they constitute a representative sample of the two main branches of Islamic law—finance and family law. Entitled the Islamic Law Corpus (ILC), this monolingual English corpus adopts a multi-layered approach to corpus design, being classified into two subcorpora (finance and family law), each of which encompasses five genres (books, articles, grey literature, policy-making/law-making instruments, and other instruments), which also vary between non-translated and translated (or bilingual) materials. Finally, all texts are authentic in the sense that they represent real specialist communication, i.e., they meet the requirement of being naturally occurring language, which is not altered or modified by the linguist (Stubbs, 1996, p.4).

The monolingual corpus allowed for semi-automation of analytical procedures, particularly with regard to a systematic bottom-up identification of outstanding lexical items or patterns. Here, Biel (2017b) notes that a comparable corpus design, i.e., one that allows a comparison of translated texts with non-translated texts in the same language, can impart greater "technical sophistication" than a parallel corpus design (p.83). Although the subcorpora vary in size (7,421,330 and 3,844,416 tokens for finance and family law, respectively), such variation is taken into consideration and compensated for by examining a balanced sample of concordance lines. Such variation is caused by two factors: firstly, Islamic finance is more established in the contemporary scholarly and professional arenas compared to Islamic family law, which had an impact on the availability of materials; and secondly, the constraints of sampling, both external criteria (e.g., time span between 1900-2022) and internal criteria (e.g., the relevance of the title, abstract and keywords in an article or report to the corpus subject fields).

Moreover, the analysis has been structured systematically. The sample has been balanced on the basis of the number of profiles and concordance lines used as empirical evidence. The study focused on twenty lexical profiles that are rooted in Islamic tradition: 10 of them are related to finance, while the remaining 10 are related to family law. The analysis was implemented on a random sample of 8000 concordance lines, which were equally sourced from the two subcopora (i.e., 4000 from each subcorpus). Hence, the corpus methods were employed to provide a systematic empirical account of the concepts in question. In the interests of exhaustiveness, corpus queries were run on all the different orthographic forms of transliterated Arabic loanwords as well as all endogenous English alternatives that were identified in the analysis process, which rules out the possibility of a biased selection of linguistic labels. Overall, the methodology proved practical in capturing concepts that are specific to Islamic shariʿa and in identifying the various lexical variants used to label such concepts, which were examined and annotated via concordances to answer the primary research question about the most frequent translation strategies. The statistical regression analysis complemented the corpus methods and proved particularly efficient to assess the influence of independent contextual variables, function, genre, and subject field.

10.2 Summarising research findings and significance of the findings

Perhaps the most striking finding of this thesis is that Arabic loanwords are an overriding feature of the English-language discourse on Islamic law. Borrowing is found to be a key

linguistic procedure that relays the culture-specific concepts while introducing the reader to the lexicon of shariʿa law. The signature concepts of Islamic finance and family law are deemed an intangible legal heritage, which therefore reflects ideological underpinnings on two grounds. Firstly, Islamic law is found to be a form of 'culturalese' because it builds an ostensive cultural discourse imbued with cultural phenomena representing particular cultural groups. For this reason, the translator or cultural mediator has the agency to make a choice between inviting the reader to memorise an Islamic label, for example, the financial label *ribā* and understand its background, or to just neutralise it as 'interest/usury' to facilitate communication. Secondly, Islamic law appears as a pragmatically hybrid linguistic discourse, which allows Islamic lexical references to intervene in the English-language diction. The thesis proposes to label this hybrid linguistic practice as 'Islamgish', using a portmanteau or a type of word formation that blends the words of Islamic and English.

A comparative evaluation of the results suggests that Islamic finance demonstrates a higher scale of linguistic borrowing due to the greater cultural specificity of its terminology, compared to Islamic family law, thus indicating the subject field as a variable impacting lexical variation. As such, Islamic family law has shown a higher tendency to employ endogenous lexemes or close English equivalents. The endogenous lexemes were based on three translation strategies: descriptive substitute, adaptation, and neologism. Overall, the descriptive substitute, which is the most "reader-friendly proactive strategy" in Biel's view (2022a, p.385), was the main standalone strategy for producing endogenous lexemes and was particularly frequent in family law, given that the majority of family law concepts have approximate counterparts in other legal systems. Adaptation was, however, limited as a standalone strategy in both subcorpora. Whereas neologism was minimally employed as a standalone strategy, it illustrates how a given language may carry conspicuous equivalents that may immediately be discerned as a foreign transplanted concept.

Another major finding is that the discourse of Islamic law is characterised by cluster strategies in the form of couplets, triplets, or quadruplets. Interestingly, cluster strategies were found to be more typical of finance than family law, which supports the argument that the concepts of Islamic finance carry more profound cultural specificity. While the use of cluster strategies fosters a receiver-oriented approach (Šarčević, 2000), it also suggests that full equivalence is rare in legal translation (Biel, 2022a, p.384) and highlights cultural difference. Thus, corpus analysis provided useful insights about the norms of presenting culture-bound concepts in a specialised discourse.

The statistical regression model corroborated the corpus evidence about the prevalence of loanwords, given that the probability percentage of the loanword is higher than that of the endogenous lexeme in both finance and family law. The logistic regression analysis, which measures the influence of independent variables on a dichotomous dependent variable, also revealed that lexical variation (the choice between a loanword and an endogenous lexeme) is influenced by multifactorial contextual variables. Genre, function, and subject field acted as three distinct but also interrelated, independent variables that shape linguistic choices. The book genre in Islamic finance, for instance, shows the lowest probability percentage for loanwords and consequently, the highest probability percentage for the inclusion of endogenous lexemes, compared to other genres. This tendency was interpreted as a scholarly attempt to create near English equivalents to make the Islamic financial concepts accessible. On the other hand, the law-making instruments genre in family law stands out as having the lowest probability for loanwords, while it had the highest probability of the endogenous lexeme, which could be due to the standardised plain legal language of legislation (Clarity, 2023). Finally, function and subject field proved to be influential variables that are closely correlated. The dichotomous textual functions (performative vs. non-performative) exhibit divergence in their lexical impact based on the thematic category. To elaborate, the loanword probability for Islamic finance is higher in performative texts, while for Islamic family law, it is higher in non-performative texts. Accordingly, it is suggested that the Islamic finance industry uses loanwords in performative policy-making instruments and financial agreements as a tactic to culturally appeal to target clients. However, the non-performative scholarly and reference literature on family law seems to employ loanwords more than the performative law-making and other instruments due to situational considerations; in the former scenario, cultural representation seems to stand out, while in the latter scenario priority moves towards intelligibility.

The principal theoretical implication of this study is the possible synergy between postcolonial studies and norm theory, which would identify the discursive patterns of resistance, the circumstances of their emergence, their normative force and how they develop to cope with the canonical discourse of dominant cultures. This thesis has also identified a link between the practice of cultural translation and the postcolonial agenda, given their shared focus on subaltern groups. The discussion has further explained how Islamic law, as an intangible cultural heritage, strives for survival within the ecology of knowledge systems, which represents postcolonial concerns amid widening cultural hierarchies. The means of

approaching symbolic aspects of alterity in specialised texts were also found to be relevant to the ethical role that translation plays in mediating the culture of the other. Since evidence of norms can usefully be discovered through empirical evidence and corpus frequencies, norm-based ethics was highlighted as a middle ground between the competing ethics of representation and ethics of communication.

10.3 Strengths of the current study

The main strength of this study lies in its implications for the field of knowledge. This thesis has adopted the "new research agenda", which outlines methodological developments and recommendations for advancing translation studies as a scholarly discipline (De Sutter and Lefer, 2020, p.1). As previously discussed, the state-of the-art agenda identifies three overriding criteria for CBTS: multi-methodological, multifactorial, and interdisciplinary (ibid, p.6). This thesis has engaged with recent debates concerning the importance of methodological pluralism within translation studies. In this respect, De Sutter and Lefer uphold that "the combination of methods is the right way to go" (ibid, p.6) and identify a niche in the discipline by calling for the implementation of "multi-methodological designs and advanced statistical modelling" (ibid, p.18). By combining a multi-methodological corpus design and statistical regression modelling, the current research has contributed to the currently sought-after methodological pluralism in empirical translation studies. The current thesis also implemented a multifactorial investigation of linguistic data; here, texts are analysed as multidimensional communicative contexts where linguistic choices were found to be shaped by three factors: textual functions and genres, subject fields. The research also demonstrated theoretical and interdisciplinary awareness by synthesising ideas from postcolonial theory, ecological frameworks as well as exploring the interrelation between translation and sociology and cultural production through reflecting upon the topics of ethics, norms and intangible cultural heritage. In sum, this thesis has conformed to the "new research agenda" (ibid, p.18).

10.4 Contribution of the study

There are several areas where this study makes a contribution. This research appears to be the first study to provide a postcolonial reading of Islamic legal discourse as a cultural translation, exploring its intersection with emancipatory frameworks from heritage and ecology. The research has highlighted the role of translation in shaping the cultural representation and steering the legal entitlements of cultural groups. Addressing the cultural

approach to translation studies, the current research has thus suggested the engagement of translation with the surrounding ideological forces and cultural dynamics of its historical context. Another area of contribution emerges from the research tangible outputs—corpus and termbase. This research is considered the first corpus-based study of the English-language discourse of Islamic law and finance. It generated a corpus based partly on English translations [from Arabic, Malay, and Urdu], which are neglected language pairs in legal corpus studies, and partly on original writings in English on Islamic law, in a range of under-researched genres. The work undertaken as part of this thesis has resulted in generating a terminological resource (The Islamic Law/Finance termbase), which can be useful for Islamic banks and institutions in their content development. The termbase is available for access via Terminologue, an open-access terminology management software via this link (https://www.terminologue.org/IslamicLaw/). Thus, the research is also expected to have a societal impact, as it would benefit minority groups who are subject to Islamic law in foreign countries, especially amid the ever-increasing flow of Muslim migrants and refugees to European countries.

10.5 Limitations of the current study

The main limitations emerging from the current study have to do with its scope. Due to practical constraints, this thesis could not provide a comprehensive linguistic analysis of all the shariʿa-based concepts of Islamic law. Rather, an in-depth analysis was undertaken for the twenty most iconic lexical profiles of Islamic finance and family law, and the keyness of such concepts was determined via a keyness analysis on Sketch Engine. Moreover, the thesis does not engage with the criminal branch of Islamic law, due to the fact that it is typically not enforced in the vast majority of countries. The analysis also focused exclusively on lexical patterns; therefore, grammatical/syntactic patterns lie beyond the scope of this research. There is also variation in the sizes of the subcorpora to some extent; however, such variation has been taken into consideration by analysing balanced samples from each subcorpus and reporting absolute frequencies as well as relative frequencies, e.g., frequency per million in the entire corpus. Another major limitation of this study is that the interpretation of the translation norms inferred from the corpus and statistical analysis is solely grounded on theoretical considerations from descriptive translation studies and interdisciplinary frameworks as well as the researcher's subjective interpretations of normative linguistic phenomena rather than participatory insights from the industry.

10.6 Recommendations for further research work

In terms of directions for future research, further work could recruit participants who actively work in the industry in order to share their opinions and insights on the translation techniques used to render the discourse on shariʿa/Islamic law. Participants can give feedback as to whether loanwords are intended to enact an ideological agenda to promote the Islamic cultural icons or are simply a marketing strategy for appealing to investors and audience of this particular cultural group. Participant views would also be important to indicate whether loanwords may alienate the foreign reader from the text, or possibly incite intolerance or hatred of the religious other. A participant-based study could also investigate the translator's attitudes and beliefs regarding translation behaviour, and the legal effects of lexical choices from the perspective of legal studies.

Hence, the quantitative output, i.e., the findings of the corpus and regression analyses, could be discussed with legal linguists, law experts and academic staff in the form of a survey and/or interviews, to generate qualitative conclusions not only based on recurring or regular translation practice but also the recipient's response, which is a fundamental factor in translation quality assessment. Conducting a survey would be a less time-consuming option for the participants, and hence it could attract a wider response. However, interviews with experts in law and translation could still be an excellent option, given that the corpus of this project had already generated plenty of quantitative data—the only factor remaining to be tested qualitatively would be the recipient's response.

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Appendices

Appendix A: Overview of existing legal corpora

This section provides a synopsis of existing legal corpora based on the data provided by Vogel et al. (2018) and Pontrandolfo (2012). This synopsis categorises these corpora, dividing them into three groups: monolingual, bilingual, trilingual, and multilingual.

The first subgroup of monolingual corpora consists of monolingual English-language texts. In England, for example, Cambridge University Press introduced the 20-million-token Cambridge Corpus of Legal English, which is a monolingual corpus encompassing written and spoken texts, and genres varying between books, journals, and newspaper articles. Bringing together 1,228 texts, the British Law Report Corpus (BLaRC) was compiled by Marín Pérez, to investigate law reports dated between 2008 and 2010 from different parts of the UK (Northern Ireland, Scotland, England, and Wales). A relatively small corpus is that known as the House of Lords Judgments Corpus (HOLJ), which contains 188 judgments dated from 2001 to 2003, and was developed by Claire Grover, Ben Hachey, and Ian Hughson. The Old Bailey Corpus, collected by Magnus Huber, comprises 197,745 texts representing the Proceedings of London's Central Criminal Court during the period 1674–1913. Moving to Spain, the Corpus of Historical English Law Reports (CHELAR) is composed of half a million words, capturing law reports produced in the period from 1535 to 1999, and the project was a collaboration between María José López-Couso and Belén Méndez-Naya. With the aim of analysing criminal trials in Barcelona, the Spanish monolingual Corpus de Procesos Penales (CPP) was created for the study of the narrative of judicial discourse. In USA, the Corpus of US Supreme Court Opinions (SCOTUS), credited to Mark Davies, is made up of 32,000 texts, totaling 130 million words, which represent court decisions from the 1790s to the present. Characterised by its multi-genre nature, the American Law Corpus (ALC) is a sizable corpus (created by Stanislaw Goźdź-Roszkowski) of 5.5 million words and contains academic journals, textbooks, briefs, contracts, legislations, and opinions. Having a look at the scene in Italy, the Testi Amministrativi Chiari e Semplici (TACS) is a monolingual Italian corpus addressing legal administrative language (ibid, pp.128-131). Also, legal texts such as books, journals and administrative documents formed part (totaling 10 million) of the monolingual Italian CORIS/CODIS corpus.

The second group covers bilingual corpora from different European language pairs. In terms of size, CAL² Corpus of European Law, comes first with 1 billion words of German and

English, comprising statutes, academic texts, decisions, and opinions, spanning the period from around 1980 to the present. The Bononia Legal Corpus (BoLC) is a 20-million-word Italian-English corpus, comprising directives and judgments of the European Community from 1968 until 1995, compiled by Rossini Favretti, Fabio Tamburini, and Elisa Martelli. The Corpus of Academic English (CADIS) is another multidisciplinary bilingual (English-Italian) corpus that partly addressed academic legal texts. There is also the LEGA corpus, which contains 1 million words of legal-administrative text in Galician and Spanish and was developed by Gomez Guinovart and Sacau Fontenla. Focusing on the representation of gender in legal language, GENTEXT-N corpus is a bilingual corpus of nearly 34 million words taken from press articles in Spain and Great Britain. Finally, the Lindroos corpus of German-Finnish criminal judgments from 2010 to 2013 includes 120 texts and 1000 print pages.

The third group involves trilingual corpora and includes the Corpus de Sentencias Penales (COSPE), a corpus of criminal judgments from 2005 to 2012 with six million tokens, in English, Spanish, and Italian. Another trilingual corpus is that of the Swiss Legislation Corpus (SLC), which includes 5,745 legislative texts of the Swiss Confederation, in German, French, and Italian collected by Stefan Höfler and Michael Piotrowski. Lastly, with the aim of creating a criminal law glossary, a trilingual corpus of Spanish-English-Russian was developed at the University of Alcalá.

Multilingual corpora, according to Pontrandolfo (2012) include four or more languages. The European Union (EU) has made significant contributions to the area of creating multilingual legal corpora. Its popular JRC-Acquis corpus is marked by its massive size (1,055,583,954 words distributed across 23 EU languages). It also distributes the 6-million-word DGT Multilingual Translation Memory of the Acquis Communautaire (DGT-TM). Taking input from the Official Journal of the European Union, the EU has also developed the DGT-Acquis multilingual corpus. EUROPARL, the European Parliament Proceedings Parallel Corpus, contains up to 60 million words in each of the 11 languages it covers. Another multilingual corpus that is the EUCLCORP, which aimed to support the study of the case law of the Court of Justice of the European Union and the constitutional/supreme courts of the seven EU member states and to provide a parallel concordance function for searching a particular term in selected source and target languages.

On the same line, JUD-GENTT is a multilingual corpus (English-Spanish-German-French), representing a collection of criminal proceedings. CORPUS - (Corpus tècnic del IULA) is also multilingual (Catalan-Spanish-English-French-German), and involves diverse functional categories, legislative, judicial, theoretical (e.g. manuals) and instrumental texts (e.g. dictionaries). The CLUVI (Corpus Lingüístico da Universidade de Vigo) comprises around 6.5 million tokens, from a multilingual background (English-French-Spanish-Portuguese-German-Galician-Basque-Catalan). The DS21 corpus, on the other hand, brings together five languages (German, French, Italian, Rhaeto-Romanic, Latin), gathering four million words of Swiss legal texts from the early Middle Ages to 1798. It was developed by Stefan Höfler and Michael Piotrowski.

Appendix B: File names

File names were assigned in a systematic way to facilitate identifying the contextual factors of the text. Table B.1 shows the file name codes by genre and subject field (i.e., subcorpus):

Table B.1: File name by genre and subject field

Genre	Islamic finance [FN]	Family law [FL]
Books	[BBFN]	[BBFL]
Academic Articles	[AAFN]	[AAFL]
Grey Literature	[GRLFN]	[GRLFL]
Law-and policy-making instruments	[PMIFN]	[LMIFL]
Other instruments	[OTIFN]	[OTIFL]

Each document in the corpus is named using a code to indicate the genre and subject field (e.g., AAFN) followed by an identifier. Stakeholders (publishers, Islamic centres/banks) are assigned identifiers starting with the country abbreviation in the following format: USA01X, UK02X. By way of illustration, 'IR100X' refers to Islamic Cultural Centre of Ireland (ICCI). In cases where multiple files are obtained from the same entity, file names are numbered in a series as follows: IR100X1, IR100X2, IR100X3. The law-making instruments, on the other hand, are labelled slightly differently; the file names are labelled just by country in the following format: AlgeriaX1, AlgeriaX2, etc. For example, *[AAFN] NI06X3* can be broken down as follows: [AAFN] is the genre and subject field code, NI refers to the country (the Netherlands), 06X is the journal identifier, and 3 is the document number (it means that three articles are taken from the same journal). Systematic file naming proved particularly useful for the creation of subcorpora by file name on Sketch Engine.

Appendix C: List of keywords and multi-word terms extracted by Sketch Engine

Appendix Two presents the complete lists of the 'single-word keywords' and 'multi-word terms' extracted by Sketch Engine from each subcorpus: finance and family law. It also provides the absolute and relative frequencies in both the reference corpus and focus corpus as well as the keyness score for each of the keywords.

C.1 Islamic finance subcorpus

C.1.1 Keywords

Table C.1: Top 100 'single-word keywords' extracted by Sketch Engine from the subcorpus of Islamic finance

	Figure 11.1					
	corpus	**Islamic Law Corpus (ILC)**				
	subcorpus	Islamic Finance				
	Item	Frequency (focus)	Frequency (reference)	Relative frequency (focus)	Relative frequency (reference)	Score
1.	**sukuk**	12048	9125	1623.42871	0.21159	1340.738
2.	**takaful**	8360	4962	1126.48267	0.11506	1011.141
3.	**iifs**	6680	591	900.10822	0.01370	888.926
4.	**shariah**	6829	21341	920.18549	0.49486	616.235
5.	**murabaha**	3647	1068	491.42136	0.02477	480.521
6.	**ijarah**	3362	557	453.01852	0.01292	448.229
7.	**mudarabah**	2769	466	373.11371	0.01081	370.114
8.	**mudaraba**	2603	737	350.74576	0.01709	345.836
9.	**musharakah**	2555	378	344.27792	0.00877	342.278
10.	**ifi**	2588	6809	348.72455	0.15789	302.036
11.	**istisna**	2090	230	281.62067	0.00533	281.121
12.	**riba**	3026	24676	407.74362	0.57219	259.983
13.	**qard**	1890	270	254.67133	0.00626	254.081
14.	**islamic**	54478	1224414	7340.73291	28.39207	249.786
15.	**salam**	2977	26948	401.14102	0.62488	247.490
16.	**ifsb**	1893	2798	255.07556	0.06488	240.473
17.	**mudarib**	1706	174	229.87793	0.00403	229.950
18.	**murabahah**	1689	552	227.58723	0.01280	225.698
19.	**aaoifi**	1574	536	212.09137	0.01243	210.475
20.	**musharaka**	1513	454	203.87181	0.01053	202.737
21.	**hyperlink**	4507	88223	607.30353	2.04574	199.723

22.	ijara	1376	786	185.41151	0.01823	183.075
23.	ah-compliant	1317	363	177.46144	0.00842	176.972
24.	gharar	1291	372	173.95804	0.00863	173.462
25.	shari	1996	26443	268.95450	0.61317	167.344
26.	takāful	1247	443	168.02919	0.01027	167.311
27.	ifis	1322	4305	178.13519	0.09983	162.876
28.	wakalah	1134	194	152.80280	0.00450	153.114
29.	iah	1124	4430	151.45534	0.10272	138.253
30.	depositor	1993	43402	268.55023	1.00642	134.344
31.	hibah	987	220	132.99503	0.00510	133.315
32.	tawarruq	973	164	131.10858	0.00380	131.608
33.	supervisory	4216	149636	568.09222	3.46980	127.319
34.	lessee	1884	49183	253.86285	1.14047	119.069
35.	sharia	2364	73336	318.54129	1.70054	118.325
36.	lessor	1448	33101	195.11328	0.76756	110.952
37.	fiqh	1017	11349	137.03743	0.26316	109.279
38.	sharī	782	457	105.37195	0.01060	105.257
39.	spv	965	10705	130.03059	0.24823	104.973
40.	tion	1653	50058	222.73634	1.16076	103.545
41.	liquidity	4447	207527	599.21875	4.81220	103.269
42.	ment	1478	40911	199.15567	0.94866	102.715
43.	certificates	1274	32579	171.66734	0.75545	98.361
44.	icis	775	3456	104.42872	0.08014	97.607
45.	interest-based	795	5090	107.12366	0.11803	96.709
46.	sukūk	711	256	95.80493	0.00594	96.234
47.	shariah-compliant	729	1814	98.23037	0.04206	95.225
48.	wakala	702	256	94.59221	0.00594	95.028
49.	usufruct	721	3374	97.15240	0.07824	91.030
50.	waqf	799	10013	107.66264	0.23218	88.187
51.	jurist	1577	61715	212.49559	1.43107	87.820
52.	ribā	644	90	86.77690	0.00209	87.594
53.	cpicm	627	0	84.48621	0.00000	85.486
54.	profit-sharing	697	7382	93.91847	0.17118	81.045
55.	zakat	811	15786	109.27960	0.36605	80.729
56.	sharī'ah	580	55	78.15311	0.00128	79.052
57.	psia	632	4509	85.15993	0.10456	78.004
58.	counterparty	1109	40640	149.43413	0.94237	77.449

59.	securitisation	724	12897	97.55664	0.29906	75.868
60.	risk-share	567	3264	76.40140	0.07569	71.955
61.	retakāful	524	89	70.60729	0.00206	71.460
62.	iosco	567	4424	76.40140	0.10259	70.200
63.	financing	8669	684633	1168.11938	15.87547	69.279
64.	adequacy	1381	73755	186.08524	1.71025	69.029
65.	muḍārabah	499	8	67.23862	0.00019	68.226
66.	bai	1107	51929	149.16464	1.20414	68.128
67.	lariba	498	357	67.10387	0.00828	67.545
68.	banking	12627	1055109	1701.44714	24.46618	66.851
69.	assets	975	43238	131.37807	1.00262	66.103
70.	issuer	2478	176265	333.90244	4.08728	65.831
71.	mushārakah	478	9	64.40894	0.00021	65.395
72.	ṣukūk	464	24	62.52249	0.00056	63.487
73.	musyarakah	463	46	62.38774	0.00107	63.320
74.	interest-free	617	15100	83.13873	0.35014	62.318
75.	certificateholders	434	49	58.48008	0.00114	59.413
76.	mudharabah	432	96	58.21059	0.00223	59.079
77.	intermediation	522	9469	70.33780	0.21957	58.494
78.	ifsi	428	478	57.67160	0.01108	58.028
79.	microfinance	835	41781	112.51353	0.96883	57.655
80.	issuance	2179	182014	293.61316	4.22059	56.433
81.	fatwa	669	27780	90.14557	0.64417	55.436
82.	tional	439	3855	59.15382	0.08939	55.218
83.	bnm	422	2107	56.86312	0.04886	55.168
84.	sunnah	643	25395	86.64215	0.58887	55.160
85.	cial	434	3461	58.48008	0.08025	55.061
86.	usury	651	26429	87.72012	0.61284	55.009
87.	securitization	604	22650	81.38703	0.52521	54.017
88.	interbank	560	18080	75.45818	0.41924	53.872
89.	a-compliant	395	328	53.22496	0.00761	53.816
90.	obligor	483	10458	65.08267	0.24250	53.185
91.	mirakhor	385	86	51.87749	0.00199	52.772
92.	deferred	1296	100702	174.63177	2.33511	52.661
93.	sharia-compliant	396	2441	53.35971	0.05660	51.448
94.	qarḍ	372	3	50.12579	0.00007	51.122
95.	sukukholders	368	5	49.58680	0.00012	50.581
96.	ijārah	368	22	49.58680	0.00051	50.561

97.	prf	435	8199	58.61483	0.19012	50.091
98.	ifrs	717	42047	96.61341	0.97500	49.425
99.	finan	387	3338	52.14699	0.07740	49.329
100.	financier	1018	78308	137.17218	1.81583	49.070

C.1.2 Multi-word terms

Figure C.2: Top 100 'multi-word terms' extracted by Sketch Engine from the subcorpus of Islamic finance

	Figure 11.2					
	corpus	Islamic Law Corpus (ILC)				
	subcorpus	Islamic Finance				
	Item	Frequency (focus)	Frequency (reference)	Relative frequency (focus)	Relative frequency (reference)	Score
1.	islamic finance	9966	11783	1342.88599	0.27323	1055.495
2.	islamic bank	7417	6653	999.41656	0.15427	866.708
3.	islamic banking	4840	7476	652.17419	0.17336	556.672
4.	supervisory authority	2258	9164	304.25812	0.21250	251.760
5.	islamic financial institution	1804	1009	243.08311	0.02340	238.503
6.	conventional bank	1661	2134	223.81432	0.04948	214.214
7.	islamic economics	1194	1348	160.88760	0.03126	156.981
8.	investment account	1391	10544	187.43272	0.24450	151.413
9.	takaful operator	1054	243	142.02306	0.00563	142.222
10.	transaction document	1010	2381	136.09421	0.05521	129.921
11.	liquidity risk	1039	7178	140.00186	0.16645	120.882
12.	capital adequacy	1041	7359	140.27135	0.17064	120.678
13.	periodic distribution	869	183	117.09492	0.00424	117.596
14.	credit risk	1512	33953	203.73706	0.78731	114.550
15.	market risk	1143	15243	154.01553	0.35346	114.533
16.	operational risk	1135	15771	152.93756	0.36570	112.717
17.	leased asset	847	1115	114.13049	0.02585	112.229
18.	underlying asset	968	10042	130.43484	0.23286	106.610
19.	islamic banking business	759	84	102.27277	0.00195	103.072
20.	islamic law	1382	37763	186.21999	0.87566	99.816
21.	islamic finance industry	728	646	98.09563	0.01498	97.633

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22.	banking business	878	9575	118.30763	0.22203	97.631
23.	banking business firm	713	0	96.07442	0.00000	97.074
24.	islamic banking business firm	675	0	90.95405	0.00000	91.954
25.	finance industry	828	11470	111.57030	0.26597	88.920
26.	conventional finance	650	428	87.58538	0.00992	87.715
27.	stress testing	788	9871	106.18043	0.22889	87.217
28.	business firm	720	6702	97.01765	0.15541	84.834
29.	salam contract	616	51	83.00399	0.00118	83.905
30.	conventional banking	625	1042	84.21671	0.02416	83.206
31.	financial institution	4385	288472	590.86444	6.68917	76.974
32.	trust certificates	559	0	75.32343	0.00000	76.323
33.	rate of return	1114	43373	150.10786	1.00575	75.337
34.	islamic financial service	556	886	74.91919	0.02054	74.391
35.	capital requirement	827	23514	111.43555	0.54525	72.762
36.	financial product	936	33329	126.12295	0.77284	71.706
37.	ijarah contract	522	0	70.33780	0.00000	71.338
38.	profit rate	559	3577	75.32343	0.08294	70.478
39.	sukuk issuance	521	582	70.20305	0.01350	70.255
40.	financial system	1797	108066	242.13988	2.50587	69.352
41.	financial instrument	910	34580	122.61953	0.80185	68.607
42.	islamic financing	508	722	68.45134	0.01674	68.308
43.	conventional insurance	500	445	67.37337	0.01032	67.675
44.	islamic investment	500	467	67.37337	0.01083	67.641
45.	distribution amount	497	631	66.96913	0.01463	66.989
46.	financial innovation	552	5688	74.38020	0.13190	66.596
47.	account holder	829	32191	111.70505	0.74645	64.534
48.	deferred payment	531	5497	71.55051	0.12747	64.348
49.	contracting party	703	22218	94.72696	0.51520	63.178
50.	sukuk market	450	405	60.63603	0.00939	61.063
51.	islamic window	448	255	60.36654	0.00591	61.006
52.	takaful participant	445	0	59.96230	0.00000	60.962
53.	takaful fund	444	44	59.82755	0.00102	60.766
54.	investment account holder	443	88	59.69281	0.00204	60.569
55.	risk sharing	468	2675	63.06147	0.06203	60.320

56.	event of default	480	3896	64.67844	0.09034	60.237
57.	islamic insurance	445	554	59.96230	0.01285	60.189
58.	periodic distribution amount	439	0	59.15382	0.00000	60.154
59.	islamic financial institutions	440	288	59.28856	0.00668	59.889
60.	qard hasan	433	0	58.34534	0.00000	59.345
61.	sukuk holder	431	121	58.07584	0.00281	58.911
62.	islamic capital	436	667	58.74958	0.01547	58.840
63.	islamic capital market	431	438	58.07584	0.01016	58.482
64.	takaful company	427	204	57.53686	0.00473	58.261
65.	sale contract	458	3397	61.71400	0.07877	58.135
66.	capital market	1249	83092	168.29866	1.92676	57.845
67.	islamic jurisprudence	464	4624	62.52249	0.10722	57.371
68.	islamic financial system	386	219	52.01224	0.00508	52.744
69.	security party	382	90	51.47326	0.00209	52.364
70.	islamic financial product	377	247	50.79952	0.00573	51.505
71.	liquidity management	402	3073	54.16819	0.07126	51.499
72.	risk exposure	475	11391	64.00470	0.26414	51.422
73.	mudarabah contract	370	0	49.85629	0.00000	50.856
74.	risk management	2398	242997	323.12268	5.63469	48.853
75.	murabaha contract	354	45	47.70034	0.00104	48.650
76.	shariah compliance	354	207	47.70034	0.00480	48.468
77.	shariah principle	346	260	46.62237	0.00603	47.337
78.	islamic fund	341	352	45.94864	0.00816	46.569
79.	purchase undertaking	335	0	45.14016	0.00000	46.140
80.	trust certificate	338	646	45.54440	0.01498	45.857
81.	islamic microfinance	332	279	44.73592	0.00647	45.442
82.	secondary market	524	25334	70.60729	0.58745	45.108
83.	principal amount	408	10551	54.97667	0.24466	44.973
84.	capital charge	345	3229	46.48763	0.07488	44.180
85.	total asset	497	26490	66.96913	0.61426	42.105
86.	islamic scholar	390	11868	52.55123	0.27520	41.994
87.	regulatory capital	340	5135	45.81389	0.11907	41.833
88.	sukuk murabahah	302	0	40.69352	0.00000	41.694

89.	banking system	864		78380	116.42118	1.81750	41.676
90.	financial contract	318		2430	42.84946	0.05635	41.510
91.	mode of financing	301		274	40.55877	0.00635	41.296
92.	takaful certificate	299		0	40.28928	0.00000	41.289
93.	conventional bond	301		680	40.55877	0.01577	40.914
94.	loss sharing	298		372	40.15453	0.00863	40.803
95.	islamic development bank	305		2015	41.09776	0.04672	40.219
96.	financial intermediation	310		3143	41.77149	0.07288	39.866
97.	islamic principle	309		3390	41.63674	0.07861	39.529
98.	rf banking	285		0	38.40282	0.00000	39.403
99.	financial asset	502		32023	67.64286	0.74256	39.392
100.	corporate governance	857		86462	115.47795	2.00491	38.763

C.2 Islamic family law subcorpus

C.2.1 Keywords

Figure C.3: Top 100 'single-word keywords' extracted by Sketch Engine from the subcorpus of Islamic family law

					Figure 11.3		
	corpus	Islamic Law Corpus (ILC)					
	subcorpus	Family Law					
	Item	Frequency (focus)		Frequency (reference)	Relative frequency (focus)	Relative frequency (reference)	Score
1.	mahr	3174		4383	825.61310	0.10163	750.352
2.	talaq	2544		7755	661.73901	0.17983	561.726
3.	dower	2190		17106	569.65741	0.39666	408.588
4.	nikah	1233		3671	320.72491	0.08512	296.487
5.	khula	910		758	236.70695	0.01758	233.601
6.	jurist	1966		61715	511.39105	1.43107	210.768
7.	divorce	16949		869599	4408.73193	20.16452	208.355
8.	bw	1956		71240	508.78989	1.65193	192.233
9.	khul	735		1427	191.18639	0.03309	186.031
10.	civ	1405		58936	365.46512	1.36663	154.847
11.	shari	910		26443	236.70695	0.61317	147.354
12.	dowry	1071		39968	278.58588	0.92679	145.105
13.	hanafi	646		7728	168.03592	0.17920	143.348

14.	sharia	1484		73336	386.01440	1.70054	143.310
15.	fiqh	678		11349	176.35968	0.26316	140.409
16.	qadi	586		4069	152.42888	0.09435	140.201
17.	ṭalāq	521		42	135.52124	0.00097	136.388
18.	khulʿ	506		71	131.61948	0.00165	132.401
19.	polygamy	1135		56199	295.23343	1.30316	128.620
20.	zina	566		7779	147.22652	0.18038	125.575
21.	nafaqa	429		90	111.59042	0.00209	112.356
22.	guardianship	1050		64136	273.12341	1.48720	110.213
23.	iddat	408		597	106.12795	0.01384	105.665
24.	tion	860		50058	223.70108	1.16076	103.992
25.	marriage	24417		2611666	6351.28955	60.56008	103.188
26.	talāq	393		70	102.22619	0.00162	103.059
27.	alimony	654		29332	170.11687	0.68016	101.846
28.	abū	461		9326	119.91418	0.21625	99.415
29.	repudiation	573		23763	149.04735	0.55102	96.741
30.	mufti	680		36358	176.87993	0.84308	96.512
31.	marital	1720		161480	447.40216	3.74445	94.511
32.	consummation	569		25091	148.00688	0.58182	94.200
33.	iddah	362		836	94.16254	0.01939	93.353
34.	polygamous	467		14260	121.47488	0.33067	92.040
35.	riage	345		276	89.74055	0.00640	90.164
36.	non-muslim	699		44677	181.82216	1.03598	89.796
37.	fatwa	562		27780	146.18605	0.64417	89.520
38.	matrimonial	618		36031	160.75264	0.83550	88.125
39.	wali	447		14315	116.27254	0.33194	88.046
40.	cedaw	416		10961	108.20889	0.25417	87.077
41.	hyperlink	989		88223	257.25623	2.04574	84.793
42.	hadīth	329		1155	85.57867	0.02678	84.320
43.	islamic	9424		1224414	2451.34766	28.39207	83.436
44.	annulment	477		22418	124.07607	0.51984	82.296
45.	maliki	431		19063	112.11066	0.44204	78.438
46.	hadd	309		2521	80.37632	0.05846	76.882
47.	faskh	289		48	75.17397	0.00111	76.089
48.	mehr	363		11108	94.42266	0.25758	75.878
49.	idda	290		725	75.43408	0.01681	75.170
50.	irrevocable	490		32790	127.45759	0.76034	72.973
51.	jurisprudence	792		80587	206.01309	1.86867	72.163

52.	revocable	352		12282	91.56137	0.28480	72.043
53.	majlis	370		15559	96.24348	0.36079	71.461
54.	shariah	400		21341	104.04701	0.49486	70.272
55.	codification	389		20217	101.18572	0.46880	69.571
56.	quranic	369		17645	95.98337	0.40916	68.824
57.	dissolution	1321		179582	343.61523	4.16420	66.732
58.	ijtihad	269		4161	69.97162	0.09649	64.726
59.	sunna	292		8341	75.95432	0.19341	64.483
60.	kitab	283		7344	73.61326	0.17029	63.756
61.	hadith	748		90779	194.56792	2.10501	62.985
62.	muslim	9687		1687493	2519.75854	39.13008	62.815
63.	qazi	277		7242	72.05256	0.16793	62.549
64.	kadi	258		3970	67.11032	0.09206	62.369
65.	ul-qaza	235		1	61.12762	0.00002	62.126
66.	testator	366		23692	95.20302	0.54938	62.091
67.	stipulation	657		76352	170.89722	1.77047	62.046
68.	conjugal	322		16183	83.75784	0.37526	61.631
69.	divorcee	292		10916	75.95432	0.25312	61.410
70.	spouse	3318		567045	863.07001	13.14881	61.070
71.	ment	449		40911	116.79277	0.94866	60.448
72.	litigant	499		54424	129.79865	1.26200	57.824
73.	ulama	290		14517	75.43408	0.33662	57.184
74.	ḥadīth	224		1936	58.26633	0.04489	56.720
75.	ibn	1480		253997	384.97394	5.88976	56.021
76.	cassation	255		8943	66.32997	0.20737	55.766
77.	sunan	238		5612	61.90797	0.13013	55.664
78.	juristic	235		5057	61.12762	0.11726	55.607
79.	shariat	226		3441	58.78656	0.07979	55.369
80.	inheritance	1685		302635	438.29803	7.01759	54.792
81.	sunnah	320		25395	83.23761	0.58887	53.017
82.	aimplb	203		1242	52.80386	0.02880	52.298
83.	quran	1044		182555	271.56271	4.23314	52.084
84.	hus	253		12253	65.80974	0.28413	52.027
85.	syariah	196		1774	50.98304	0.04114	49.929
86.	stipulate	996		182113	259.07706	4.22289	49.796
87.	husband	12772		2866085	3322.22095	66.45963	49.262
88.	solemnize	216		7653	56.18539	0.17746	48.567
89.	tunisian	426		56241	110.81007	1.30413	48.526

90.	polygyny	205		5596	53.32409	0.12976	48.085
91.	agnate	188		2005	48.90210	0.04649	47.685
92.	bano	197		4539	51.24315	0.10525	47.268
93.	domicile	400		53082	104.04701	1.23088	47.088
94.	quazi	180		924	46.82116	0.02143	46.818
95.	ṣadāq	175		5	45.52057	0.00012	46.515
96.	sunni	805		155898	209.39461	3.61501	45.589
97.	misyar	172		266	44.74022	0.00617	45.460
98.	dār	174		1101	45.26045	0.02553	45.109
99.	druze	239		17672	62.16809	0.40978	44.807
100.	registrar	1186		254804	308.49939	5.90847	44.800

C.2.2 Multi-word terms

Figure C.4: Top 100 'multi-word terms' extracted by Sketch Engine from the subcorpus of Islamic family law

Figure 11.4						
	corpus	Islamic Law Corpus (ILC)				
	subcorpus	Family Law				
	Item	Frequency (focus)	Frequency (reference)	Relative frequency (focus)	Relative frequency (reference)	Score
1.	marriage contract	2272	9710	590.98706	0.22516	483.192
2.	islamic law	3121	37763	811.82678	0.87566	433.355
3.	personal status	1800	4788	468.21155	0.11103	422.323
4.	muslim marriage	1019	1345	265.05975	0.03119	258.013
5.	status law	898	1778	233.58554	0.04123	225.297
6.	personal status law	865	1332	225.00166	0.03089	219.230
7.	family law	2227	72974	579.28174	1.69214	215.546
8.	islamic marriage	647	1060	168.29604	0.02458	165.235
9.	muslim law	597	2739	155.29016	0.06351	146.957
10.	muslim woman	1088	44535	283.00787	1.03269	139.720
11.	judicial divorce	459	123	119.39394	0.00285	120.052
12.	waiting period	794	38178	206.53333	0.88528	110.081
13.	islamic divorce	415	203	107.94878	0.00471	108.438
14.	personal law	456	8197	118.61359	0.19007	100.509
15.	sharia council	375	440	97.54408	0.01020	97.549
16.	dissolution of marriage	397	3704	103.26666	0.08589	96.020

17.	**islamic family law**	345	425	89.74055	0.00986	89.855
18.	**civil marriage**	384	10022	99.88513	0.23239	81.861
19.	**civil divorce**	310	881	80.63644	0.02043	80.002
20.	**islamic family**	291	676	75.69420	0.01568	75.511
21.	**valid marriage**	301	2249	78.29538	0.05215	75.365
22.	**polygamous marriage**	301	3135	78.29538	0.07270	73.922
23.	**muslim family law**	278	294	72.31268	0.00682	72.816
24.	**muslim family**	316	8108	82.19714	0.18801	70.031
25.	**divorced woman**	280	4297	72.83291	0.09964	67.143
26.	**family court**	471	40616	122.51536	0.94182	63.608
27.	**marital home**	247	2773	64.24903	0.06430	61.307
28.	**muslim personal law**	237	1048	61.64785	0.02430	61.162
29.	**dar ul-qaza**	224	0	58.26633	0.00000	59.266
30.	**religious marriage**	230	1820	59.82703	0.04220	58.364
31.	**islamic jurisprudence**	244	4624	63.46868	0.10722	58.226
32.	**shariah council**	218	165	56.70562	0.00383	57.486
33.	**court of justice**	256	8682	66.59009	0.20132	56.263
34.	**religious divorce**	212	425	55.14492	0.00986	55.597
35.	**school of law**	223	2679	58.00621	0.06212	55.555
36.	**religious law**	254	10248	66.06985	0.23763	54.192
37.	**islamic marriage contract**	203	105	52.80386	0.00243	53.673
38.	**sharia court**	202	3145	52.54374	0.07293	49.904
39.	**civil code**	274	19469	71.27220	0.45145	49.793
40.	**family law reform**	190	624	49.42233	0.01447	49.703
41.	**divorce case**	219	8454	56.96574	0.19603	48.465
42.	**marriage certificate**	261	18560	67.89068	0.43037	48.163
43.	**civil law**	370	44370	96.24348	1.02886	47.930
44.	**law reform**	271	22264	70.49185	0.51626	47.150
45.	**financial right**	179	714	46.56104	0.01656	46.786
46.	**age of marriage**	184	2727	47.86163	0.06323	45.956
47.	**mahila panchayat**	169	0	43.95986	0.00000	44.960
48.	**legal capacity**	189	5243	49.16221	0.12158	44.725
49.	**irrevocable divorce**	164	106	42.65928	0.00246	43.552
50.	**muslim man**	228	17086	59.30680	0.39620	43.194
51.	**divorced wife**	165	1428	42.91939	0.03311	42.512

52.	law of personal status	159	93	41.35869	0.00216	42.268
53.	temporary marriage	164	1736	42.65928	0.04025	41.970
54.	ground for divorce	170	3379	44.21998	0.07835	41.934
55.	such marriage	174	4635	45.26045	0.10748	41.771
56.	dissolution of the marriage	159	1005	41.35869	0.02330	41.394
57.	religious authority	210	15684	54.62468	0.36369	40.790
58.	muslim community	351	54766	91.30125	1.26993	40.663
59.	prenuptial agreement	174	6519	45.26045	0.15116	40.186
60.	customary law	198	13403	51.50327	0.31079	40.055
61.	forced marriage	204	15571	53.06398	0.36106	39.722
62.	muslim jurist	151	1328	39.27775	0.03079	39.074
63.	religious court	154	2249	40.05810	0.05215	39.023
64.	minimum age	235	27419	61.12762	0.63580	37.980
65.	form of divorce	143	287	37.19681	0.00666	37.944
66.	legal system	569	127100	148.00688	2.94723	37.750
67.	legal tradition	154	4989	40.05810	0.11569	36.801
68.	civil court	209	21859	54.36456	0.50687	36.741
69.	talaq ul-ba	137	0	35.63610	0.00000	36.636
70.	marriage officer	137	516	35.63610	0.01197	36.203
71.	premarital agreement	138	997	35.89622	0.02312	36.062
72.	muslim society	167	10058	43.43963	0.23323	36.035
73.	child custody	218	25949	56.70562	0.60171	36.027
74.	deferred dower	134	0	34.85575	0.00000	35.856
75.	mutual consent	176	13203	45.78069	0.30616	35.816
76.	interest of the child	176	13268	45.78069	0.30766	35.774
77.	time of marriage	139	1898	36.15634	0.04401	35.590
78.	jordanian law	134	430	34.85575	0.00997	35.502
79.	hanafi school	137	1433	35.63610	0.03323	35.458
80.	islamic court	138	2582	35.89622	0.05987	34.812
81.	legal reform	163	10867	42.39916	0.25199	34.664
82.	arabic text	144	4759	37.45692	0.11035	34.635
83.	legal doctrine	142	5513	36.93669	0.12784	33.637
84.	marriage ceremony	176	17496	45.78069	0.40570	33.279
85.	legal literature	128	1358	33.29504	0.03149	33.248
86.	matrimonial home	135	4366	35.11587	0.10124	32.796

87.	divorce law	137	6129	35.63610	0.14212	32.077
88.	egyptian law	123	1274	31.99446	0.02954	32.048
89.	second marriage	187	24452	48.64198	0.56700	31.680
90.	quranic verse	129	3923	33.55516	0.09097	31.674
91.	dato yutitham	117	0	30.43375	0.00000	31.434
92.	contract of marriage	119	808	30.95399	0.01874	31.366
93.	muslim country	219	39273	56.96574	0.91067	30.338
94.	muslim divorce	113	90	29.39328	0.00209	30.330
95.	maternal custody	113	104	29.39328	0.00241	30.320
96.	conflicts law	113	124	29.39328	0.00288	30.306
97.	blood relative	128	5734	33.29504	0.13296	30.270
98.	case of divorce	116	1360	30.17363	0.03154	30.221
99.	last will	159	17837	41.35869	0.41361	29.965
100.	minor child	176	24360	45.78069	0.56487	29.894

Appendix D: Translation strategies identified by separate corpus queries

Appendices C.1 and C.2 show the translation strategies identified by running separate corpus queries first on the loanword/s and second on the various endogenous lexemes of each lexical profile.

D.1 Islamic finance

Profile 1: *[şukūk]*

Table D.1.1

şukūk	
Des+Loan[16]	3
Loan	180
Loan+Des	5
Loan+Expan	3
Loan+Supp	9
Total	200

Table D.1.2

Islamic bond	
Des	84
Des+Loan	33
Loan+Des	65
Loan+Des+Expan	13
Loan+Expan	1
Loan+Supp+Des	4
Total	200
	199 applicable to the endogenous label

Profile 2: *[takāful]*

Table D.1.3

takāful	
Des+Loan	3
Loan	179
Loan+Des+Expan	2
Loan+Supp	16
Total	200

Table D.1.4

Islamic insurance	
Des	63
Des+Loan	68
Des+Loan+Expan	9
Loan+Des	60
Total	200

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[16] Strategies are ordered alphabetically as they appear in Sketch Engine concordance annotation mode.

Profile 3: *[murābaḥa]*

Table D.1.5

murābaḥa	
Des+Loan	4
Loan	129
Loan+Adapt	1
Loan+Des	9
Loan+Des+Expan	3
Loan+Expan	11
Loan+Supp	43
Total	200

Table D.1.6

cost-plus financing/cost-plus contract/cost-plus sale/ cost-plus/ cost plus profit/mark-up financing/mark-up contract/mark-up sale/ mark-up transactions/mark-up	
Des	8
Des+Loan	5
Des+Loan+Expan	3
Loan+Des	22
Loan+Des+Expan	14
Loan+Expan	64
Loan+Supp+Expan	16
N/A	68
Total	200
	148 non-applicable to the endogenous label

Profile 4: *[ijāra]*

Table D.1.7

ijāra	
Des+Loan	8
Des+Loan+Supp	1
Loan	122
Loan+Des	14
Loan+Des+Expan	2
Loan+Des+Supp	2
Loan+Expan	8
Loan+Supp	42
Loan+Supp+Expan	1
Total	200

Table D.1.8

Islamic lease/leasing	
Des	36
Des+Expan	2
Des+Loan	1
Des+Loan+Supp	4
Loan+Des	9
Loan+Des+Expan	1
Loan+Des+Supp	1
Loan+Expan	2

N/A	1
Total	57
	3 non-applicable to the endogenous label

Table D.1.9

lease, leasing	
Des	19
Des+Loan	7
Des+Loan+Expan	2
Loan	15
Loan+Des	18
Loan+Des+Expan	4
Loan+Expan	15
Loan+Supp	11
Loan+Supp+Des	4
Loan+Supp+Expan	5
N/A	43
Total	143
	89 non-applicable to the endogenous label

Profile 5: *[muḍāraba]*

Table D.1.10

muḍāraba	
Adapt+Loan	2
Loan	110
Loan+Adapt	1
Loan+Adapt+Expan	2
Loan+Des	2
Loan+Des+Expan	1
Loan+Expan	9
Loan+Supp	71
Loan+Supp+Expan	2
Total	200

Table D.1.11

silent partnership/trust financing/financial partnership/trustee finance/passive partnership/trustee profit-sharing/trust partnership/trust investment partnership	
Adapt	50
Adapt+Expan	8
Adapt+Loan	16
Adapt+Loan+Expan	4
Loan+Adapt	27
Loan+Adapt+Expan	15
Loan+Des	3
Loan+Des+Expan	1
Loan+Expan	8
Loan+Supp+Adapt	1
Loan+Supp+Expan	4
N/A	4
Total	141
	16 non-applicable to the endogenous label

Table D.1.12

profit-sharing/profit sharing	
Des	1
Des+Loan	2
Loan	14
Loan+Adapt+Expan	2
Loan+Des	2
Loan+Des+Expan	1
Loan+Expan	13
Loan+Supp	9
Loan+Supp+Expan	1
N/A	14
Total	59
	51 non-applicable to the endogenous label

Profile 6: *[mushāraka]*

Table D.1.13

mushāraka	
Des+Loan	3
Des+Loan+Expan	1
Loan	113
Loan+Des	9
Loan+Expan	19
Loan+Supp	54
Loan+Supp+Des	1
Total	200

Table D.1.14

joint partnership/joint venture/equity partnership/equity participation	
Des	21
Des+Loan	13
Des+Loan+Expan	2
Loan	10
Loan+Des	22
Loan+Des+Expan	10
Loan+Expan	29
Loan+Supp	3
Loan+Supp+Des	1
Loan+Supp+Expan	8
N/A	81
Total	200
	131 non-applicable to the endogenous label

Profile 7: *[istiṣnāʿ]*

Table D.1.15

istiṣnāʿ	
Des+Loan	2
Des+Loan+Expan	1
Loan	124
Loan+Des	2

Loan+Des+Expan	2
Loan+Expan	16
Loan+Supp	47
Loan+Supp+Expan	6
Total	200

Table D.1.16

commissioned manufacture	
Des+Loan	1
Loan+Des	5
Loan+Des+Expan	4
Total	10

Table D.1.17

manufacturing contract/ /manufacturing sale contract/progressive financing/sale by order/purchase by order	
Des	1
Des+Loan	2
Des+Loan+Expan	1
Loan+Des	18
Loan+Des+Expan	1
Loan+Expan	3
N/A	4
Total	30
	7 non-applicable to the endogenous label

Table D.1.18

manufacture, manufacturing	
Des	1
Des+Loan	2
Loan	31
Loan+Des	3
Loan+Des+Expan	2
Loan+Expan	43
Loan+Supp	10
Loan+Supp+Expan	7
N/A	61
Total	160
	152 non-applicable to the endogenous label

Profile 8: *[ribā]*

Table D.1.19

ribā	
Adapt+Loan	3
Adapt+Loan+Expan	1
Des+Adapt+Loan+Expan	2
Des+Loan	10
Des+Loan+Adapt+Expan	1
Des+Loan+Expan	2
Loan	126
Loan+Adapt	4
Loan+Adapt+Des	1
Loan+Adapt+Des+Expan	2

Loan+Des	9
Loan+Des+Adapt	1
Loan+Des+Expan	5
Loan+Expan	33
Total	200

Table D.1.20

loan sharking/loan-sharking/usurious interest	
Adapt	2
Loan+Adapt	4
Loan+Des	1
Total	7

Table D.1.21

usury	
Adapt	25
Adapt+Des	5
Adapt+Des+Loan	2
Adapt+Expan	1
Adapt+Loan	10
Adapt+Loan+Des	2
Adapt+Loan+Expan	3
Des+Adapt	4
Des+Loan+Adapt	3
Des+Loan+Adapt+Expan	2
Loan+Adapt	11
Loan+Adapt+Des	1
Loan+Adapt+Des+Expan	2
Loan+Adapt+Expan	4
Loan+Des+Adapt	2
Loan+Des+Adapt+Expan	6
Loan+Expan	6
N/A	8
Total	97
	14 non-applicable to the endogenous label

Table D.1.22

interest	
Adapt+Des+Loan	1
Adapt+Loan+Des+Expan	1
Des	9
Des+Adapt+Loan+Expan	1
Des+Loan	3
Des+Loan+Adapt+Expan	1
Loan	4
Loan+Adapt	1
Loan+Des	3
Loan+Des+Adapt	1
Loan+Des+Adapt+Expan	2
Loan+Expan	5
N/A	64
Total	96
	73 non-applicable to the endogenous label

Profile 9: *[qarḍ/qarḍ ḥasan]*

Table D.1.23

qarḍ ḥasan	
Des+Loan	9
Des+Loan+Expan	2
Loan	138
Loan+Adapt	1
Loan+Des	7
Loan+Des+Expan	3
Loan+Expan	14
Loan+Neo+Expan	3
Loan+Supp	23
Total	200

Table D.1.24

interest-free loan/interest free loan/benevolent loan/beautiful loan/good loan/charitable loan/virtuous loan/voluntary loan/bona fide loan	
Des	50
Des+Expan	1
Des+Loan	23
Des+Loan+Expan	3
Loan+Des	66
Loan+Des+Expan	36
Loan+Des+Neo	1
Loan+Expan	5
Loan+Neo	4
Loan+Neo+Des+Expan	5
Loan+Neo+Expan	3
Loan+Supp+Des	1
Neo	1
Neo+Expan	1
Total	200
	5 non-applicable to the endogenous label

Profile 10: *[salam]*

Table D.1.25

salam	
Des+Loan	3
Loan	120
Loan+Des	5
Loan+Expan	18
Loan+Supp	46
Loan+Supp+Expan	8
Total	200

Table D.1.26

forward contract/forward sale/advance purchase/forward transaction/purchase with deferred delivery/prepaid forward sale/advance purchase contract/deferred delivery purchase/pre-paid purchase/forward financing/forward-purchasing/pre-paid sale/advanced sale/pre-payment transaction	
Des	33
Des+Expan	2
Des+Loan	23
Des+Loan+Expan	4
Loan	17
Loan+Des	51
Loan+Des+Expan	16
Loan+Expan	8
Loan+Supp	3
Loan+Supp+Des	2
Loan+Supp+Des+Expan	2
Loan+Supp+Expan	2
N/A	37
Total	200
	67 non-applicable to the endogenous label

D.2 Islamic family law

Profile 1: an offering from the groom to his bride *[mahr/ṣadāq]*

Table D.2.1

mahr/ ṣadāq	
Adapt+Loan	7
Adapt+Loan+Expan	1
Des+Loan	1
Des+Loan+Expan	1
Loan	164
Loan+Adapt	6
Loan+Adapt+Expan	4
Loan+Expan	10
Loan+Supp	6
Total	200

Table D.2.2

dower/dowry/marriage gift	
Adapt	60
Adapt+Expan	3
Adapt+Loan	8
Adapt+Loan+Expan	2
Des	2
Des+Adapt	1
Loan	5
Loan+Adapt	10
Loan+Adapt+Des+Expan	1
Loan+Adapt+Expan	4
Loan+Expan	1
N/A	3
Total	100
91 applicable to the endogenous label	9 non-applicable to the endogenous label

Table D.2.3

bridal gift/bride price/bride-price/marital gift/brideswealth/morning gift	
Adapt	14
Adapt+Loan	8
Adapt+Loan+Expan	2
Des	7
Des+Adapt+Loan	2
Des+Expan	1
Des+Loan+Expan	1
Loan	10
Loan+Adapt	12
Loan+Adapt+Des+Expan	2
Loan+Adapt+Expan	2
Loan+Des	3
Loan+Des+Expan	5
Loan+Expan	5
N/A	26
Total	100
59 applicable to the endogenous label	41 non-applicable to the endogenous label

Profile 2: *[ʿidda]*

Table D.2.4

ʿidda	
Des+Expan	1
Des+Loan	16
Des+Loan+Expan	8
Des+Loan+Supp	3
Loan	95
Loan+Des	13
Loan+Des+Expan	14
Loan+Expan	9
Loan+Supp	36
Loan+Supp+Expan	5
Total	200

Table D.2.5

waiting period	
Des	118
Des+Expan	5
Des+Loan	32
Des+Loan+Expan	4
Des+Loan+Supp	2
Loan+Des	15
Loan+Des+Adapt+Expan	1
Loan+Des+Expan	8
Total	185

Table D.2.6

period of waiting/period of abstinence/mourning period	
Des+Expan	2
Loan	1
Loan+Adapt+Expan	4
Loan+Des	5
Loan+Des+Expan	2
N/A	1
Total	15
13 applicable to the endogenous label	2 non-applicable to the endogenous label

Profile 3: Divorce initiated by the husband *[ṭalāq/ ẓihār/ īlāʾ / liʿān / rajʿī]*

Table D.2.7

ṭalāq	
Des+Loan	5
Loan	82
Loan+Des	2
Loan+Des+Expan	1
Loan+Expan	9
Loan+Supp	1
Total	100

Table D.2.8

ẓihār/ ʾīlāʾ / liʿān / rajʿī	
Des+Loan	4
Des+Loan+Expan	1
Loan	39
Loan+Adapt	1
Loan+Des	10
Loan+Des+Expan	1
Loan+Expan	25
Loan+Neo	2
Loan+Neo+Expan	3
Loan+Supp	7
Loan+Supp+Des	1
Loan+Supp+Expan	1
Neo+Loan	1
Neo+Loan+Expan	1
N/A	3
Total	100
97 applicable to the loan label	3 non-applicable to the loan label

Table D.2.9

divorce by the husband/mutual imprecation/vow of continence/injurious assimilation/permanent desertion/male-initiated divorce/improper comparison/denial of fatherhood	
Des	17
Des+Expan	2
Des+Loan	4
Des+Loan+Expan	1
Loan+Adapt	4
Loan+Adapt+Expan	2
Loan+Des	9
Loan+Neo	9
Loan+Neo+Expan	2
Neo	5
Neo+Loan	3
Neo+Loan+Expan	1
N/A	8
Total	67
59 applicable to the endogenous label	8 non-applicable to the endogenous label

Table D.2.10

revocable divorce/unilateral divorce	
Des	57
Des+Expan	6
Des+Loan	9
Des+Loan+Expan	9
Loan+Des	7
Loan+Des+Expan	4
Loan+Expan	2
Loan+Supp+Des	1
N/A	5
Total	100
93 applicable to the endogenous label	7 non-applicable to the endogenous label

Table D.2.11

repudiation/Islamic divorce	
Des	25
Des+Loan	1
Loan+Des	2
Loan+Des+Expan	2
N/A	3
Total	33
30 applicable to the endogenous label	3 non-applicable to the endogenous label

Profile 4: Divorce at the wife's instance or by court order *[khulʿ / faskh / tafrīq / mukhālaʿa / mubāraʾa / shiqāq / taṭlīq]*

Table D.2.12

khulʿ	
Des+Loan	3
Des+Loan+Expan	1
Loan	59
Loan+Des	4
Loan+Expan	25
Loan+Supp	8
Total	100

Table D.2.13

faskh / tafrīq / mukhālaʿa / mubāraʾa / shiqāq / taṭlīq	
Des+Loan	13
Loan	48
Loan+Des	8
Loan+Des+Expan	2
Loan+Expan	24
Loan+Supp	5
Total	100

Table D.2.14

annulment/breach/discord/strife/abrogation/judicial divorce/redemption/marriage dissolution/divorce by mutual consent/judicial dissolution/divorcement	
Des	55
Des+Expan	1
Des+Loan	11
Des+Loan+Expan	3
Loan	2
Loan+Des	10
Loan+Des+Expan	3
Loan+Supp+Des	3
N/A	24
Total	112
86 applicable to the endogenous label	26 non-applicable to the endogenous label

Table D.2.15

irretrievable breakdown/divorce by redemption/redemptive divorce/wife-initiated divorce/divorce by mutual agreement/fault divorce/wife initiated divorce/forced divorce/mutually agreed divorce/mutually negotiated divorce/judicial rescission/divorce through court/judicially ordered divorce/divorce for compensation/mutual freeing/mutual divorce/fault marriage/rescission by agreement	
Des	25
Des+Expan	1
Des+Loan	14
Des+Loan+Expan	2
Loan+Des	21
Loan+Des+Expan	7
Loan+Expan	3
Loan+Supp+Des	3
N/A	12
Total	88
73 applicable to the endogenous label	15 non-applicable to the endogenous label

Profile 5: *[nikāh]*

Table D.2.16

nikāh	
Des+Loan	19
Des+Loan+Expan	1
Loan	151
Loan+Des	4
Loan+Des+Expan	4
Loan+Expan	4
Loan+Supp	17
Total	200

Table D.2.17

Islamic marriage/Muslim Marriage/Islamic ceremony/Islamic marriage ceremony/Islamic marital contract	
Des	183
Des+Loan	7
Des+Loan+Expan	1
Des+Loan+Supp	1
Loan+Des	7
Loan+Des+Expan	1
Total	200

Profile 6: *[zinā]*

Table D.2.18

zinā	
Des+Loan	7
Loan	174
Loan+Des	13
Loan+Des+Expan	2
Loan+Expan	4
Total	200

Table D.2.19

adultery/fornication/illicit sex/unlawful sexual intercourse/unlawful intercourse/ unlawful sex/illicit sexual intercourse/sex outside marriage/extramarital sex	
Des	138
Des+Loan	14
Loan	5
Loan+Des	24
Loan+Des+Expan	2
Loan+Expan	5
N/A	12
Total	200
178 applicable to the endogenous label	**22 non-applicable to the endogenous label**

Profile 7: *[nafaqa]*

Table D.2.20

nafaqa	
Des+Loan	26
Des+Loan+Expan	2
Loan	157
Loan+Des	11
Loan+Des+Expan	1
Loan+Expan	3
Total	200

Table D.2.21

alimony/financial support/spousal maintenance/financial compensation/marital support	
Des	92
Loan+Des	2
N/A	6
Total	100
94 applicable to the endogenous label	**6 non-applicable to the endogenous label**

Table D.2.22

maintenance	
Des	91
Des+Expan	1
Des+Loan	6
N/A	2
Total	100
98 applicable to the endogenous label	**2 non-applicable to the endogenous label**

Profile 8: *[walī]*

Table D.2.23

walī	
Des+Loan	20
Loan	149
Loan+Des	19
Loan+Des+Expan	3
Loan+Expan	4
N/A	5

Total	200
195 applicable to the endogenous label	5 non-applicable to the endogenous label

Table D.2.24

marriage guardian/male guardian/marital guardian/guardian of bride/bride's representative/woman's proxy/matrimonial tutor	
Adapt+Loan	1
Des	103
Des+Loan	23
Loan+Des	18
Loan+Des+Expan	1
Loan+Neo	1
Total	147

Table D.2.25

guardian	
Des	28
Des+Loan	2
Loan+Des	1
N/A	22
Total	53
31 applicable to the endogenous label	22 non-applicable to the endogenous label

Profile 9: Temporary marriage/ post-divorce compensation *[mutʿa]*

Table D.2.26

mutʿa	
Des+Loan	6
Des+Loan*	16
Des+Loan+Expan	3
Des+Loan+Expan*	7
Des+Loan+Supp+Expan	3
Loan	60
Loan*	30
Loan+Des	7
Loan+Des*	5
Loan+Des+Expan	3
Loan+Des+Expan*	3
Loan+Expan	7
Loan+Expan*	11
Loan+Supp	24
Loan+Supp*	6
Loan+Supp+Des	4
Loan+Supp+Expan	2
N/A	3
Total	200
197 applicable to the endogenous label	3 non-applicable to the endogenous label

A breakdown of the concept of *[mutʿa]*: temporary marriage and post-divorce compensation

Table D.2.27

mutʿa marriage	
Des+Loan	6
Des+Loan+Expan	3
Des+Loan+Supp+Expan	3
Loan	60
Loan+Des	7
Loan+Des+Expan	3
Loan+Expan	7
Loan+Supp	24
Loan+Supp+Des	4
Loan+Supp+Expan	2
N/A	3
Total	122
mutʿa post-divorce compensation	
Des+Loan	16
Des+Loan+Expan	7
Loan	30
Loan+Des	5
Loan+Des+Expan	3
Loan+Expan	11
Loan+Supp	6
Total	78

Table D.2.28

temporary marriage	
Des	56
Des+Expan	2
Des+Loan	5
Des+Loan+Expan	5
Des+Loan+Supp+Expan	2
Loan+Des	13
Loan+Des+Expan	1
Loan+Expan	3
Loan+Supp+Des	4
Loan+Supp+Des+Expan	5
N/A	4
Total	100
93 applicable to the endogenous label	7 non-applicable to the endogenous label

Table D.2.29

post-divorce/post-divorce maintenance/consolatory gift/gift of consolation/post-divorce gift/divorce compensation/consolation payment/divorce gift	
Des	13
Des+Expan	1
Des+Loan	17

Des+Loan+Expan	5
Loan	2
Loan+Des	4
Loan+Des+Expan	8
Loan+Supp	1
N/A	49
Total	100
48 applicable to the endogenous label	52 non-applicable to the endogenous label

Profile 10: *[nushūz]*

Table D.2.30

nushūz	
Des+Loan	20
Des+Loan+Expan	4
Loan	138
Loan+Des	24
Loan+Des+Expan	4
Loan+Expan	10
Total	200

Table D.2.31

recalcitrance/rebellious/rebellion/act of disobedience/rebelliousness/refactory wife/rebellious act/insubordinate wife/nonconformist	
Des	26
Des+Loan	9
Des+Loan+Expan	2
Loan+Adapt	1
Loan+Des	8
Loan+Des+Expan	3
Loan+Expan	1
N/A	20
Total	70
49 applicable to the endogenous label	21 non-applicable to the endogenous label

Table D.2.32

disobedient/disobedience/recalcitrant/disobedient wife	
Des	81
Des+Expan	4
Des+Loan	12
Des+Loan+Expan	2
Loan	1
Loan+Des	17
Loan+Des+Expan	3
Loan+Expan	1
N/A	9
Total	130
119 applicable to the endogenous label	11 non-applicable to the endogenous label

Appendix E: Regression code on MATLAB

E.1 Islamic finance

```matlab
% MATLAB code to calssify Loanword vs Endogenous
% word - Finance

clear,clc

disp('---------------------- Finance ----------------------')

% ------------------- Read data

M = readmatrix('~/Work/regression-data-finance.xlsx');

T = readtable('~/Work/regression-data-finance.xlsx','NumHeaderLines',0,'VariableNamingRule','preserve')

X = M(1:end,3:end);

% Extract labels (Loanword vs Endogenous) ----------------------------

label = table2array(T(:,2));

label_01 = zeros(1,length(label));
for k = 1:length(label)
    if strcmp(label{k},'Loanword')
        label_01(k) = 0;
    else
        label_01(k) = 1;
    end
end

% Separate labels (Loanword vs Endogenous) ----------------------------

Loanword = X(label_01==0,:);

Endo = X(label_01==1,:);

% Calculate Probability (Loanword vs Endogenous) ----------------------------

LoanwordProb = sum(Loanword)./sum(X)*100

EndoProb = sum(Endo)./sum(X)*100

% -------------------------------------- Plotting ----------------------------------------------

% Plot Probability (Loanword vs Endogenous) lexeme across genres ----------------------------

genres = {'Books','Articles','Grey Lit','Policy-making instruments','Other Instruments'};

figure('Position', get(0, 'Screensize'));
plot(1:5,LoanwordProb(1:5),'o-','LineWidth',3)
hold on
plot(1:5,EndoProb(1:5),'d-','LineWidth',3)
xticks([1 2 3 4 5])
xticklabels(genres)
grid
legend('Loanword Probability Percentage','Endogenous Probability Percentage','Location','best')

xlabel('Genres')
ylabel('Percentage [%]')
title('Probability of loanword vs. endogenous lexeme across genres - Finance')
```

```matlab
set(gca,'FontSize',12)

% Plot Probability (Loanword vs Endogenous) lexeme across functions ----------------------------

functions = {'Non-Performative','Performative'};

figure('Position', get(0, 'Screensize'));
plot(1:2,LoanwordProb(6:7),'o-','LineWidth',3)
hold on
plot(1:2,EndoProb(6:7),'d-','LineWidth',3)
xticks([1 2])
xticklabels(functions)
grid
legend('Loanword Probability Percentage','Endogenous Probability Percentage','Location','best')

xlabel('Functions')
ylabel('Percentage [%]')
title('Probability of loanword vs. endogenous lexeme across functions - Finance')

set(gca,'FontSize',12)
```

----------------------- Finance -----------------------

T =

  26×9 table

Word	Label	Books	Articles	Grey literature	Policymaking instruments	Other instruments	Non-performative function	Performative function
{'sukuk' }	{'Loanword' }	4345	627	4791	1874	1586	9763	3460
{'Islamic bonds' }	{'Endogenous'}	202	30	57	4	0	289	4
{'takaful' }	{'Loanword' }	2714	259	2048	3479	1107	5021	4586
{'Islamic insurance'}	{'Endogenous'}	292	20	111	113	13	423	126
{'murabaha' }	{'Loanword' }	2482	305	1280	510	1341	4067	1851
{'cost-plus' }	{'Endogenous'}	341.03	5.15	35.42	0	0.61	381	0.61

Word	Type							
{'ijarah'}	{'Loanword'}	2066	156	1381	1207	556	3603	1763
{'Islamic leasing'}	{'Endogenous'}	26.04	0.67	2.65	0	0	30	0
{'leasing'}	{'Endogenous'}	1914.61	3.87	216.58	61.13	115.88	2136	177.01
{'mudarabah'}	{'Loanword'}	2761	386	1224	1055	1534	4371	2589
{'silent partnership'}	{'Endogenous'}	108.6	0.11	0.18	0	0	108.89	0
{'profit-sharing'}	{'Endogenous'}	330	9	26	18	0	365	18
{'musharakah'}	{'Loanword'}	1973	480	1067	1043	446	3520	1489
{'equity participation'}	{'Endogenous'}	168.32	0	43.51	2.91	0.87	211.84	3.78
{'riba'}	{'Loanword'}	2406	867	416	50	1	3689	51
{'loan sharking'}	{'Endogenous'}	3	3	1	0	0	7	0
{'usury'}	{'Endogenous'}	218.21	21.89	9.52	0.1	0.33	249.62	0.43
{'interest'}	{'Endogenous'}	2612.95	164.34	519.96	0	0	3297.25	0
{'istisna'}	{'Loanword'}	899	156	348	895	25	1403	920
{'manufacturing contract'}	{'Endogenous'}	6.7	1.83	2.09	0	0	10.61	0
{'commissioned manufacture'}	{'Endogenous'}	8	0	2	0	0	10	0
{'manufacture'}	{'Endogenous'}	273.13	24	0	0	0	297.13	0
{'qard, qard-al-hassan'}	{'Loanword'}	389	1529	272	429	47	2190	476
{'interest-free'}	{'Endogenous'}	70.4	54.84	6.13	1.27	0.9	131.37	2.17
{'salam'}	{'Loanword'}	1934	264	535	354	52	2733	406

{'forward contract'   }   {'Endogenous'}   198.2   0.84   9.1   0.07   0.02   208.14   0.08

LoanwordProb =

  Columns 1 through 3

    76.4346766895633   93.6753754279562   92.7649967301068

  Columns 4 through 6

    98.193300938676   98.0721031375749   83.1893082363805

  Column 7

    98.1471934511256

EndoProb =

  Columns 1 through 3

    23.5653233104367   6.32462457204379   7.23500326989324

  Columns 4 through 6

    1.80669906132395   1.92789686242513   16.8106917636195

Column 7

    1.85280654887441

E.2 Family law

```matlab
% MATLAB code to calssify Loanword vs Endogenous
% word - Family law

clear,clc

disp('----------------------- Family Law -----------------------')

% ------------------- Read data

M = readmatrix('~/Work/regression-data-family-law.xlsx');

T = readtable('~/Work/regression-data-family-law.xlsx','NumHeaderLines',0,'VariableNamingRule','preserve')

X = M(1:end,3:end);

% Extract labels (Loanword vs Endogenous) ----------------------------

label = table2array(T(:,2));

label_01 = zeros(1,length(label));
for k = 1:length(label)
    if strcmp(label{k},'Loanword')
        label_01(k) = 0;
    else
        label_01(k) = 1;
    end
end

% Separate labels (Loanword vs Endogenous) ----------------------------

Loanword = X(label_01==0,:);

Endo = X(label_01==1,:);

% Calculate Probability (Loanword vs Endogenous) ----------------------------

LoanwordProb = sum(Loanword)./sum(X)*100

EndoProb = sum(Endo)./sum(X)*100

% -------------------------------------- Plotting --------------------------------------------

% Plot Probability (Loanword vs Endogenous) lexeme across genres ----------------------------

genres = {'Books','Articles','Grey Lit','Law-making instruments','Other Instruments'};

figure('Position', get(0, 'Screensize'));
plot(1:5,LoanwordProb(1:5),'o-','LineWidth',3)
hold on
plot(1:5,EndoProb(1:5),'d-','LineWidth',3)
xticks([1 2 3 4 5])
xticklabels(genres)
```

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```matlab
grid
legend('Loanword Probability Percentage','Endogenous Probability Percentage','Location','best')

xlabel('Genres')
ylabel('Percentage [%]')
title('Probability of loanword vs. endogenous lexeme across genres - Family Law')

set(gca,'FontSize',12)

% Plot Probability (Loanword vs Endogenous) lexeme across functions ----------------------------

functions = {'Non-Performative','Performative'};

figure('Position', get(0, 'Screensize'));
plot(1:2,LoanwordProb(6:7),'o-','LineWidth',3)
hold on
plot(1:2,EndoProb(6:7),'d-','LineWidth',3)
xticks([1 2])
xticklabels(functions)
grid
legend('Loanword Probability Percentage','Endogenous Probability Percentage','Location','best')

xlabel('Functions')
ylabel('Percentage [%]')
title('Probability of loanword vs. endogenous lexeme across functions - Family Law')

set(gca,'FontSize',12)
```

----------------------- Family Law -----------------------

T =

  31×9 table

Word	Label	Books	Articles	Grey literature	lawmaking instruments	Other instruments	Non-performative function	Performative function
{'mahr/sadaq' }	{'Loanword' }	1521	1379	629	156	165	3529	321
{'bridal gift' }	{'Endogenous'}	3	12	9	0	0.95	24	1
{'dower' }	{'Endogenous'}	362	227	46	191	7.45	635	198
{'iddat' }	{'Loanword' }	510	226	191	260	55	927	315

Term	Type							
{'waiting period' }	{'Endogenous'}	49	127	78	464	22	254	486
{'period of abstinence' }	{'Endogenous'}	1	0	1	0	2.77	2	3
{'talaq' }	{'Loanword' }	1205	1207	482	515	125	2894	640
{'zihar' }	{'Loanword' }	4	20	10	51	0.21	34	51
{'divorce by the husband' }	{'Endogenous'}	3	16	2	1	0.07	21	1
{'revocable divorce' }	{'Endogenous'}	15	23	6	10	0	44	10
{'repudiation' }	{'Endogenous'}	90	18	125	7	8.66	233	16
{'khul' }	{'Loanword' }	692	674	432	144	209	1798	353
{'faskh' }	{'Loanword' }	401	109	131	102	64	641	166
{'annulment' }	{'Endogenous'}	257	23	25	138	2.05	305	140
{'irretrievable breakdown' }	{'Endogenous'}	5	5	9	2	0.08	19	2
{'nikah' }	{'Loanword' }	80	274	471	54	559	825	613
{'Islamic marriage' }	{'Endogenous'}	355	240	624	381	174	1219	555
{'zina' }	{'Loanword' }	441	165	82	138	4	688	142
{'adultery' }	{'Endogenous'}	67	29	30	11	0.15	126	11
{'nafaqa' }	{'Loanword' }	319	64	46	0	0	429	0
{'alimony' }	{'Endogenous'}	13	99	51	70	0.08	163	70
{'maintenance' }	{'Endogenous'}	425	93	58	313	0.53	576	314
{'wali' }	{'Loanword' }	10	26	43	19	12.55	79	32

{'marriage guardian' }	{'Endogenous'}	38	37	50	18	4	125	22
{'guardian' }	{'Endogenous'}	208	17	85	244	8.41	310	252
{'mutah' }	{'Loanword' }	41	65	5	1	41.66	111	43
{'temporary marriage' }	{'Endogenous'}	20	3	10	6	0.9	33	7
{'post-divorce maintenance'}	{'Endogenous'}	60	7	0	2	0	67	2
{'nushuz' }	{'Loanword' }	147	84	19	14	1	250	15
{'recalcitrance' }	{'Endogenous'}	16	6	2	0	0.02	24	0
{'disobedience' }	{'Endogenous'}	101	15	4	5	0.05	120	5

LoanwordProb =

Columns 1 through 3

72.0069714438933   81.1531190926276   67.6517571884984

Columns 4 through 6

43.8347904733193   84.1909586746471   73.9472887003938

Column 7

56.2264939406603

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EndoProb =

  Columns 1 through 3

    27.9930285561067   18.8468809073724   32.3482428115016

  Columns 4 through 6

    56.1652095266807   15.8090413253529   26.0527112996062

  Column 7

    43.7735060593397

E.3 Finance versus family law

```matlab
% MATLAB code to calssify Loanword vs Endogenous
% word - Finance

clear,clc

fname = {'~/Work/regression-data-finance.xlsx', '~/Work/regression-data-family-law.xlsx'};

disp_txt = {('---------------------- Finance ----------------------'), ...
            ('---------------------- Family Law ----------------------')};

for ii = 1:2

  disp(disp_txt{ii})

  % ------------------- Read data

  M = readmatrix(fname{ii});

  T = readtable(fname{ii},'NumHeaderLines',0,'VariableNamingRule','preserve')

  X = M(1:end,3:end);

  % Extract labels (Loanword vs Endogenous) ---------------------------

  label = table2array(T(:,2));
```

```matlab
    label_01 = zeros(1,length(label));
    for k = 1:length(label)
        if strcmp(label{k},'Loanword')
            label_01(k) = 0;
        else
            label_01(k) = 1;
        end
    end

    % Separate labels (Loanword vs Endogenous) ---------------------------

    Loanword = X(label_01==0,:);

    Endo = X(label_01==1,:);

    % Calculate Probability (Loanword vs Endogenous) ---------------------------

    LoanwordProb(ii,:) = sum(Loanword)./sum(X)*100

    EndoProb(ii,:) = sum(Endo)./sum(X)*100

end

% ------------------------------------- Plotting -------------------------------------------------

% Plot Probability (Loanword vs Endogenous) lexeme across genres ---------------------------

genres = {'Books','Articles','Grey Lit','Policy-making instruments','Other Instruments'};

figure('Position', get(0, 'Screensize'));
plot(1:5,LoanwordProb(1,1:5),'o-','LineWidth',3)
hold on
plot(1:5,LoanwordProb(2,1:5),'o-','LineWidth',3)

plot(1:5,EndoProb(1,1:5),'d-','LineWidth',3)
plot(1:5,EndoProb(2,1:5),'d-','LineWidth',3)

xticks([1 2 3 4 5])
xticklabels(genres)
grid

legend('Loanword Probability Percentage-Finance','Loanword Probability Percentage-Family Law',...
    'Endogenous Probability Percentage-Finance','Endogenous Probability Percentage-Family Law','Location','best')

xlabel('Genres')
ylabel('Percentage [%]')
title('Probability of loanword vs. endogenous lexeme across genres - Finance vs. Family Law')

set(gca,'FontSize',12)

% Plot Probability (Loanword vs Endogenous) lexeme across functions ---------------------------

functions = {'Non-Performative','Performative'};

figure('Position', get(0, 'Screensize'));
plot(1:2,LoanwordProb(1,6:7),'o-','LineWidth',3)
hold on
plot(1:2,LoanwordProb(2,6:7),'o-','LineWidth',3)

plot(1:2,EndoProb(1,6:7),'d-','LineWidth',3)
plot(1:2,EndoProb(2,6:7),'d-','LineWidth',3)


xticks([1 2])
xticklabels(functions)
grid
```

```
legend('Loanword Probability Percentage-Finance','Loanword Probability Percentage-Family Law',...
    'Endogenous Probability Percentage-Finance','Endogenous Probability Percentage-Family Law','Location','best')

xlabel('Functions')
ylabel('Percentage [%]')
title('Probability of loanword vs. endogenous lexeme across functions - Finance vs. Family Law')

set(gca,'FontSize',12)
```

----------------------- Finance -----------------------

T =

  26×9 table

Word	Label	Books	Articles	Grey literature	Policymaking instruments	Other instruments	Non-performative function	Performative function
{'sukuk'}	{'Loanword'}	4345	627	4791	1874	1586	9763	3460
{'Islamic bonds'}	{'Endogenous'}	202	30	57	4	0	289	4
{'takaful'}	{'Loanword'}	2714	259	2048	3479	1107	5021	4586
{'Islamic insurance'}	{'Endogenous'}	292	20	111	113	13	423	126
{'murabaha'}	{'Loanword'}	2482	305	1280	510	1341	4067	1851
{'cost-plus'}	{'Endogenous'}	341.03	5.15	35.42	0	0.61	381	0.61
{'ijarah'}	{'Loanword'}	2066	156	1381	1207	556	3603	1763
{'Islamic leasing'}	{'Endogenous'}	26.04	0.67	2.65	0	0	30	0
{'leasing'}	{'Endogenous'}	1914.61	3.87	216.58	61.13	115.88	2136	177.01
{'mudarabah'}	{'Loanword'}	2761	386	1224	1055	1534	4371	2589

{'silent partnership' }	{'Endogenous'}	108.6	0.11	0.18	0	0	108.89	0
{'profit-sharing' }	{'Endogenous'}	330	9	26	18	0	365	18
{'musharakah' }	{'Loanword' }	1973	480	1067	1043	446	3520	1489
{'equity participation' }	{'Endogenous'}	168.32	0	43.51	2.91	0.87	211.84	3.78
{'riba' }	{'Loanword' }	2406	867	416	50	1	3689	51
{'loan sharking' }	{'Endogenous'}	3	3	1	0	0	7	0
{'usury' }	{'Endogenous'}	218.21	21.89	9.52	0.1	0.33	249.62	0.43
{'interest' }	{'Endogenous'}	2612.95	164.34	519.96	0	0	3297.25	0
{'istisna' }	{'Loanword' }	899	156	348	895	25	1403	920
{'manufacturing contract' }	{'Endogenous'}	6.7	1.83	2.09	0	0	10.61	0
{'commissioned manufacture'}	{'Endogenous'}	8	0	2	0	0	10	0
{'manufacture' }	{'Endogenous'}	273.13	24	0	0	0	297.13	0
{'qard, qard-al-hassan' }	{'Loanword' }	389	1529	272	429	47	2190	476
{'interest-free' }	{'Endogenous'}	70.4	54.84	6.13	1.27	0.9	131.37	2.17
{'salam' }	{'Loanword' }	1934	264	535	354	52	2733	406
{'forward contract' }	{'Endogenous'}	198.2	0.84	9.1	0.07	0.02	208.14	0.08

LoanwordProb =

 Columns 1 through 3

76.4346766895633   93.6753754279562   92.7649967301068

Columns 4 through 6

98.193300938676   98.0721031375749   83.1893082363805

Column 7

98.1471934511256

EndoProb =

Columns 1 through 3

23.5653233104367   6.32462457204379   7.23500326989324

Columns 4 through 6

1.80669906132395   1.92789686242513   16.8106917636195

Column 7

1.85280654887441

------------------------ Family Law ------------------------

T =

31×9 table

Word	Label	Books	Articles	Grey literature	lawmaking instruments	Other instruments	Non-performative function	Performative function
{'mahr/sadaq' }	{'Loanword' }	1521	1379	629	156	165	3529	321
{'bridal gift' }	{'Endogenous'}	3	12	9	0	0.95	24	1
{'dower' }	{'Endogenous'}	362	227	46	191	7.45	635	198
{'iddat' }	{'Loanword' }	510	226	191	260	55	927	315
{'waiting period' }	{'Endogenous'}	49	127	78	464	22	254	486
{'period of abstinence' }	{'Endogenous'}	1	0	1	0	2.77	2	3
{'talaq' }	{'Loanword' }	1205	1207	482	515	125	2894	640
{'zihar' }	{'Loanword' }	4	20	10	51	0.21	34	51
{'divorce by the husband' }	{'Endogenous'}	3	16	2	1	0.07	21	1
{'revocable divorce' }	{'Endogenous'}	15	23	6	10	0	44	10
{'repudiation' }	{'Endogenous'}	90	18	125	7	8.66	233	16
{'khul' }	{'Loanword' }	692	674	432	144	209	1798	353
{'faskh' }	{'Loanword' }	401	109	131	102	64	641	166
{'annulment' }	{'Endogenous'}	257	23	25	138	2.05	305	140

{'irretrievable breakdown' }	{'Endogenous'}	5	5	9	2	0.08	19	2
{'nikah' }	{'Loanword' }	80	274	471	54	559	825	613
{'Islamic marriage' }	{'Endogenous'}	355	240	624	381	174	1219	555
{'zina' }	{'Loanword' }	441	165	82	138	4	688	142
{'adultery' }	{'Endogenous'}	67	29	30	11	0.15	126	11
{'nafaqa' }	{'Loanword' }	319	64	46	0	0	429	0
{'alimony' }	{'Endogenous'}	13	99	51	70	0.08	163	70
{'maintenance' }	{'Endogenous'}	425	93	58	313	0.53	576	314
{'wali' }	{'Loanword' }	10	26	43	19	12.55	79	32
{'marriage guardian' }	{'Endogenous'}	38	37	50	18	4	125	22
{'guardian' }	{'Endogenous'}	208	17	85	244	8.41	310	252
{'mutah' }	{'Loanword' }	41	65	5	1	41.66	111	43
{'temporary marriage' }	{'Endogenous'}	20	3	10	6	0.9	33	7
{'post-divorce maintenance'}	{'Endogenous'}	60	7	0	2	0	67	2
{'nushuz' }	{'Loanword' }	147	84	19	14	1	250	15
{'recalcitrance' }	{'Endogenous'}	16	6	2	0	0.02	24	0
{'disobedience' }	{'Endogenous'}	101	15	4	5	0.05	120	5

LoanwordProb =

Columns 1 through 3

323

| 76.4346766895633 | 93.6753754279562 | 92.7649967301068 |
| 72.0069714438933 | 81.1531190926276 | 67.6517571884984 |

Columns 4 through 6

| 98.193300938676 | 98.0721031375749 | 83.1893082363805 |
| 43.8347904733193 | 84.1909586746471 | 73.9472887003938 |

Column 7

| 98.1471934511256 | 56.2264939406603 |

EndoProb =

Columns 1 through 3

| 23.5653233104367 | 6.32462457204379 | 7.23500326989324 |
| 27.9930285561067 | 18.8468809073724 | 32.3482428115016 |

Columns 4 through 6

| 1.80669906132395 | 1.92789686242513 | 16.8106917636195 |
| 56.1652095266807 | 15.8090413253529 | 26.0527112996062 |

Column 7

| 1.85280654887441 |
| 43.7735060593397 |

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Appendix F: Statistical approximation model

F.1 Islamic finance

Tables F.1.1 to F.1.12 below show the total applicable frequency percentages and their distribution across the different genres for the labels that required the statistical approximation model.

Table F.1.1

cost-plus financing/cost-plus contract/cost-plus sale/ cost-plus/ cost plus profit/mark-up financing/mark-up contract/mark-up sale/ mark-up transactions/mark-up ● 200		
Applicable percentage: 26%		
52 applicable, 148 non-applicable to the endogenous label		
BB	35	35/52×100= 67%
AA	4	4/52×100= 7.69%
GRL	12	12/52×100= 23%
PMI	0	0/52×100= 0%
OTI	1	1/52×100= 1.9%

Table F.1.2

Islamic lease/leasing ● 57		
Applicable percentage: 94.74%		
54 applicable, 3 non-applicable to the endogenous label		
BB	37	37/54×100=68.52%
AA	6	6/54×100=11.11%
GRL	11	11/54×100=20.37%
PMI	0	0/54×100=0%
OTI	0	0/54×100=0%

Table F.1.3

lease, leasing ● 143		
Applicable percentage: 37.76%		
54 applicable, 89 non-applicable to the endogenous label		
BB	34	34/54×100=62.96%
AA	1	1/54×100=1.85%
GRL	9	9/54×100= 16.66%
PMI	4	4/54×100= 7.41%
OTI	6	6/54×100= 11.11%

Table F.1.4

silent partnership/trust financing/financial partnership/trustee finance/passive partnership/trustee profit-sharing/trust partnership/trust investment partnership ● 141		
Applicable percentage: 88.65%		
125 applicable, 16 non-applicable to the endogenous label		
BB	116	116/141×100=82.27%
AA	4	4/141×100=2.84%
GRL	5	5/141×100=3.54%
PMI	0	0/141×100=0%
OTI	0	0/141×100=0%

Table F.1.5

profit-sharing/profit sharing ● 59 Applicable percentage: 16.95%		
8 applicable, 51 non-applicable to the endogenous label		
BB	5	5/8×100=62.5%
AA	1	1/8×100= 12.5%
GRL	1	1/8×100= 12.5%
PMI	1	1/8×100= 12.5%
OTI	0	0/8×100= 0%

Table F.1.6

joint partnership/joint venture/equity partnership/equity participation ● 200 Applicable percentage: 34.5%		
69 applicable, 131 non-applicable to the endogenous label		
BB	32	32/69×100= 46.37%
AA	11	0/69×100= 0
GRL	21	21/69×100= 30.43%
PMI	3	3/69×100= 4.35%
OTI	2	2/69×100= 2.89%

Table F.1.7

usury ● 97 Applicable percentage: 85.56%		
83 applicable, 14 non-applicable to the endogenous label		
BB	48	48/97×100=49.48%
AA	18	18/97×100=18.55%
GRL	14	14/97×100=14.43%
PMI	1	1/97×100=1.03%
OTI	2	2/97×100=2.06%

Table F.1.8

interest ● 96 Applicable percentage: 23.96%		
23 applicable, 73 non-applicable to the endogenous label		
BB	11	11/23×100= 47.83%
AA	4	4/23×100=17.39%
GRL	8	8/23×100=34.78%
PMI	0	0/23×100=0%
OTI	0	0/23×100=0%

Table F.1.9

manufacture, manufacturing ● 160 Applicable percentage: 5%		
8 applicable, 152 non-applicable to the endogenous label		
BB	5	5/8×100=62.5%
AA	3	3/8×100=37.5%
GRL	0	0/8×100=0%

PMI	0	0/8×100=0%
OTI	0	0/8×100=0%

Table F.1.10

manufacturing contract/manufacturing sale contract/progressive financing/sale by order/purchase by order ● 30		
Applicable percentage: 76.66%		
23 applicable, 7 non-applicable to the endogenous label		
BB	11	11/23×100=47.83%
AA	6	6/23×100=26.086%
GRL	6	6/23×100=26.086%
PMI	0	0/23×100=0%
OTI	0	0/23×100=0%

Table F.1.11

interest-free loan/interest free loan/benevolent loan/beautiful loan/ good loan/charitable loan/virtuous loan/voluntary loan/bona fide loan ● 200		
Applicable percentage: 97.5%		
195 applicable, 5 non-applicable to the endogenous label		
BB	78	78/195×100=40%
AA	69	69/195×100=35.38%
GRL	26	26/195×100=13.33%
PMI	13	13/195×100=6.66%
OTI	8	8/195×100=4.10%

Table F.1.12

forward contract/forward sale/advance purchase/forward transaction/purchase with deferred delivery/prepaid forward sale/advance purchase contract/deferred delivery purchase/pre-paid purchase/forward financing/forward-purchasing/pre-paid sale/advanced sale/pre-payment transaction ● 200		
Applicable percentage: 66.5%		
133 applicable, 67 non-applicable to the endogenous label		
BB	101	101/133×100=75.94%
AA	8	8/133×100=6.02%
GRL	22	22/133×100=16.54%
PMI	1	1/133×100=0.75%
OTI	1	1/133×100=0.75%

F.2 Islamic family law

Tables F.2.1 to F.2.19 show the total applicable frequency percentages and their distribution across the different genres for the labels that required the statistical approximation model.

Table F.2.1

bridal gift/bride price/bride-price/marital gift/brideswealth/morning gift ● 100		
Applicable percentage: 59%		
59 applicable, 41 non-applicable to the endogenous label		
BB	13	13/59×100= 22.03%
AA	20	20/59×100=33.89%
GRL	19	19/59×100=32.20%
LMI	0	0/59×100=0%
OTI	7	7/59×100=11.86%

Table F.2.2

dower/dowry/marriage gift ● 100		
Applicable percentage: 91%		
91 applicable, 9 non-applicable to the endogenous label		
BB	30	30/91×100= 32.97%
AA	21	21/91×100=23.07%
GRL	10	10/91×100= 10.98%
LMI	24	24/91×100= 26.37%
OTI	6	6/91×100= 6.59%

Table F.2.3

period of waiting/period of abstinence/mourning period ● 15		
Applicable percentage: 86.66%		
13 applicable, 2 non-applicable to the endogenous label		
BB	2	2/13×100=15.38%
AA	1	1/13×100=7.69%
GRL	3	3/13×100=23.07%
LMI	1	1/13×100=7.69%
OTI	6	6/13×100=46.15%

Table F.2.4

ẓihār/ īlāʾ / liʿān / rajʿī ● 100		
Applicable percentage: 97%		
97 applicable, 3 non-applicable to the endogenous label		
BB	11	11/97×100=11.34%
AA	23	23/97×100=23.71%
GRL	21	21/97×100=21.65%
LMI	40	40/97×100=41.24%
OTI	2	2/97×100=2.06%

Table F.2.5

divorce by the husband/mutual imprecation/vow of continence/injurious assimilation/permanent desertion/male-initiated divorce/improper comparison/denial of fatherhood ● 67		
Applicable percentage: 88.05%		
59 applicable, 8 non-applicable to the endogenous label		
BB	12	12/59×100=20.34%
AA	30	30/59×100=50.85%
GRL	10	10/59×100=16.95%
LMI	5	5/59×100=8.47%
OTI	2	2/59×100=3.39%

Table F.2.6

revocable divorce/unilateral divorce ● 100		
Applicable percentage: 93%		
93 applicable, 7 non-applicable to the endogenous label		
BB	24	24/93×100=25.81%
AA	34	34/93×100=36.56%
GRL	15	15/93×100=16.13%
LMI	20	20/93×100=21.51%
OTI	0	0/93×100=0%

Table F.2.7

repudiation/Islamic divorce ● 33		
Applicable percentage: 90.90%		
30 applicable, 3 non-applicable to the endogenous label		
BB	10	10/30×100=33.33%
AA	3	3/30×100=10%
GRL	11	11/30×100=36.66%
LMI	3	3/30×100=10%
OTI	2	2/30×100=6.66%

Table F.2.8

annulment/breach/discord/strife/abrogation/judicial divorce/redemption/marriage dissolution/divorce by mutual consent/judicial dissolution/divorcement ● 112		
Applicable percentage: 76.78%		
86 applicable, 26 non-applicable to the endogenous label		
BB	41	41/86×100=47.67%
AA	8	8/86×100=9.30%
GRL	9	9/86×100=10.46%
LMI	25	25/86×100=29.07%
OTI	3	3/86×100=3.48%

Table F.2.9

irretrievable breakdown/divorce by redemption/redemptive divorce/wife-initiated divorce/divorce by mutual agreement/fault divorce/wife initiated divorce/forced divorce/mutually agreed divorce/mutually negotiated divorce/judicial rescission/divorce through court/judicially ordered divorce/divorce for compensation/mutual freeing/mutual divorce/fault marriage/rescission by agreement ● 88		
Applicable percentage: 82.95%		
73 applicable, 15 non-applicable to the endogenous label		
BB	17	17/73×100=23.28%
AA	18	18/73×100=24.66%
GRL	24	24/73×100=32.87%
LMI	12	12/73×100=16.44%
OTI	2	2/73×100=2.74%

Table F.2.10

adultery/fornication/illicit sex/unlawful sexual intercourse/unlawful intercourse unlawful sex/illicit sexual intercourse/sex outside marriage/extramarital sex ● 200		
Applicable percentage: 89%		
178 applicable, 22 non-applicable to the endogenous label		
BB	58	58/178×100=32.58%
AA	45	45/178×100=25.28%
GRL	44	44/178×100=24.72%
LMI	28	28/178×100=15.73%
OTI	3	3/178×100=1.68%

Table F.2.11

alimony/financial support /spousal maintenance/financial compensation/marital support ● 100		
Applicable percentage: 94%		
94 applicable, 6 non-applicable to the endogenous label		
BB	9	9/94×100=9.57%
AA	35	35/94×100=37.23%
GRL	22	22/94×100=23.41%
LMI	27	27/94×100=28.72%
OTI	1	1/94×100=1.06%

Table F.2.12

maintenance ● 100		
Applicable percentage: 98%		
98 applicable, 2 non-applicable to the endogenous label		
BB	35	35/98×100=35.71%
AA	18	18/98×100=18.37%
GRL	12	12/98×100=12.24%
LMI	31	31/98×100=31.63%
OTI	2	2/98×100=2.04%

Table F.2.13

walī ● 200		
Applicable percentage: 97.5%		
195 applicable, 5 non-applicable to the endogenous label		
BB	24	24/195×100=12.31%
AA	47	47/195×100=24.10%
GRL	55	55/195×100=28.21%
LMI	38	38/195×100=19.48%
OTI	31	31/195×100=15.89%

Table F.2.14

guardian ● 53		
Applicable percentage: 58.49%		
31 applicable, 22 non-applicable to the endogenous label		
BB	12	12/31×100=38.71%
AA	2	2/31×100=6.45%
GRL	7	7/31×100=22.58%
LMI	7	7/31×100=22.58%
OTI	3	3/31×100=9.67%

Table F.2.15

mutʿa marriage ● 197		
Applicable percentage: 98.5%		
197 applicable, 3 non-applicable to the endogenous label		
BB	52	52/197×100=26.39%
AA	65	65/197×100=32.99%
GRL	18	18/197×100=9.13%
LMI	8	8/197×100=4.06%
OTI	54	54/197×100=27.41%

Table F.2.16

temporary marriage ● 100		
Applicable percentage: 93%		
93 applicable, 7 non-applicable to the endogenous label		
BB	32	32/93×100=34.41%
AA	14	14/93×100=15.05%
GRL	22	22/93×100=23.65%
LMI	18	18/93×100=19.35%
OTI	7	7/93×100=7.53%

Table F.2.17

post-divorce/post-divorce maintenance/consolatory gift/gift of consolation/post-divorce gift/divorce compensation/consolation payment/divorce gift ● 100		
Applicable percentage: 48%		
48 applicable, 52 non-applicable to the endogenous label		
BB	28	28/48×100=58.33%
AA	10	10/48×100=20.83%
GRL	1	1/48×100=2.08%
LMI	9	9/48×100=18.75%
OTI	0	0/48×100=0%

Table F.2.18

recalcitrance/rebellious/rebellion/act of disobedience/rebelliousness/refactory wife/rebellious act/insubordinate wife/nonconformist ● 70		
Applicable percentage: 70%		
49 applicable, 21 non-applicable to the endogenous label		
BB	24	24/49×100=48.98%
AA	16	16/49×100=32.65%
GRL	6	6/49×100=12.24%
LMI	2	2/49×100=4.08%
OTI	1	1/49×100=2.04%

Table F.2.19

disobedient/disobedience/recalcitrant/disobedient wife ● 130		
Applicable percentage: 91.54%		
119 applicable, 11 non-applicable to the endogenous label		
BB	66	66/119×100=55.46%
AA	26	26/119×100=21.85%
GRL	12	12/119×100=10.08%
LMI	13	13/119×100=10.92%
OTI	2	2/119×100=1.68%

Appendix G: Corpus metadata

G.1 Islamic finance

G.1.1 Islamic Finance – Books [BBFN]

	List of Stakeholders	
	Entity	**Code**
1.	SAGE Publications India Pvt Ltd	IN01X
2.	John Wiley and Sons, Ltd.	UK02X
3.	John Wiley & Sons Singapore Pte. Ltd.	SIN03X
4.	John Wiley & Sons, Inc.	USA04X
5.	Palgrave Macmillan	SW05X
6.	World Scientific Publishing	SIN06X
7.	Edward Elgar Publishing Limited	UK07X
8.	Cambridge University Press	UK08X
9.	Springer International Publishing AG	SW09X
10.	John Wiley & Sons (Asia) Pte. Ltd	SIN010X
11.	I.B.Tauris	UK011X
12.	McGraw-Hill	USA012X
13.	Springer Nature	SW013X
14.	Palgrave Macmillan	UK014X
15.	Bloomsbury Information Ltd	UK015X
16.	Palgrave Macmillan	USA016X
17.	Edinburgh University Press	UK017X

	Data
1.	Name: [BB] IN01X1 - Title: Islamic finance writings of V. Sundararajan - Authorship: Jaseem Ahmed, Harinder S. Kohli – Date: 2011 - Published by: SAGE Publications India Pvt Ltd- Country: India - Text Type: book - Status: original - Text Size: full text
2.	Name: [BB] UK02X1 - Title: Introduction to Islamic banking and finance - Authorship: Brian Kettell – Date: 2011 - Published by: A John Wiley and Sons, Ltd. - Country: United Kingdom - Text Type: book - Status: original - Text Size: full text
3.	Name: [BB] UK02X2 - Title: Islamic finance in a nutshell: a guide for non-specialists - Authorship: Brian Kettell – Date: 2010 - Published by: A John Wiley and Sons, Ltd. - Country: United Kingdom - Text Type: book - Status: original - Text Size: full text
4.	Name: [BB] UK02X3 - Title: Fundamentals of Islamic finance and banking - Authorship: Syeda Fahmida Habib – Date: 2018 - Published by: John Wiley & Sons Ltd - Country: United Kingdom - Text Type: book - Status: original - Text Size: full text
5.	Name: [BB] UK02X4 - Title: Understanding Islamic finance - Authorship: Muhammad Ayub – Date: 2007 - Published by: John Wiley & Sons Ltd - Country: United Kingdom - Text Type: book - Status: original - Text Size: full text
6.	Name: [BB] SIN03X1 - Title: Islamic finance and the new financial system: an ethical approach to preventing future financial crises - Authorship: Tariq Alrifai – Date: 2015 - Published by: John Wiley & Sons Singapore Pte. Ltd. - Country: Singapore - Text Type: book - Status: original - Text Size: full text
7.	Name: [BB] SIN03X2 - Title: Global leaders in Islamic finance: industry milestones and reflections - Authorship: Emmy Abdul Alim – Date: 2014 - Published by: John Wiley & Sons Singapore Pte. Ltd. - Country: Singapore - Text Type: book - Status: original - Text Size: full text
8.	Name: [BB] USA04X1 - Title: Islamic finance and economic development: risk management, regulation, and corporate governance - Authorship: Amr Mohamed El Tiby,

	Wafik Grais – Date: 2015 - Published by: John Wiley & Sons, Inc. - Country: United States - Text Type: book - Status: original - Text Size: full text
9.	Name: [BB] USA04X2 - Title: Islamic financing for dummies - Authorship: Faleel Jamaldeen – Date: 2012 - Published by: John Wiley & Sons, Inc - Country: United States - Text Type: book - Status: original - Text Size: full text
10.	Name: [BB] USA04X3 - Title: The art of RF (riba-free) Islamic banking and finance: tools and techniques for community-based banking - Authorship: Yahia Abdul-Rahman – Date: 2014 - Published by: John Wiley & Sons, Inc. - Country: United States - Text Type: book - Status: original - Text Size: full text
11.	Name: [BB] USA04X4 - Title: Contemporary Islamic finance: innovations, applications, and best practices - Authorship: Karen Hunt-Ahmed – Date: 2013 - Published by: John Wiley & Sons, Inc - Country: United States - Text Type: book - Status: original - Text Size: full text
12.	Name: [BB] SIN06X1 - Title: Islamic banking & finance: its development & future in South-East Asia - Authorship: Angelo M. Venardos – Date: 2005 - Published by: World Scientific Publishing - Country: Singapore - Text Type: book - Status: original - Text Size: full text
13.	Name: [BB] SW05X1 - Title: Islamic finance, risk-sharing and macroeconomic stability - Authorship: Muhamed Zulkhibri, Turkhan Ali Abdul Manap – Date: 2019 - Published by: Palgrave Macmillan - Country: Switzerland - Text Type: book - Status: original - Text Size: full text
14.	Name: [BB] SW05X2 - Title: Islamic finance in Europe: a cross analysis of 10 European countries - Authorship: Mohyedine Hajjar – Date: 2019 - Published by: Palgrave Macmillan - Country: Switzerland - Text Type: book - Status: original - Text Size: full text
15.	Name: [BB] SW05X3 - Title: Islamic Finance in the Light of Modern Economic Theory - Authorship: Suren Basov, M. Ishaq Bhatti – Date: 2016 - Published by: Palgrave Macmillan - Country: Switzerland - Text Type: book - Status: original - Text Size: full text
16.	Name: [BB] SW05X4 - Title: Islamic finance: ethical underpinnings, products, and institutions - Authorship: Abul Hassan, Sabur Mollah – Date: 2018 - Published by: Palgrave Macmillan - Country: Switzerland - Text Type: book - Status: original - Text Size: full text
17.	Name: [BB] UK07X1 - Title: Islamic banking and finance: new perspectives on profit-sharing and risk - Authorship: Munawar Iqbal, David T. Llewellyn – Date: 2002 - Published by: Edward Elgar Publishing Limited - Country: United Kingdom - Text Type: book - Status: original - Text Size: full text
18.	Name: [BB] UK07X2 - Title: Islamic banking and finance in the European union: a challenge - Authorship: M. Fahim Khan, Mario Porzio – Date: 2010 - Published by: Edward Elgar Publishing Limited - Country: United Kingdom - Text Type: book - Status: original - Text Size: full text
19.	Name: [BB] UK08X1 - Title: Islamic finance: law, economics, and practice - Authorship: Mahmoud A. El-Gamal – Date: 2006 - Published by: Cambridge University Press - Country: United Kingdom - Text Type: book - Status: original - Text Size: full text
20.	Name: [BB] SW09X1 - Title: Financial innovation and engineering in Islamic finance - Authorship: Samir Alamad – Date: 2017 - Published by: Springer International Publishing AG - Country: Switzerland - Text Type: book - Status: original - Text Size: full text
21.	Name: [BB] SIN010X1 - Title: An introduction to Islamic finance: theory and practice - Authorship: Zamir Iqbal, Abbas Mirakhor – Date: 2011 - Published by: John Wiley & Sons (Asia) Pte. Ltd - Country: Singapore - Text Type: book - Status: original - Text Size: full text
22.	Name: [BB] SIN010X2 - Title: New issues in Islamic finance and economics: progress and challenges - Authorship: Hossein Askari, Zamir Iqbal, Abbas Mirakhor – Date: 2009 - Published by: John Wiley & Sons (Asia) Pte. Ltd. - Country: Singapore - Text Type: book - Status: original - Text Size: full text

23.	Name: [BB] UK011X1 - Title: Islamic finance and law theory and practice in a globalized world - Authorship: Maha-Hanaan Balala – Date: 2011 - Published by: I.B.Tauris - Country: United Kingdom - Text Type: book - Status: original - Text Size: full text
24.	Name: [BB] USA012X1 - Title: Gulf capital Islamic finance: the rise of the new global players - Authorship: Aamir A. Rehman – Date: 2010 - Published by: McGraw-Hill - Country: United States - Text Type: book - Status: original - Text Size: full text
25.	Name: [BB] SW013X1 - Title: Financial and accounting principles in Islamic finance - Authorship: Samir Alamad – Date: 2019 - Published by: Springer Nature - Country: Switzerland - Text Type: book - Status: original - Text Size: full text
26.	Name: [BB] UK014X1 - Title: Islamic economics and finance: a European perspective - Authorship: Jonathan Langton, Cristina Trullols, Abdullah Q. Turkistani – Date: 2011- Published by: Palgrave Macmillan - Country: United Kingdom - Text Type: book - Status: original - Text Size: full text
27.	Name: [BB] UK015X1 - Title: Islamic finance: instruments and markets - Authorship: Conrad Gardner, Ben Hickling, Sarah Latham – Date: 2010 - Published by: Bloomsbury Information Ltd - Country: United Kingdom - Text Type: book - Status: original - Text Size: full text
28.	Name: [BB] USA016X1 - Title: Financial risk management for Islamic banking and finance - Authorship: Ioannis Akkizidis, Sunil Kumar Khandelwal – Date: 2008 - Published by: Palgrave Macmillan - Country: United States - Text Type: book - Status: original - Text Size: full text
29.	Name: [BB] USA016X2 - Title: Macroeconomic policy and Islamic finance in Malaysia - Authorship: Azura Othman, Norhanim Mat Sari, Syed Othman Alhabshi, Abbas Mirakhor – Date: 2017 - Published by: Palgrave Macmillan - Country: United States - Text Type: book - Status: original - Text Size: full text
30.	Name: [BB] UK017X1 - Title: Islamic finance in the global economy - Authorship: Ibrahim Warde – Date: 2000 - Published by: Edinburgh University Press - Country: United Kingdom - Text Type: book - Status: original - Text Size: full text

G.1.2 Islamic Finance – Journal Articles [JOAFN]

	List of Stakeholders	
	Entity	**Code**
1.	International Journal of Accounting and Financial Reporting	USA01X
2.	Journal of Islamic Financial Studies	BAH02X
3.	The International Lawyer	USA03X
4.	Review of International Political Economy	UK04X
5.	Journal of Economic Behavior & Organization	NI05X
6.	Arab Law Quarterly	NI06X
7.	Intellectual Discourse	MA07X
8.	International Conference of Integrated Microfinance Management	FA08X
9.	International Journal of Economics, Finance and Management Sciences	USA09X
10.	Journal of Financial Regulation and Compliance	UK010X
11.	International Journal of Business and Social Science	USA011X
12.	Global Finance Journal	NI012X
13.	Economic Modelling	NI013X
14.	Transnational Dispute Management	NI014X
15.	International Journal of Islamic and Middle Eastern Finance and Management	UK015X
16.	Journal of the American Academy of Religion	UK016X
17.	Research in International Business and Finance	NI017X
18.	Journal of Muslim Minority Affairs	UK018X

19.	Thunderbird International Business Review	USA019X
20.	Emerging Markets Finance and Trade	UK020X
21.	Annals of the American Association of Geographers	UK021X
22.	World Development	NI022X
23.	World Economy	USA023X
24.	New Political Economy	UK024X
25.	Pacific-Basin Finance Journal	UK025X
26.	Banks and Bank Systems	UKR026X
27.	Third world quarterly	UK027X
28.	American anthropologist	USA028X
29.	UCP Management Review	PAK029X
30.	European Journal of Law and Economics	USA030X
31.	Management Accounting Journal	NI031X
32.	Review of Development Finance	NI032X
33.	Journal Of Economic Geography	UK033X
34.	ACRN Oxford Research Network	UK034X
35.	Bank Indonesia Institute	IND035X
36.	Labuan e-Journal of Muamalat and Society	MA036X
37.	ISRA International Journal of Islamic Finance	UK037X
38.	SHS Web of Conferences	FR038X
39.	International Journal of Economics, Management and Accounting	MA039X
40.	King Abdulaziz University Scientific Publishing Center	KSA040X
41.	AIP conference proceedings	USA041X
42.	Journal of Islamic Business and Management (JIBM)	PAK042X
43.	International Conference on Sustainable Islamic Business and Finance	USA043X
44.	Qualitative Research in Financial Markets	UK044X
45.	Journal of Contemporary Islamic Law	MA045X
46.	International Journal of Business and Society	MA046X
47.	International Journal of Business, Economics and Law	MA047X
48.	International Journal of Islamic Economics and Finance (IJIEF)	IND048X
49.	The American Journal of Comparative Law	UK049X
50.	Malaysian Accounting Review	MA050X
51.	International Journal Academic Research Business and Social Sciences	PAK051X
52.	Kuwait Chapter of Arabian Journal of Business and Management Review	UAE052X
53.	Jurnal Akuntansi dan Keuangan	IND053X
54.	International Conference on Islamic Finance, Economics and Business	UAE054X
55.	Journal of Islamic Accounting and Business Research	UK055X

Data - Jstor search	
1.	Name: [JOAFN] USA01X1 - Title: A compliance of Islamic banks with the principles of Islamic finance (shariah): an empirical survey of the Jordanian business firms - Authorship: Sana N. Maswadeh – Bibliographic Data: International Journal of Accounting and Financial Reporting, Vol.4, No.1 (2014), pp.169-176 – Published by: Macrothink Institute, Inc. Country: United States - Text Type: journal article - Status: original - Text Size: full text – Source: https://doi.org/10.5296/ijafr.v4i1.5448
2.	Name: [JOAFN] BAH02X1 - Title: Qard hasan, credit cards and Islamic financial product structuring: some Qur'anic and practical considerations - Authorship: Mohammad Omar Farooq and Nedal El Ghattis – Bibliographic Data: Journal of Islamic Financial Studies, Vol.1, No.1 (2015), pp.1-17 - Published by: University of Bahrain - Country: Bahrain - Text

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62.	Name: [JOAFN] MA039X1 - Title: A case study on the implementation of qardhul hasan concept as a financing product in Islamic banks in Malaysia- Authorship: Ahmad Zainal Abidin, Norhayati Mohd Alwi, Noraini Mohd Ariffin– Bibliographic Data: International Journal of Economics, Management and Accounting, Vol.19, No.3 (2011), pp.81-100 - Published by: The International Islamic University Malaysia - Country: Malaysia - Text Type: journal article - Status: original - Text Size: full text – Source: https://journals.iium.edu.my/enmjournal/index.php/enmj/article/view/201
63.	Name: [JOAFN] MA039X2 - Title: The concept and application of hibah as a financial instrument from the Malaysian legal perspective: an analysis - Authorship: Rusni Hassan, Nor Azdilah Mohamad Zaizi – Bibliographic Data: The International Islamic University Malaysia, Vol.28, No.1 (2020), pp.227-252 - Country: Malaysia - Text Type: journal article - Status: original - Text Size: full text – Source: https://doi.org/10.31436/iiumlj.v28i1.498
64.	Name: [JOAFN] KSA040X1 - Title: Home financing through the musharakah mutanaqisah contracts: some practical issues - Authorship: Ahamed Kameel Mydin Meera, Dzuljastri Abdul Razak – Bibliographic Data: Journal of King Abdulaziz University: Islamic Economics, Vol.22, No.1 (2009), pp.121-143 - Published by: King Abdulaziz University Scientific Publishing Center - Country: Saudi Arabia - Text Type: journal article - Status: original - Text Size: full text – Source: https://ssrn.com/abstract=3069895
65.	Name: [JOAFN] KSA040X2 - Title: Islamic economics and prospects for theoretical and empirical research - Authorship: Sayyid Tahir – Bibliographic Data: Journal of King Abdulaziz University: Islamic Economics, Vol.30, No.1 (2017), pp.3-19 - Published by: King Abdulaziz University Scientific Publishing Center - Country: Saudi Arabia - Text Type: journal article - Status: original - Text Size: full text – Source: https://ssrn.com/abstract=3057331
66.	Name: [JOAFN] USA041X1 - Title: Bai bithaman ajil (BBA) modelling by qardhul hasan - Authorship: Nurfadhlina Abd Halim, Abd Aziz Arrashid Abd Rajak, Saiful Hafizah Jaaman Sharman – Bibliographic Data: AIP conference proceedings, Vol.1750, No.030001 (2016), pp.1-5 - Published by: AIP Publishing - Country: United States - Text Type: journal article - Status: original - Text Size: full text – Source:

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67.	Name: [JOAFN] PAK042X1 - Title: Qard Hasan: Its Rules And Applications In Islamic Finance - Authorship: Syed Faiq Najeeb, Ahcene Lahsasna – Bibliographic Data: Journal of Islamic Business and Management (JIBM), Vol. 3, No.1 (2013), pp. 11-32 – Published by: Riphah Centre of Islamic Business (RCIB) - Country: Pakistan - Text Type: journal article - Status: original - Text Size: full text – Source: https://journals.riphah.edu.pk/index.php/jibm/article/view/31
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69.	Name: [JOAFN] MA045X1 - Title: Islamic personal financing instruments in the Malaysian banking industries: issues and alternatives - Authorship: Amir Fazlim Yusoff, Mat Noor Mat Zain, Salmy Edawati Yaacob, Hanira Hanafi, Nik Abdul Rahim Nik Abdul Ghani, Abdul Mu'min Mohammad Idrus, Muhammad Shahir Ridzuan Md Radzi – Bibliographic Data: Journal of Contemporary Islamic Law, Vol.1, No.1 (2016), pp.24-38 - Country: Malaysia – Published by: The Research Centre for Sharia, Faculty of Islamic Studies, Universiti Kebangsaan Malaysia - Text Type: journal article - Status: original - Text Size: full text – Source: http://www.ukm.my/jcil/wp-content/uploads/2017/07/JCIL-2016-11-Article-2.pdf
70.	Name: [JOAFN] MA046X1 - Title: Patronage factors of tawarruq home financing in Malaysia - Authorship: Hanudin Amin, Mohamad Rizal Abdul Hamid – Bibliographic Data: International Journal of Business and Society, Vol.19, No.3 (2018), pp.660-677 – Published by: Universiti Malaysia Sarawak - Country: Malaysia - Text Type: journal article - Status: original - Text Size: full text – Source: http://www.ijbs.unimas.my/images/repository/pdf/Vol19-no3-paper7.pdf
71.	Name: [JOAFN] MA047X1 - Title: Salam (forward sale) and istisnaʿ (manufacture contract) in modern applications: a maqāsid al- sharīʿah perspective - Authorship: Mohammed Farid Ali al-Fijawi – Bibliographic Data: International Journal of Business, Economics and Law, Vol.9, No.5 (2016) – Published by: Zes Rokman Resources - Country: Malaysia - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.ijbel.com/wp-content/uploads/2016/06/KLiISC_23-29062016.pdf
72.	Name: [JOAFN] IND048X1 - Title: Crowdfunding as an alternative mode of financing micro and small enterprises: a proposed qard-al-hasan contract - Authorship: Abdulmajeed M.R. Aderemi, Muhammad Shahrul Ifwat bin Ishak – Bibliographic Data: International Journal of Islamic Economics and Finance (IJIEF), Vol.3, No.2, Special Issue: Islamic Social Finance and Ethics, (2020), pp.95-118 – Published by: Universitas Muhammadiyah Yogyakarta - Country: Indonesia - Text Type: journal article - Status: original - Text Size: full text – Source: https://doi.org/10.18196/ijief.3235
73.	Name: [JOAFN] UK049X1 - Title: The standardization of Islamic financial law: lawmaking in modern financial markets - Authorship: Jonathan Ercanbrack – Bibliographic Data: The American Journal of Comparative Law, Vol.67, No.4 (2020), pp.825–860 – Published by: Oxford University Press - Country: United Kingdom - Text Type: journal article - Status: original - Text Size: full text – Source: https://doi.org/10.1093/ajcl/avz010
74.	Name: [JOAFN] MA050X1 - Title: The underlying contracts of Islamic banking (IB) products and some related issues in the current practice - Authorship: Siti Khadijah Ab. Manan, Norlela Kamaluddin – Bibliographic Data: Malaysian Accounting Review, Special Issue, Vol.9, No. 2 (2010), pp.99-114 – Published by: Accounting Research Institute (ARI) - Country: Malaysia - Text Type: journal article - Status: original - Text Size: full text – Source: https://ir.uitm.edu.my/id/eprint/31098/

75.	Name: [JOAFN] PAK051X1 - Title: Modeling financial inclusion in the ar-rahn's financing as imperatives for economic well-being in Malaysia - Authorship: Azila Abdul Razak, Fidlizan Muhammad, Mohd Yahya Mohd Hussin, Nurhanie Mahjom, Fatimah Salwa Abd. Hadi, Zuraidah Zainol – Bibliographic Data: International Journal Academic Research Business and Social Sciences, Vol.9, No.1 (2019), pp.1203–1223 – Published by: Human Resource Management Academic Research Society - Country: Pakistan - Text Type: journal article - Status: original - Text Size: full text – Source: http://dx.doi.org/10.6007/IJARBSS/v9-i1/5784
76.	Name: [JOAFN] UAE052X1 - Title: Using bay al-inah in issuance of sukuk in primary market: a look into scholars' view - Authorship: Yusuf Sani Abubakar, Dr. Ahamad Faosiy Ogunbado – Bibliographic Data: Kuwait Chapter of Arabian Journal of Business and Management Review, Vol. 6, No.3 (2016), pp.54-62 - Published by: ZARSMI & Arabain Group of Journals - Country: UAE - Text Type: journal article - Status: original - Text Size: full text – Source: https://platform.almanhal.com/Files/2/96481
77.	Name: [JOAFN] UAE052X2 - Title: Saving and current account in the context of shari'ah contract - Authorship: Shafi'i Abdul Azeez Bello, Rusni Bt Hassan – Bibliographic Data: Arabian Journal of Business and Management Review (Nigerian Chapter), Vol.1, No.12, (2014), pp.8-17 – Published by: Zainab Arabian Research Society for Multidisciplinary Issues Dubai - Country: UAE - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.arabianjbmr.com/pdfs/NG_VOL_1_12/2.pdf
78.	Name: [JOAFN] IND053X1 - Title: The obstacle factors of musharakah and mudharabah application in Pakistan - Authorship: Muhammad Arsalan Khan, Dodik Siswantoro, Abid Ur Rahman – Bibliographic Data: Jurnal Akuntansi dan Keuangan Indonesia, Vol.17, No.2 (2020), Article 5 - Country: Indonesia - Text Type: journal article - Status: original - Text Size: full text – Source: https://doi.org/10.21002/jaki.2020.11
79.	Name: [JOAFN] UAE054X1 - Title: Islamic finance: developing religion-based business - Authorship: Dede Rosyada – Bibliographic Data: International Conference on Islamic Finance, Economics and Business (2018), pp.213–222 – Published by: KnE Social Sciences - Country: UAE - Text Type: journal article - Status: original - Text Size: full text – Source: https://doi.org/10.18502/kss.v3i8.2510
80.	Name: [JOAFN] UK055X1 - Title: Salam for import operations: mitigating commodity macro risk - Authorship: Zaheer Anwer – Bibliographic Data: Journal of Islamic Accounting and Business Research, Vol.11, No.8 (2020), pp.1497-1514 – Published by: Emerald Publishing Limited - Country: United Kingdom - Text Type: journal article - Status: original - Text Size: full text – Source: https://doi-org.dcu.idm.oclc.org/10.1108/JIABR-09-2018-0142

G.1.3 Islamic Finance – Grey Literature [GRLFN]

1.	**List of Stakeholders**	
2.	**Entity**	**Code**
3.	Mayer Brown	USA0010X
4.	Faisal Islamic Bank of Egypt	EGY0011X
5.	Latham & Watkins	USA0012X
6.	Praesidium LLP	UK0013X
7.	Clifford Chance LLP	UK0014X
8.	Islamic Cultural Centre of Ireland	IR0015X
9.	Thomson Reuters Practical Law Finance	UK0016X
10.	Premier Bank	USA0017X
11.	Kuwait Finance House	BAH0018X
12.	Linklaters LLP	UK0019X
13.	UBL UK	UK0020X
14.	Blossom Finance	IND0021X

15.	SHARIABANKING.COM	0022X
16.	International Monetary Fund	USA0023X
17.	MBSB Bank	MA0024X
18.	ADIB	UAE0025X
19.	The Guardian	UK0026X
20.	International Centre for Education in Islamic Finance (INCEIF)	MA0027X
21.	BBC	UK0028X
22.	Money.co.uk (Martin Lane)	UK0029X
23.	Faysal Bank	PAK0030X
24.	Ijara Community Development Corp.	USA0031X
25.	Institute of Islamic Banking and Insurance (IIBI)	UK0032X
26.	Financial Times	UK0033X
27.	Addleshaw Goddard LLP	UK0034X
28.	Oracle Financial Services	UK0035X
29.	PricewaterhouseCoopers	UK0036X
30.	Practical Law Publishing Limited and Practical Law Company, Inc	UK0037X
31.	Covington & Burling LLP	UK0038X
32.	The Institute of Chartered Accountants of Pakistan	PAK0039X
33.	Saracens Solicitors	UK0040X
34.	Da Afghanistan Bank (Central Bank of Afghanistan)	AFG0041X
35.	Malaysian Accounting Standards Board (MASB)	MA0042X
36.	AL Alawi & Co., Advocates	OM0043X
37.	Emirates Islamic Bank	UAE0044X
38.	Department of Finance - Ireland	IR0045X
39.	United Nations Conference on Trade and Development (UNCTAD)	USA0046X
40.	Bank of England	UK0047X
41.	Tijara	KE0048X
42.	The World Bank	USA0049X
43.	Partner, K&L Gates LLP	UK0050X
44.	Dubai Islamic Bank	UAE0051X
45.	The Securities and Exchange Commission, Nigeria	NI0052X
46.	United Nations	USA0053X
47.	The International Institute for Sustainable Development	CA0054X
48.	Association of International Certified Professional Accountants (CIMA)	UK0055X
49.	Asian-Oceanian Standard-setters Group ("AOSSG")	JAP0056X
50.	Al Alawi & Co., Advocates & Legal Consultants	OM0057X
51.	Islamic Deposit Insurance Group of the International Association of Deposit Insurers (IADI)	SW0058X
52.	Islamic Development Bank	KSA0059X
53.	The Bangko Sentral ng Pilipinas (BSP)	PH0060X
54.	Standing Committee for Economic and Commercial Cooperation (COMCEC)	TU0061X
55.	Asian Development Bank Institute (ADBI)	JA0062X
56.	State Bank of Pakistan	PAK0063X
57.	The Bond and Sukuk Information Exchange (BIX)	MA0064X
58.	International Islamic Financial Market (IIFM)	BAH0065X
59.	The International Financial Reporting Standards (IFRS) Foundation	USA0066X
60.	Dar Al Istithmar Ltd	UAE0067X
61.	Dayax Islamic Bank	SOMOO68X
62.	Meezan Bank	PAK0069X
63.	Islamic Financial Services Board	MA0070X

	Data - Web searches
1.	Name: [GRLFN] USA0010X1 - Title: Islamic finance at a glance - Authorship: Mayer Brown - Country: USA – Date: 2008 - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.mayerbrown.com/-/media/files/perspectives-events/publications/2008/03/at-a-glance-islamic-finance/files/newslgermanymar08islamicfinancepdf/fileattachment/newsl_germany_mar08_islamic_finance.pdf
2.	Name: [GRLFN] EGY0011X1 - Title: An introduction to Islamic economics - Authorship: Faisal Islamic Bank of Egypt - Country: Egypt – Date: 2019 - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.faisalbank.com.eg/fib/english/extra-pages/islamic-banking.html
3.	Name: [GRLFN] USA0012X1- Title: A guide to structuring sukuk second edition - Authorship: Latham & Watkins- Country: USA – Date: 2015 - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.lw.com/thoughtLeadership/guide-to-structurings-sukuk-2015
4.	Name: [GRLFN] UK0013X1 - Title: A guide to Islamic finance in or from The DIFC - Authorship: Praesidium LLP - Country: UK – Date: 2007 - Text Type: grey literature - Status: original - Text Size: full text – Source: https://ribh.files.wordpress.com/2008/09/difc-islamic-finance-guide_english.pdf
5.	Name: [GRLFN] UK0014X1 - Title: Sukuk guidebook - Authorship: Clifford Chance LLP - Country: United Kingdom – Date: 2009 - Text Type: grey literature - Status: original - Text Size: full text – Source: http://islamic-finance.ru/_ld/0/10_DIFC_Sukuk_Guid.pdf
6.	Name: [GRLFN] UK0014X2 - Title: Introduction to sukuk - Authorship: Clifford Chance LLP - Country: United Kingdom – Date: 2006 - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.cliffordchance.com/briefings.html
7.	Name: [GRLFN] IR0015X1 - Title: The facts about usury - Authorship: Islamic Cultural Centre of Ireland - Country: Ireland – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: https://islamireland.ie/site/assets/files/1191/the_facts_about_usury.pdf
8.	Name: [GRLFN] UK0016X1 - Title: Sharia compliant financing of commercial real estate - Authorship: Jonathan Lawrence, Sean Crosky, Katie Hillier – Publisher: Thomson Reuters Practical Law Finance - Country: United Kingdom – Date: 2013 - Text Type: grey literature - Status: original - Text Size: full text – Source: https://files.klgates.com/files/publication/5e6e25d9-6de2-4444-b362-006435feb55a/presentation/publicationattachment/7ea52584-217e-4fa3-b72b-0e2a69cf9f98/sharia_compliant_financing_of_commercial_real_estate.pdf
9.	Name: [GRLFN] USA0017X1 - Title: Bai' al-murabaha - Authorship: Premier Bank - Country: United States – Date: 2011 - Text Type: grey literature - Status: original - Text Size: full text – Source: Bai'Al-Murabaha - Home (premierbankltd.com)
10.	Name: [GRLFN] BAH0018X1 - Title: "Murabaha" contracts - Authorship: Kuwait Finance House - Country: Bahrain – Date: N/D - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.kfh.bh/bahrain/en/corporate-banking/product-services/Murabaha.html
11.	Name: [GRLFN] UK0019X1 - Title: Shari'a-compliant securities (sukuk) - Authorship: Linklaters LLP - Country: United Kingdom – Date: 2012 - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.linklaters.com/en/client-services/islamic-finance
12.	Name: [GRLFN] UK0020X1 - Title: Ameen Islamic current account - Authorship: UBL UK - Country: United Kingdom – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.ubluk.com/
13.	Name: [GRLFN] IND0021X1 - Title: Basics of musharakah (joint-venture) and use in Islamic banks - Authorship: Blossom Finance - Country: Indonesia – Date: 2020 - Text Type: grey literature - Status: original - Text Size: full text – Source:

	https://blossomfinance.com/posts/basics-of-musharakah-joint-venture-and-use-in-islamic-banks
14.	Name: [GRLFN] IND0021X2 - Title: Modern application of murabaha - Authorship: Blossom Finance - Country: Indonesia – Date: 2020 - Text Type: grey literature - Status: original - Text Size: full text – Source: https://blossomfinance.com/posts/modern-application-of-murabaha
15.	Name: [GRLFN] IND0021X3 - Title: Introduction to wakalah (agency) contracts - Authorship: Blossom Finance - Country: Indonesia – Date: 2020 - Text Type: grey literature - Status: original - Text Size: full text – Source: https://blossomfinance.com/posts/introduction-to-wakalah-agency-contracts
16.	Name: [GRLFN] 0022X1 - Title: Ireland Islamic housing finance Ireland halal mortgage murabaha mudaraba takaful - Authorship: SHARIABANKING.COM - Country: N/A – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.shariabanking.com/ireland.html
17.	Name: [GRLFN] 0022X2 - Title: Sharia banking - Authorship: SHARIABANKING.COM - Country: N/A – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.shariabanking.com/index.html
18.	Name: [GRLFN] 0022X3 - Title: Islamic insurance - Authorship: SHARIABANKING.COM - Country: N/A – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.shariabanking.com/islamic-insurance-takaful.html#:~:text=Takaful%20insurance%20or%20Islamic%20insurance,damage%2C%20illness%2C%20or%20death
19.	Name: [GRLFN] 0022X4 - Title: Islamic loan without interest - Authorship: SHARIABANKING.COM - Country: N/A – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.shariabanking.com/islamic-loan-without-interest.html
20.	Name: [GRLFN] 0022X5 - Title: Islamic Mortgage Halal Mortgage - Authorship: SHARIABANKING.COM - Country: N/A – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.shariabanking.com/halal-mortgage.html
21.	Name: [GRLFN] USA0023X1 - Title: Islamic finance gears up - Authorship: International Monetary Fund (Finance & Development Magazine, Mohammed El Qorchi) - Country: USA – Date: 2005 - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.imf.org/external/pubs/ft/fandd/2005/12/qorchi.htm
22.	Name: [GRLFN] USA0023X2 - Title: IMF working paper the nature of Islamic banking and solvency stress testing—conceptual considerations - Authorship: International Monetary Fund (Andreas A. Jobst, Juan Solé) - Country: USA – Date: 2020 - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.imf.org/en/Publications/WP/Issues/2020/08/07/The-Nature-of-Islamic-Banking-and-Solvency-Stress-Testing-Conceptual-Considerations-49597
23.	Name: [GRLFN] USA0023X3 - Title: Islamic finance bulletin- analysis: World Bank held its inaugural symposium entitled, "Islamic finance: a catalyst for shared-prosperity?" - Authorship: International Monetary Fund - Country: USA – Date: 2015 - Text Type: grey literature - Status: original - Text Size: full text – Source: https://tkbb.org.tr/Documents/arastirma-ve-raporlar-102/IF-bullettin-Fall-2015-v3.pdf
24.	Name: [GRLFN] USA0023X4 - Title: Ensuring financial stability in countries with Islamic banking - Authorship: International Monetary Fund - Country: USA – Date: 2017 - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.imf.org/~/media/Files/Publications/PP/PP-Ensuring-Financial-Stability-in-Countries-with-Islamic-Banking.ashx
25.	Name: [GRLFN] USA0023X5 - Title: The economics of Islamic finance and securitization - Authorship: International Monetary Fund (Andreas A. Jobst) - Country: USA – Date: 2007 - Text Type: grey literature - Status: original - Text Size: full text – Source:

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27.	Name: [GRLFN] UAE0025X1 - Title: Understanding Islamic banking - Authorship: ADIB - Country: UAE – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.adib.ae/understanding-islamic-banking-0
28.	Name: [GRLFN] UK0026X1 - Title: Banking on the common good - Authorship: The Guardian (Paul Kelso) - Country: UK – Date: 2002 - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.theguardian.com/uk/2002/jun/18/religion.september11
29.	Name: [GRLFN] MA0027X1 - Title: A holistic view of legal documentation from shari'ah perspective - Authorship: International Centre for Education in Islamic Finance (INCEIF) (Eddy Yusof, Ezry Fahmy), Malaysia - Country: Malaysia – Date: 2009 - Text Type: grey literature - Status: original - Text Size: full text – Source: https://mpra.ub.uni-muenchen.de/20721/1/A_Holistic_View_of_Legal_Documentation_from_Shariah_Perspective.pdf
30.	Name: [GRLFN] UK0028X1 - Title: Islamic finance: from niche to mainstream - Authorship: BBC (Darshan Bijur) - Country: United Kingdom – Date: 2007 - Text Type: grey literature - Status: original - Text Size: full text – Source: http://news.bbc.co.uk/2/hi/business/6483343.stm
31.	Name: [GRLFN] UK0029X1 - Title: The definitive guide to sharia banking & Islamic finance in the UK - Authorship: Money.co.uk (Martin Lane) - Country: United Kingdom – Date: 2021 - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.money.co.uk/savings-accounts/the-definitive-guide-to-sharia-banking-and-islamic-finance-in-the-uk.htm
32.	Name: [GRLFN] PAK0030X1 - Title: Shariah certificate - Authorship: Faysal Bank - Country: Pakistan – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.faysalbank.com/en/islamic/about-islamic/shariah-certificate/
33.	Name: [GRLFN] PAK0030X2 - Title: Murabaha - Authorship: Faysal Bank - Country: Pakistan – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.faysalbank.com/en/islamic/business-banking/murabaha/
34.	Name: [GRLFN] USA0031X1 - Title: Ijara contracts - Authorship: Ijara Community Development Corp. - Country: United States – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: https://ijaracdc.com/ijara-contracts/
35.	Name: [GRLFN] USA0031X2 - Title: Murabaha - Authorship: Ijara Community Development Corp. - Country: United States – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: https://ijaracdc.com/sharia-compliance/murabaha/
36.	Name: [GRLFN] USA0031X3 - Title: Musharaka - Authorship: Ijara Community Development Corp. - Country: United States – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: https://ijaracdc.com/musharaka/
37.	Name: [GRLFN] UK0032X1 - Title: Mudarabah - Authorship: Institute of Islamic Banking and Insurance (IIBI) - Country: United Kingdom – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.islamic-banking.com/explore/islamic-finance/shariah-rulings/question-answers-shariah-rulings/mudarabah
38.	Name: [GRLFN] UK0032X2 - Title: Murabaha - Authorship: Institute of Islamic Banking and Insurance (IIBI) - Country: United Kingdom – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.islamic-banking.com/explore/islamic-finance/shariah-rulings/question-answers-shariah-rulings/murabaha

39.	Name: [GRLFN] UK0032X3 - Title: Musharakah - Authorship: Institute of Islamic Banking and Insurance (IIBI) - Country: United Kingdom – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.islamic-banking.com/explore/islamic-finance/shariah-rulings/question-answers-shariah-rulings/musharakah
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1.	List of Stakeholders	
2.	**Entity**	**Code**
3.	Bank Negara Malaysia (the Central Bank of Malaysia)	MA0110X
4.	State Bank of Pakistan	PAK0111X
5.	Securities Commission Malaysia	MA0112X
6.	Astana Internacional Financial Centre (AIFC)	KAZ0113X
7.	Qatar Financial Centre Regulatory Authority	QA0114X
8.	The Islamic Financial Services Board	MA0115X

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11.	Name: [PMI] MA0110X11 - Title: Musyarakah - Authorship: Bank Negara Malaysia - Country: Malaysia – Date: 2015 - Text Type: policy-making instruments (policy document) - Status: original - Text Size: full text – Source: https://www.bnm.gov.my/documents/20124/938039/Musyarakah.pdf/e99baaa9-d7cd-a61f-8d0a-9c9f2521dd4d?t=1592218252160
12.	Name: [PMI] MA0110X12 - Title: Mudarabah - Authorship: Bank Negara Malaysia - Country: Malaysia – Date: 2015 - Text Type: policy-making instruments (policy document) - Status: original - Text Size: full text – Source: https://www.bnm.gov.my/documents/20124/938039/Mudarabah.pdf/2ea1c2df-b084-1b3b-f640-d7993d1e38ea?t=1592218042807
13.	Name: [PMI] MA0110X13 - Title: Tawarruq - Authorship: Bank Negara Malaysia - Country: Malaysia – Date: 2018 - Text Type: policy-making instruments (policy document) - Status: original - Text Size: full text – Source: https://www.bnm.gov.my/documents/20124/938039/pd_reissuancetawarruq_dec2018.pdf/bcc4b359-381c-5035-f9f0-3908faebb92a?t=1592249563244
14.	Name: [PMI] MA0110X14 - Title: Hibah (shariah requirements and optional practices) exposure draft - Authorship: Bank Negara Malaysia - Country: Malaysia – Date: 2013 - Text Type: policy-making instruments (policy document) - Status: original - Text Size: full text – Source: https://www.bnm.gov.my/documents/20124/761700/01_Hibah.pdf/5832d9b0-ac12-0b8f-c4fc-72ed3fe05dfd?t=1579764435741
15.	Name: [PMI] PAK0111X1 - Title: Instructions for shariah compliance in Islamic banking institutions - Authorship: State Bank of Pakistan - Country: Pakistan – Date: 2008 - Text Type: policy-making instruments - Status: original - Text Size: full text – Source: https://www.bankalfalah.com/wp-content/themes/alfalah-theme/pdf/annex-c2-1.pdf
16.	Name: [PMI] MA0112X1 - Title: Resolutions of the Shariah Advisory Council of the Securities Commission Malaysia - Authorship: Securities Commission Malaysia - Country: Malaysia – Date: 2020 - Text Type: policy-making instruments - Status: original - Text Size: full text – Source: https://www.sc.com.my/api/documentms/download.ashx?id=5f0c31dc-daa9-43c1-80ac-e7ecf70c8e44
17.	Name: [PMI] KAZ0113X1 - Title: AIFC takaful and retakaful prudential rules - Authorship: Astana International Financial Centre (AIFC) - Country: Kazakhstan – Date: 2018 - Text Type: policy-making instruments - Status: original - Text Size: full text – Source: https://aifc.kz/files/legals/150/file/trr_v1_fr0031_02.12.2018.pdf
18.	Name: [PMI] QA0114X1 - Title: Islamic Banking Business Prudential Rules 2015 (IBANK) - Authorship: Qatar Financial Centre Regulatory Authority - Country: Qatar – Date: 2021 - Text Type: policy-making instruments - Status: original - Text Size: full text – Source: https://qfcra-en.thomsonreuters.com/sites/default/files/net_file_store/QFCRA_10464_VER7.pdf
19.	Name: [PMI] MA0115X1- Title: IFSB-1 guiding principles of risk management for institutions (other than insurance institutions) offering only Islamic financial services - Authorship: The Islamic Financial Services Board - Country: Malaysia – Date: 2005- Text Type: policy-making instruments - Status: original - Text Size: full text – Source: https://www.ifsb.org/published.php Note: Arabic translation exists

20.	Name: [PMI] MA0115X2- Title: IFSB-2 capital adequacy standard for institutions (other than insurance institutions) offering only Islamic financial services - Authorship: The Islamic Financial Services Board - Country: Malaysia – Date: 2005- Text Type: policy-making instruments - Status: original - Text Size: full text – Source: https://www.ifsb.org/published.php Note: Arabic translation exists
21.	Name: [PMI] MA0115X3 - Title: IFSB-3 guiding principles on corporate governance for institutions offering only Islamic financial services (excluding Islamic insurance (takaful) institutions and Islamic mutual funds) - Authorship: The Islamic Financial Services Board - Country: Malaysia – Date: 2006- Text Type: policy-making instruments - Status: original - Text Size: full text – Source: https://www.ifsb.org/published.php Note: Arabic translation exists
22.	Name: [PMI] MA0115X4 - Title: IFSB-4 disclosures to promote transparency and market discipline for institutions offering Islamic financial services (excluding Islamic insurance (takāful) institutions and Islamic mutual funds) - Authorship: The Islamic Financial Services Board - Country: Malaysia – Date: 2007 - Text Type: policy-making instruments - Status: original - Text Size: full text – Source: https://www.ifsb.org/published.php Note: Arabic translation exists
23.	Name: [PMI] MA0115X5 - Title: IFSB-5 guidance on key elements in the supervisory review process of institutions offering Islamic financial services (excluding Islamic insurance (takāful) institutions and Islamic mutual funds) - Authorship: The Islamic Financial Services Board - Country: Malaysia – Date: 2007 - Text Type: policy-making instruments - Status: original - Text Size: full text – Source: https://www.ifsb.org/published.php Note: Arabic translation exists
24.	Name: [PMI] MA0115X6 - Title: IFSB-6 guiding principles on governance for Islamic collective investment schemes - Authorship: The Islamic Financial Services Board - Country: Malaysia – Date: 2009 - Text Type: policy-making instruments - Status: original - Text Size: full text – Source: https://www.ifsb.org/published.php Note: Arabic translation exists
25.	Name: [PMI] MA0115X7 - Title: IFSB-7 capital adequacy requirements for sukūk, securitisations and real estate investment - Authorship: The Islamic Financial Services Board - Country: Malaysia – Date: 2009 - Text Type: policy-making instruments - Status: original - Text Size: full text – Source: https://www.ifsb.org/published.php Note: Arabic translation exists
26.	Name: [PMI] MA0115X8 - Title: IFSB-8 guiding principles on governance for takāful (Islamic insurance) undertakings - Authorship: The Islamic Financial Services Board - Country: Malaysia – Date: 2009 - Text Type: policy-making instruments - Status: original - Text Size: full text – Source: https://www.ifsb.org/published.php Note: Arabic translation exists
27.	Name: [PMI] MA0115X9 - Title: IFSB-9 guiding principles on conduct of business for institutions offering Islamic financial services - Authorship: The Islamic Financial Services Board - Country: Malaysia – Date: 2009 - Text Type: policy-making instruments - Status: original - Text Size: full text – Source: https://www.ifsb.org/published.php Note: Arabic translation exists
28.	Name: [PMI] MA0115X10 - Title: IFSB-10 guiding principles on sharī`ah governance systems for institutions offering Islamic financial services - Authorship: The Islamic Financial Services Board - Country: Malaysia – Date: 2009 - Text Type: policy-making instruments - Status: original - Text Size: full text – Source: https://www.ifsb.org/published.php Note: Arabic translation exists
29.	Name: [PMI] MA0115X11 - Title: IFSB-11 standard on solvency requirements for takāful (Islamic insurance) undertakings - Authorship: The Islamic Financial Services Board -

	Country: Malaysia – Date: 2010 - Text Type: policy-making instruments - Status: original - Text Size: full text – Source: https://www.ifsb.org/published.php Note: Arabic translation exists
30.	Name: [PMI] MA0115X12 – Title: IFSB-12 guiding principles on liquidity risk management for institutions offering Islamic financial services [excluding Islamic insurance (takāful) institutions and islamic collective investment schemes] - Authorship: The Islamic Financial Services Board - Country: Malaysia – Date: 2012 - Text Type: policy-making instruments - Status: original - Text Size: full text – Source: https://www.ifsb.org/published.php Note: Arabic translation exists
31.	Name: [PMI] MA0115X13 – Title: IFSB-13 guiding principles on stress testing for institutions offering islamic financial services [excluding Islamic insurance (takāful) institutions and Islamic collective investment schemes] - Authorship: The Islamic Financial Services Board - Country: Malaysia – Date: 2012 - Text Type: policy-making instruments - Status: original - Text Size: full text – Source: https://www.ifsb.org/published.php Note: Arabic translation exists
32.	Name: [PMI] MA0115X14 – Title: IFSB-14 standard on risk management for takāful (Islamic insurance) undertakings - Authorship: The Islamic Financial Services Board - Country: Malaysia – Date: 2013 - Text Type: policy-making instruments - Status: original - Text Size: full text – Source: https://www.ifsb.org/published.php Note: Arabic translation exists
33.	Name: [PMI] MA0115X15 – Title: IFSB-15 revised capital adequacy standard for institutions offering Islamic financial services [excluding Islamic insurance (takāful) institutions and Islamic collective investment schemes] - Authorship: The Islamic Financial Services Board - Country: Malaysia – Date: 2013 - Text Type: policy-making instruments - Status: original - Text Size: full text – Source: https://www.ifsb.org/published.php Note: Arabic translation exists
34.	Name: [PMI] MA0115X16 – Title: IFSB-16 revised guidance on key elements in the supervisory review process of institutions offering Islamic financial services (excluding Islamic insurance (takāful) institutions and Islamic collective investment schemes) - Authorship: The Islamic Financial Services Board - Country: Malaysia – Date: 2014 - Text Type: policy-making instruments - Status: original - Text Size: full text – Source: https://www.ifsb.org/published.php Note: Arabic translation exists
35.	Name: [PMI] MA0115X17 – Title: IFSB-17 Core Principles For Islamic Finance Regulation (Banking Segment)(CPIFR) - Authorship: The Islamic Financial Services Board - Country: Malaysia – Date: 2015 - Text Type: policy-making instruments - Status: original - Text Size: full text – Source: https://www.ifsb.org/published.php Note: Arabic translation exists
36.	Name: [PMI] MA0115X18 – Title: IFSB-18 guiding principles for retakāful (Islamic reinsurance) - Authorship: The Islamic Financial Services Board - Country: Malaysia – Date: 2016 - Text Type: policy-making instruments - Status: original - Text Size: full text – Source: https://www.ifsb.org/published.php Note: Arabic translation exists
37.	Name: [PMI] MA0115X19 – Title: IFSB-19 guiding principles on disclosure requirements for Islamic capital market products (ṣukūk and Islamic collective investment schemes) - Authorship: The Islamic Financial Services Board - Country: Malaysia – Date: 2017 - Text Type: policy-making instruments - Status: original - Text Size: full text – Source: https://www.ifsb.org/published.php Note: Arabic translation exists
38.	Name: [PMI] MA0115X20 – Title: IFSB-20 Key elements in the supervisory review process of takāful/retakāful undertakings - Authorship: The Islamic Financial Services

	Board - Country: Malaysia – Date: 2018 - Text Type: policy-making instruments - Status: original - Text Size: full text – Source: https://www.ifsb.org/published.php Note: Arabic translation exists
39.	Name: [PMI] MA0115X21 – Title: IFSB-21 core principles for Islamic finance regulation [Islamic capital market segment] - Authorship: The Islamic Financial Services Board - Country: Malaysia – Date: 2018 - Text Type: policy-making instruments - Status: original - Text Size: full text – Source: https://www.ifsb.org/published.php Note: Arabic translation exists
40.	Name: [PMI] MA0115X22 – Title: IFSB-22 revised standard on disclosures to promote transparency and market discipline for institutions offering Islamic financial services [banking segment] - Authorship: The Islamic Financial Services Board - Country: Malaysia – Date: 2018 - Text Type: policy-making instruments - Status: original - Text Size: full text – Source: https://www.ifsb.org/published.php Note: Arabic translation exists
41.	Name: [PMI] MA0115X23 – Title: Articles of agreement - Authorship: The Islamic Financial Services Board - Country: Malaysia – Date: 2018 - Text Type: policy-making instruments - Status: original - Text Size: full text – Source: https://www.ifsb.org/published.php Note: Arabic translation exists

G.1.5 Islamic Finance - Other Instruments [OTIFN]

	List of Stakeholders	
	Entity	**Code**
1.	State Bank of Pakistan	PAK010X
2.	United Arab Bank	UAE011X
3.	Ahlibank	OM012X
4.	MBSB Bank	MA013X
5.	Linklaters LLP	IR014X
6.	Zurich Takaful Malaysia Berhad	MA015X
7.	Mashreq al-Islami	UAE016X
8.	Kuwait Finance House (Malaysia) Berhad	MA017X
9.	Kuwait Finance House Bahrain B.S.C.	BAH018X
10.	Dubai Islamic Bank	UAE019X
11.	ADCB	UAE020X
12.	Gig Bahrain Takaful	BAH021X
13.	Clifford Chance LLP	UK022X
14.	Bank Islam Malaysia Berhad	MA023X
15.	Bank Nizwa	OM024X
16.	PT Esensi Prima Cipta	IND025X
17.	Axiata SPV2 Berhad	MA026X
18.	AmBank Islamic	MA027X
19.	Commercial Bank of Ceylon PLC	SRI028X
20.	AmBank Islamic Berhad	MA029X
21.	Bank Rakyat	MA030X
22.	Emirates NBD	UAE031X
23.	Meezan Bank	PAK032X
24.	Al Rayan Bank	UK033X
25.	United Overseas Bank (Malaysia) Bhd	MA034X
26.	Al Hilal Bank	UAE035X
27.	Emirates Islamic Bank PJSC	UAE036X
28.	Digital Transcription of Marten Walsh Cherer Ltd.	UK037X
29.	RHB Islamic Bank Berhad	MA038X
30.	NBFI & Modaraba Association of Pakistan	PAK039X

31.	Ethis Group	IND040X
32.	Eastbourne Islamic Cultural Centre (EICC)	UK041X
33.	Ihsan Trust	PAK042X
34.	GIB	KSA043X
35.	ADIB	UAE044X
36.	Faysal Bank	PAK045X
37.	CIMB Islamic Bank Berhad	MA046X
38.	PT Ethis Modal Indonesia	IND047X
39.	Islamic Development Bank (IsDB)	UAE048X
40.	The International Islamic Financial Market ("IIFM")	BAH049X
41.	Bank Muamalat Malaysia Berhad	MA050X
42.	US Securities & Exchange Commission	MA051X
43.	Alliance Islamic Bank Berhad	MA052X
44.	Darul Iftaa	SOU053X
45.	First Abu Dhabi Bank PJSC	UAE054X
46.	Islamic Crescent Co-operative Society (ICCS)	NIG055X
47.	Takaful Malaysia	MA056X
48.	AIA Public Takaful Bhd	MA057X
49.	TCH Funding Corp	USA058X
50.	National Bank of the Kyrgyz Republic	KRY059X
51.	Takaful Ikhlas	MA060X
52.	Standard Chartered Saadiq	PAK061X
53.	TrustBanc Arthur	NIG062X
54.	Dr. Monzer Kahf	USA063X
55.	Saudi Electricity Company (Sec)	KSA064X
56.	Bank Negara Malaysia	MA065X
57.	AlBaraka ABG Sukuk Limited	CAY066X

Data - Web searches	
1.	Name: [OTIFN] PAK010X1- Title: Syndication mudaraba agreement - Authorship: State Bank of Pakistan- Country: Pakistan – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.sbp.org.pk/press/Essentials/Syndication%20Mudaraba.htm
2.	Name: [OTIFN] PAK010X2 - Title: Salam agreement - Authorship: State Bank of Pakistan - Country: Pakistan – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.sbp.org.pk/press/Essentials/Salam%20Agreement.htm
3.	Name: [OTIFN] PAK010X3 - Title: Musharaka investment agreement - Authorship: State Bank of Pakistan - Country: Pakistan – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.sbp.org.pk/press/Essentials/Musharaka%20Investment.htm
4.	Name: [OTIFN] PAK010X4 - Title: Model musawamah facility agreement (for corporate clients-local purchases) purchase requisition - Authorship: State Bank of Pakistan - Country: Pakistan – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.sbp.org.pk/press/Essentials/Musawamah%20Facility%20Agreement-3.1.htm
5.	Name: [OTIFN] PAK010X5 - Title: Model musawamah facility agreement (for corporate clients-local purchases) agency agreement musawamah document # 2- Authorship: State Bank of Pakistan - Country: Pakistan – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.sbp.org.pk/press/Essentials/Musawamah%20Facility%20Agreement-2.htm

6.	Name: [OTIF] PAK010X6 - Title: Model musawamah facility agreement (for corporate clients-local purchases) musawamah document # 1 - Authorship: State Bank of Pakistan - Country: Pakistan – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.sbp.org.pk/press/Essentials/Musawamah%20Facility%20Agreement.htm
7.	Name: [OTIFN] PAK010X7 - Title: Model murabaha facility agreement (for corporate clients-local purchases) purchase requisition murabaha document # 3.1- Authorship: State Bank of Pakistan - Country: Pakistan – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.sbp.org.pk/press/Essentials/Murabaha%20Facility%20Agreement-3.1.htm
8.	Name: [OTIFN] PAK010X8 – Title: Model murabaha facility agreement (for corporate clients-local purchases) murabaha document # 2- Authorship: State Bank of Pakistan - Country: Pakistan – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.sbp.org.pk/press/Essentials/Murabaha%20Facility%20Agreement-2.htm
9.	Name: [OTIFN] PAK010X9 – Title: Model murabaha facility agreement (for corporate clients-local purchases) murabaha document # 1 - Authorship: State Bank of Pakistan - Country: Pakistan – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.sbp.org.pk/press/Essentials/Murabaha%20Facility%20Agreement-1.htm
10.	Name: [OTIFN] PAK010X10 – Title: Mudaraba financing agreement - Authorship: State Bank of Pakistan - Country: Pakistan – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.sbp.org.pk/press/Essentials/Mudaraba%20Financing.htm
11.	Name: [OTIFN] PAK010X11 – Title: Lease undertaking - Authorship: State Bank of Pakistan - Country: Pakistan – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.sbp.org.pk/press/Essentials/Lease%20Agreement-4.htm
12.	Name: [OTIFN] PAK010X12 – Title: Lease agreement - Authorship: State Bank of Pakistan - Country: Pakistan – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.sbp.org.pk/press/Essentials/Lease%20Agreement.htm
13.	Name: [OTIFN] PAK010X13 – Title: Model istisna agreement - Authorship: State Bank of Pakistan - Country: Pakistan – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.sbp.org.pk/press/Essentials/Istisna%20Agreement.htm
14.	Name: [OTIFN] PAK010X14 – Title: Agreement for interest free loan - Authorship: State Bank of Pakistan - Country: Pakistan – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.sbp.org.pk/press/Essentials/Agreement%20for%20Interest%20free%20Loan.htm
15.	Name: [OTIFN] UAE011X1- Title: Application for irrevocable documentary credit (dc) - Authorship: United Arab Bank - Country: UAE – Date: 2019 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.uab.ae/-/media/PDF/Corporate-Banking/October-2019/3-Application-for-irrevocable-Documentary-Credit-Islamic.pdf?la=en&hash=B3A1CD02BB5F8A4AB6C403737A1295E7
16.	Name: [OTIFN] UAE011X2 - Title: Islamic account opening form - Authorship: United Arab Bank - Country: UAE – Date: 2017 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.uab.ae/images/Documents/UAB-IB-HALA-v1_0.pdf
17.	Name: [OTIFN] UAE011X3- Title: Shari'ah pronouncement (8/2015/SP/B.U.A)- certifying the Islamic retail products & services - Authorship: United Arab Bank -

	Country: UAE – Date: 2015 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.uab.ae/-/media/PDF/Islamic-Banking/FORMS/20122020/FATWA---UAB-IB-HALA-OCT-2020.pdf?la=ar-AE&hash=D682EF121881B6D5BF37ABC864030870
18.	Name: [OTIFN] UAE011X4 - Title: Finance service request form - Authorship: United Arab Bank - Country: UAE – Date: 2020 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.uab.ae/-/media/PDF/Islamic-Banking/FORMS/11102020/Finance-Service-Request-Form-Islamic.pdf?la=en&hash=EE8A470FC58F0A826ED14A448B2DE9C1
19.	Name: [OTIFN] UAE011X5 - Title: Murabaha finance application - individual - Authorship: United Arab Bank - Country: UAE – Date: 2020 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.uab.ae/-/media/PDF/Islamic-Banking/FORMS/20122020/UAB-IB-HALA-OCT-2020-FINAL---FILLABLE.pdf?la=en&hash=4866BD741C3B65AD44CF35F2D705DDFC
20.	Name: [OTIFN] UAE011X6 - Title: Settlement request form - Authorship: United Arab Bank - Country: UAE – Date: 2020 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.uab.ae/-/media/PDF/Islamic-Banking/FORMS/11102020/Settlement-Request-Form-Islamic.pdf?la=en&hash=EABAFE34EEB84CC8397F364B51BB3225
21.	Name: [OTIFN] UAE011X7 - Title: Murabaha auto finance proposal - Authorship: United Arab Bank - Country: UAE – Date: 2017 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.uab.ae/-/media/PDF/Islamic-Banking/FORMS/23112020/Murabaha-Auto-Finance.pdf?la=en&hash=83D1B1C7510B6373A240AF0D68356D9C
22.	Name: [OTIFN] UAE011X8 - Title: Request for liability /no liability /NOC for cease of for salary transfer - Authorship: United Arab Bank - Country: UAE – Date: 2020 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.uab.ae/-/media/PDF/Islamic-Banking/FORMS/11102020/Liabiity-Letter-No-Liability-Letter-Islamic.pdf?la=en&hash=43FB8D78FAD5E14796FF99A850A5549B
23.	Name: [OTIFN] UAE011X9 - Title: Definitions & interpretations - Authorship: United Arab Bank - Country: UAE – Date: 2020 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.uab.ae/-/media/PDF/Islamic
24.	Name: [OTIFN] OM012X1- Title: Pronouncement of Shari'a Supervisory Board resolution - Authorship: Ahli Bank - Country: Oman – Date: 2015 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://ahlibank.om/en-us/alhilal/Documents/3F-Ijara-Mousafa-Bil-Zimma-Products-Pronouncement.pdf
25.	Name: [OTIFN] MA013X1- Title: Addendum- Authorship: MBSB Bank - Country: Malaysia – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.mbsbbank.com/storage/misc/Addendum_10%204%202019_v1%202_cc%20Fair%209%2005%202019%20(Final).pdf
26.	Name: [OTIFN] IR014X1 - Title: Agency agreement - Authorship: Linklaters LLP - Country: Ireland – Date: 2021 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.alahli.com/en-us/Investor_Relation/Pages/Agency%20Agreement.pdf
27.	Name: [OTIFN] IR014X2 - Title: Mudaraba agreement - Authorship: Linklaters LLP - Country: Ireland – Date: 2021 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.alahli.com/en-us/Investor_Relation/Pages/Mudaraba%20Agreement.pdf
28.	Name: [OTIFN] MA015X1 - Title: Product disclosure sheet - Authorship: Zurich Takaful Malaysia Berhad - Country: Malaysia – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source:

	https://www.zurich.com.my/-/media/project/zwp/malaysia/docs/takaful-products/product-disclosure-sheets/ztmb-takaful-3asycare-sample-pds-silver-eng-ho.pdf
29.	Name: [OTIFN] UAE016X1 - Title: Shari'ah Supervisory Board resolution extract - subject: working capital financing - Authorship: Mashreq al-Islami - Country: UAE – Date: 2008 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/images/Working_Capital_Financing.pdf
30.	Name: [OTIFN] UAE016X2 - Title: Shari'ah Supervisory Board resolution - subject: wakalah investment account (corporate convenience account) - Authorship: Mashreq al-Islami - Country: UAE – Date: 2008 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/pdfs/Fatwa-86_Wakalah_Corp_Conv_Acc_Fatwa.pdf
31.	Name: [OTIFN] UAE016X3 - Title: Shari'ah Supervisory Board resolution - subject: wakalah based equity-tracker investment - Authorship: Mashreq al-Islami - Country: UAE – Date: 2014 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/images/WakalaBasedEquity-TrackerInvestment.pdf
32.	Name: [OTIFN] UAE016X4 - Title: Shari'ah Supervisory Board resolution extract - subject: [wakala business account] - Authorship: Mashreq al-Islami - Country: UAE – Date: 2011 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/images/Wakala-Business-Account.pdf
33.	Name: [OTIFN] UAE016X5 - Title: Shari'ah Supervisory Board resolution extract - subject: [wakala investment account]- Authorship: Mashreq al-Islami - Country: UAE – Date: 2006 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/images/Wakala_Investment_Account.pdf
34.	Name: [OTIFN] UAE016X6 - Title: Shari'ah Supervisory Board resolution - subject: [wakala based working capital financing] - Authorship: Mashreq al-Islami - Country: UAE – Date: 2010 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/images/Wakala_Based_Working_Capital_Financing.pdf
35.	Name: [OTIFN] UAE016X7 - Title: Shari'ah Supervisory Board resolution extract - subject: unilateral wa'ad to enter into a foreign currency sale/ purchase agreement - Authorship: Mashreq al-Islami - Country: UAE – Date: 2010 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/images/Unilateral_Waad_to_enter_into_Foreign_Currency_Sale-Purchase_Agreement.pdf
36.	Name: [OTIFN] UAE016X8 - Title: Shari'ah Supervisory Board resolution extract - subject: (tawaruq)- Authorship: Mashreq al-Islami - Country: UAE – Date: 2010 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/images/Tawaruq.pdf
37.	Name: [OTIFN] UAE016X9 - Title: Shari'ah Supervisory Board resolution extract - subject: saving & investment account- Authorship: Mashreq al-Islami - Country: UAE – Date: 2006 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/images/Saving_Investment_Account.pdf
38.	Name: [OTIFN] UAE016X10 - Title: Avalisation- Authorship: Mashreq al-Islami - Country: UAE – Date: 2010 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/images/Avalisation.pdf

39.	Name: [OTIFN] UAE016X11 - Title: Shari'ah Supervisory Board resolution extract - subject: capital protected wakala investment- Authorship: Mashreq al-Islami - Country: UAE – Date: 2009 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/images/Capital_Protected_Wakala_Investment.pdf
40.	Name: [OTIFN] UAE016X12 - Title: Shari'ah Supervisory Board resolution - subject: credit card on commodity murabaha- Authorship: Mashreq al-Islami - Country: UAE – Date: 2015 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/images/CreditCardFatwa.pdf
41.	Name: [OTIFN] UAE016X13 - Title: Subject: Export finance- Authorship: Mashreq al-Islami - Country: UAE – Date: 2011 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/images/Export-Refinance.pdf
42.	Name: [OTIFN] UAE016X14 - Title: Shari'ah Supervisory Board resolution extract - subject: [murabaha working capital]- Authorship: Mashreq al-Islami - Country: UAE – Date: 2009 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/pdfs/Fatwa-28_Murabaha_Working_Capital.pdf
43.	Name: [OTIFN] UAE016X15 - Title: Shari'ah Supervisory Board resolution extract - subject: collateralized murabaha (new structure)- Authorship: Mashreq al-Islami - Country: UAE – Date: 2016 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/pdfs/Fatwa-71_Collaterized_Murabaha(New%20Structure).pdf
44.	Name: [OTIFN] UAE016X16 - Title: Shariah Supervisory Board resolution - subject: musharakah overdraft (corporate clients) - Authorship: Mashreq al-Islami - Country: UAE – Date: 2018 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/pdfs/Fatwa-83_Musharakah_Overdraft(Corporate_Clients).pdf
45.	Name: [OTIFN] UAE016X17 - Title: Shariah Supervisory Board resolution - subject: istisna' product - Authorship: Mashreq al-Islami - Country: UAE – Date: 2018 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/pdfs/Fatwa-85_Istisna_Product.pdf
46.	Name: [OTIFN] UAE016X18 - Title: Shariah Supervisory Board resolution - subject: Islamic variable -export bill discounting (post shipment) - Authorship: Mashreq al-Islami - Country: UAE – Date: 2017 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/images/Fatwa-Islamic-Bill-Discounting.pdf
47.	Name: [OTIFN] UAE016X19 - Title: Shariah Supervisory Board resolution - subject: Mashreq Al Islami FI overnight USD wakala investment - Authorship: Mashreq al-Islami - Country: UAE – Date: 2011 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/images/FI-Overnight-USD-Wakala-Investment.pdf
48.	Name: [OTIFN] UAE016X20 - Title: Shariah Supervisory Board Resolution - Subject: Business/self employed financing (via commodity murabaha) - Authorship: Mashreq al-Islami - Country: UAE – Date: 2014 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/images/Business_Self_Employed_Financing.pdf
49.	Name: [OTIFN] UAE016X21 - Title: Shariah Supervisory Board resolution - subject: murabaha share finance - Authorship: Mashreq al-Islami - Country: UAE – Date: 2006 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/images/Murabaha_Share_Finance.pdf

50.	Name: [OTIFN] UAE016X22 - Title: Shariah Supervisory Board resolution - subject: murabaha vehicle finance - Authorship: Mashreq al-Islami - Country: UAE – Date: 2006 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/images/Murabaha_Vehicle_Finance.pdf
51.	Name: [OTIFN] UAE016X23 - Title: Shariah Supervisory Board resolution - subject: [reverse commodity murabaha] - Authorship: Mashreq al-Islami - Country: UAE – Date: 2008 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/images/Reverse_Commodity_Murabaha.pdf
52.	Name: [OTIFN] UAE016X24 - Title: Shariah Supervisory Board resolution - subject: financing share issuance - Authorship: Mashreq al-Islami - Country: UAE – Date: 2007 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/images/Financing_Share_Issuance_IPO.pdf
53.	Name: [OTIFN] UAE016X25 - Title: Shariah Supervisory Board resolution - subject: structured murabaha investment - Authorship: Mashreq al-Islami - Country: UAE – Date: 2010 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/images/Structured_Murabaha_Investment.pdf
54.	Name: [OTIFN] UAE016X26 - Title: Shariah Supervisory Board resolution - subject: short term inter bank wakala investment - Authorship: Mashreq al-Islami - Country: UAE – Date: 2006 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/images/Short_Term_Inter_Bank_Wakala_Investment.pdf
55.	Name: [OTIFN] UAE016X27 - Title: Shariah Supervisory Board resolution - subject: letters of credit - Authorship: Mashreq al-Islami - Country: UAE – Date: 2006 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/images/Letters_of_Credit.pdf
56.	Name: [OTIFN] UAE016X28 - Title: Shariah Supervisory Board resolution - subject: murabaha based financing against documents shipping - Authorship: Mashreq al-Islami - Country: UAE – Date: 2007 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/images/Murabaha_based_Financing_against_documents_shipping.pdf
57.	Name: [OTIFN] UAE016X29 - Title: Shariah Supervisory Board resolution - subject: structured wakala investment - Authorship: Mashreq al-Islami - Country: UAE – Date: 2010 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/images/Structured_Wakala_Investment.pdf
58.	Name: [OTIFN] UAE016X30 - Title: Shariah Supervisory Board resolution - subject: murabaha based sukuk finance - Authorship: Mashreq al-Islami - Country: UAE – Date: 2011 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/images/Murabaha_Based_Sukuk_Finance.pdf
59.	Name: [OTIFN] UAE016X31 - Title: Shariah Supervisory Board resolution - subject: [shari'ah compliant fx wa'ad structure] - Authorship: Mashreq al-Islami - Country: UAE – Date: 2010 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/images/Shariah_Compliant_FX_Waad_Structure.pdf
60.	Name: [OTIFN] UAE016X32 - Title: Shariah Supervisory Board resolution - subject: [ijarah - purchase & leaseback] - Authorship: Mashreq al-Islami - Country: UAE – Date: 2007 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source:

	https://www.mashreqalislami.com/en/images/Ijarah_Purchase_Leaseback.pdf
61.	Name: [OTIFN] UAE016X33 - Title: Shariah Supervisory Board resolution - subject: ijarah with promise to sell - Authorship: Mashreq al-Islami - Country: UAE – Date: 2006 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/images/Ijarah_With_Promise_to_Sell.pdf
62.	Name: [OTIFN] UAE016X34 - Title: Shariah Supervisory Board resolution - subject: refinancing ijarah home transactions - Authorship: Mashreq al-Islami - Country: UAE – Date: 2007 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/images/Refinancing_Ijarah_Home_Transaction.pdf
63.	Name: [OTIFN] UAE016X35 - Title: Shariah Supervisory Board Resolution - subject: Islamic commodity hedging - Authorship: Mashreq al-Islami - Country: UAE – Date: 2011 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/images/Islamic-Commodity-Hedging.pdf
64.	Name: [OTIFN] UAE016X36 - Title: Shariah Supervisory Board resolution - subject: Islamic convertible investment - Authorship: Mashreq al-Islami - Country: UAE – Date: 2011 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/images/IslamicConvertibleInvestment.pdf
65.	Name: [OTIFN] UAE016X37 - Title: Shariah Supervisory Board resolution - subject: [murabaha working capital] - Authorship: Mashreq al-Islami - Country: UAE – Date: 2009 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.mashreqalislami.com/en/images/Murabaha_Working_Capital.pdf
66.	Name: [OTIFN] UAE016X38 - Title: Form of murabaha contract - Authorship: Mashreq al-Islami - Country: UAE – Date: N/A - Text Type: other instruments- Status: original- Text Size: full text – Source: https://www.mashreqalislami.com/ar/images/Murabaha_Contract.pdf
67.	Name: [OTIFN] UAE016X39 - Title: Form of musharakah contract - Authorship: Mashreq al-Islami - Country: UAE – Date: N/A - Text Type: other instruments- Status: original- Text Size: full text – Source: https://www.mashreqalislami.com/ar/images/Musharakah_Contract.pdf
68.	Name: [OTIFN] UAE016X40 - Title: Form of ijara contract - Authorship: Mashreq al-Islami - Country: UAE – Date: N/A - Text Type: other instruments- Status: original- Text Size: full text – Source: https://www.mashreqalislami.com/en/images/Forward_Ijara_Contract.pdf
69.	Name: [OTIFN] MA017X1 - Title: Wakalah agreement - Authorship: Kuwait Finance House (Malaysia) Berhad - Country: Kuwait – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.kfh.com.my/malaysia/dam/jcr:2d6397e5-93d2-4881-8c1d-555560079ce8/Website%20%20ICM%20Deposit%20%20-%20Forward%20Final.pdf
70.	Name: [OTIFN] BAH018X1 - Title: Wakala to invest in international murabaha - Authorship: Kuwait Finance House Bahrain B.S.C. - Country: Bahrain – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.kfh.bh/dam/jcr:886ee982-4910-48a9-89da-790d01cc8dca/D-0000_KFH-Private%202016%20WAKALA%20agreement-v8-Eng.pdf
71.	Name: [OTIFN] UAE019X1- Title: Undertaking for our local murabaha L/C application - Authorship: Dubai Islamic Bank - Country: UAE – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.dib.ae/docs/default-source/trade-services/undertaking-for-local-murabaha-letter-of-credit.pdf

72.	Name: [OTIFN] UAE019X2- Title: Application for issuing letters of credit - Authorship: Dubai Islamic Bank - Country: UAE – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.dib.ae/docs/default-source/trade-services/lc-application.pdf
73.	Name: [OTIFN] UAE019X3- Title: Application and indemnity for issuing shipping guarantee / delivery order - Authorship: Dubai Islamic Bank - Country: UAE – Date: 2016 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.dib.ae/docs/default-source/trade-services/application-and-indemnity-for-issuing-shipping-guarantee-delivery-order.pdf?sfvrsn=cb255fac_8
74.	Name: [OTIFN] UAE019X4 - Title: Trade operations - COD - Authorship: Dubai Islamic Bank - Country: UAE – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.dib.ae/docs/default-source/trade-services/truck-letters-of-undertaking-editable-pdf-1.pdf
75.	Name: [OTIFN] UAE019X5 - Title: Declaration & authorization security cheque against imported goods value - Authorship: Dubai Islamic Bank - Country: UAE – Date: N/A - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.dib.ae/docs/default-source/trade-services/formno752-declaration-authorization-security-cheque-against-import-goods-value.pdf
76.	Name: [OTIFN] UAE019X6 - Title: Export bill finance under your export LC - Authorship: Dubai Islamic Bank - Country: UAE – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.dib.ae/docs/default-source/trade-services/export-financing-request-(specimen-letter)-1.pdf
77.	Name: [OTIFN] UAE019X7 - Title: Promise to purchase - Authorship: Dubai Islamic Bank - Country: UAE – Date: 2016 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.dib.ae/docs/default-source/trade-services/promise-to-purchase.pdf?sfvrsn=44c77164_8
78.	Name: [OTIFN] UAE019X8 - Title: Goods purchase application- murabaha - Authorship: Dubai Islamic Bank - Country: UAE – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.dib.ae/docs/default-source/trade-services/goods-application-form---murabaha.pdf
79.	Name: [OTIFN] UAE019X9 - Title: Imported goods sale contract - murabaha - Authorship: Dubai Islamic Bank - Country: UAE – Date: 2018 - Text Type: other instruments- Status: bilingual [English-Arabic) - Text Size: full text – Source: https://www.dib.ae/docs/default-source/trade-services/formno774-murabaha-sales-contract.pdf
80.	Name: [OTIFN] UAE019X10 - Title: Salam contract - Authorship: Dubai Islamic Bank PJSC - Country: UAE – Date: 2020 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.dib.ae/docs/default-source/noor/noor-dib-salam-contract-tc.pdf
81.	Name: [OTIFN] UAE020X1 - Title: Wakala deposit application form - Authorship: ADCB - Country: UAE – Date: 2020 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.adcb.com/en/multimedia/form/ib-form-wakala-deposit.pdf
82.	Name: [OTIFN] UAE020X2 - Title: Addendum to the wakala deposit -terms and conditions - Authorship: ADCB - Country: UAE – Date: 2018 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.adcb.com/en/multimedia/form/ib-form-addendum-to-wakala-deposit.pdf
83.	Name: [OTIFN] UAE020X3 - Title: Application for advance payment / purchase invoice finance - Authorship: ADCB - Country: UAE – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.adcb.com/en/multimedia/form/ib-form-term-investment-deposit-terms.pdf

84.	Name: [OTIFN] UAE020X4 - Title: Application for sales invoice finance - Authorship: ADCB - Country: UAE – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.adcb.com/en/multimedia/form/ib-form-application-sales-invoice-finance-form.pdf
85.	Name: [OTIFN] UAE020X5 - Title: Murabaha auto finance - Authorship: ADCB - Country: UAE – Date: N/A - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.adcb.com/en/multimedia/form/ib-form-auto-finance-form-sample.pdf
86.	Name: [OTIFN] UAE020X6 - Title: ADCB Islamic business first - membership form - Authorship: ADCB - Country: UAE – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.adcb.com/en/multimedia/form/ib-form-banking-business-first-membership.pdf
87.	Name: [OTIFN] UAE020X7 - Title: ADCB Islamic banking covered cards - membership form - Authorship: ADCB - Country: UAE – Date: N/A - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.adcb.com/en/multimedia/form/ib-form-covered-card-application.pdf
88.	Name: [OTIFN] UAE020X8 - Title: Application form personal finance - Authorship: ADCB -Country: UAE – Date: 2020 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.adcb.com/en/multimedia/form/ib-form-murabaha-pil-sample.pdf
89.	Name: [OTIFN] UAE020X9 - Title: Addendum to the term investment deposit – terms and conditions - Authorship: ADCB - Country: UAE – Date: 2020 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.adcb.com/en/multimedia/form/ib-form-term-investment-deposit-terms.pdf
90.	Name: [OTIFN] UAE020X10 - Title: Car finance - Authorship: ADCB - Country: UAE – Date: 2021 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.adcb.com/en/multimedia/form/ib-form-murabaha-auto-finance.pdf
91.	Name: [OTIFN] UAE020X11 - Title: Islamic banking covered card application form - Authorship: ADCB - Country: UAE – Date: 2018 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.adcb.com/en/multimedia/form/ib-form-covered-card-sample-filled.pdf
92.	Name: [OTIFN] UAE020X12 - Title: Application form finance against salary - Authorship: ADCB - Country: UAE – Date: 2021 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.adcb.com/en/multimedia/form/ib-form-finance-against-salary.pdf
93.	Name: [OTIFN] UAE020X13 - Title: ADCB Islamic banking home finance - Authorship: ADCB - Country: UAE – Date: 2021 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.adcb.com/en/multimedia/form/ib-form-home-finance.pdf
94.	Name: [OTIFN] UAE020X14 - Title: Application for opening an irrevocable documentary credit - Authorship: ADCB - Country: UAE – Date: 2017 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.adcb.com/en/multimedia/form/ib-form-letter-of-credit-application.pdf
95.	Name: [OTIFN] UAE020X15 - Title: Takaful credit shield enrolment form - Authorship: ADCB - Country: UAE – Date: 2020 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.adcb.com/en/multimedia/form/ib-form-takaful-credit-shield-enrolment-form.pdf
96.	Name: [OTIFN] BAH021X1 - Title: Travel takaful proposal form - Authorship: Gig Bahrain Takaful - Country: Bahrain – Date: N/A - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://gigtakaful.bh/wp-content/uploads/2019/10/RAVEL-PROPOSAL-FORM.pdf
97.	Name: [OTIFN] BAH021X2 - Title: Family takaful & health care application form - Authorship: Gig Bahrain Takaful - Country: Bahrain – Date: N/A - Text Type: other

	instruments- Status: original - Text Size: full text – Source: https://gigtakaful.bh/wp-content/uploads/2019/10/FTPP_NEW-APPLICATION-FORM.pdf
98.	Name: [OTIFN] BAH021X3 - Title: Home takaful "baitak" proposal form - Country: Bahrain – Date: N/A - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://gigtakaful.bh/wp-content/uploads/2018/05/Baitak-Home-path-Inside.pdf
99.	Name: [OTIFN] BAH021X4 - Title: Residential property takaful cover note - Country: Bahrain – Date: N/A - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source:https://gigtakaful.bh/wp-content/uploads/2018/05/Residential-Property-Cover-NoteBASICS-2014.pdf
100.	Name: [OTIFN] BAH021X5 - Title: Individual health takaful cover (emergency) - Country: Bahrain – Date: N/A - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://gigtakaful.bh/wp-content/uploads/2019/10/Individual-Health-Cover-Emergency-Application-Form.pdf
101.	Name: [OTIFN] BAH021X6 - Title: Motor proposal form - Country: Bahrain – Date: N/A - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://gigtakaful.bh/wp-content/uploads/2019/10/Motor-proposal-form-printable.pdf
102.	Name: [OTIFN] BAH021X7 - Title: Takaful for personal accident proposal form - Country: Bahrain – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://gigtakaful.bh/wp-content/uploads/2018/06/PERSONAL-ACCIDENT-PROPOSAL-FORM.pdf
103.	Name: [OTIFN] UK022X1 - Title: Trust certificate issuance programme - Authorship: Clifford Chance - Country: United Kingdom – Date: 2020 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://icd-ps.org/uploads/files/ICD%20Programme%20U20%20-%20Master%20Trust%20Deed%20-%20Fully%20Executed%20255833-67038262-143%20v0.21599117311_3054.pdf
104.	Name: [OTIFN] MA023X1 - Title: Product disclosure sheet - Authorship: Bank Islam Malaysia Berhad - Country: Malaysia – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.bankislam.com/wp-content/uploads/ASBF-PDS-English.pdf
105.	Name: [OTIFN] MA023X2 - Title: Contract note export / sales -sale of debt- Authorship: Bank Islam Malaysia Berhad - Country: Malaysia – Date: 2020 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.bankislam.com/wp-content/uploads/Form-BB-48-Contract-Note.pdf
106.	Name: [OTIFN] MA023X3 - Title: Amanah Saham Bumiputera (Asb) financing-i facility terms and conditions - Authorship: Bank Islam Malaysia Berhad - Country: Malaysia – Date: 2020- Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.bankislam.com/wp-content/uploads/ASBF-TC.pdf
107.	Name: [OTIFN] MA023X4 - Title: Product disclosure sheet – Trade Tawarruq-i (TTQ-i) - Authorship: Bank Islam Malaysia Berhad - Country: Malaysia – Date: 2020- Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.bankislam.com/wp-content/uploads/PDS_2021_TTQ-i.pdf
108.	Name: [OTIFN] OM024X1 - Title: Auto finance application (murabaha) - Authorship: Bank Nizwa - Country: Oman – Date: N/A - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.banknizwa.om/media/3440/bn-auto-finance-form_afaf-2021.pdf
109.	Name: [OTIFN] OM024X2 - Title: Corporate account opening and customer information form - Authorship: Bank Nizwa - Country: Oman – Date: 2021 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.banknizwa.om/media/3428/bn-corporate-account-opening-and-customer-info-form-2021.pdf

110.	Name: [OTIFN] OM024X3 - Title: Property finance application (murabaha) - Authorship: Bank Nizwa - Country: Oman – Date: 2021 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.banknizwa.om/media/3441/bn-home-finance-form_hfaf-2021.pdf
111.	Name: [OTIFN] OM024X4 - Title: Personal finance application (murabaha/ijara) - Authorship: Bank Nizwa - Country: Oman – Date: 2021 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.banknizwa.om/media/3439/bn-personal-finance-form_pfaf-2021.pdf
112.	Name: [OTIFN] IND025X1 - Title: Musharakah agreement - Authorship: PT Esensi Prima Cipta - Country: Indonesia – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://cdn2.hubspot.net/hubfs/2627399/Essential%20Daru/The%20Essential%20Daru%20(Musharakah)%20-%20November%20(SAMPLE).pdf
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114.	Name: [OTIFN] MA027X1 - Title: Specific terms and conditions for commodity murabahah based term deposit - Authorship: AmBank Islamic - Country: Malaysia – Date: 2021 - Text Type: other instruments- Status: bilingual [English-Malay] - Text Size: full text – Source: https://www.ambank.com.my/ambank/SiteAssets/SitePages/simple/terms-and-conditions/CMTDSPECIFICTnC.pdf
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116.	Name: [OTIFN] MA029X1 - Title: Product disclosure sheet - Authorship: AmBank Islamic Berhad - Country: Malaysia – Date: 2019 - Text Type: other instruments- Status: bilingual [English-Malay] - Text Size: full text – Source: https://www.ambank.com.my/ambank/SiteAssets/SitePages/loan/loan_asb_financing/TermLoanASBProductDisclosureSheet-i.pdf
117.	Name: [OTIFN] MA030X1 - Title: Tawarruq trade financing (TTF) - Authorship: Bank Rakyat- Country: Malaysia – Date: 2021 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.bankrakyat.com.my/index.php?rp=ttf_en
118.	Name: [OTIFN] MA030X2 - Title: Bank guarantee-I (Bg-I)- Authorship: Bank Rakyat- Country: Malaysia – Date: 2021 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.bankrakyat.com.my/index.php?rp=bank_guarantee_i_en
119.	Name: [OTIFN] MA030X3 - Title: Credit bills financing-i (CBF-i) - Authorship: Bank Rakyat- Country: Malaysia – Date: 2021 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.bankrakyat.com.my/index.php?rp=credit_bills_financing_i_en
120.	Name: [OTIFN] MA030X4 - Title: Outward bills collection-i (OBC-i) - Authorship: Bank Rakyat- Country: Malaysia – Date: 2021 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.bankrakyat.com.my/index.php?rp=obc_i_en
121.	Name: [OTIFN] MA030X5 - Title: Outward bills financing-i (OBF-i) - Authorship: Bank Rakyat- Country: Malaysia – Date: 2021 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.bankrakyat.com.my/index.php?rp=obf_i_en
122.	Name: [OTIFN] MA030X6 - Title: Export letter of credit confirmation-i (ELCC-i) - Authorship: Bank Rakyat- Country: Malaysia – Date: 2021 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.bankrakyat.com.my/index.php?rp=elcc_en

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124.	Name: [OTIFN] MA030X8 - Title: Letter of credit-i (LC-i) - Authorship: Bank Rakyat- Country: Malaysia – Date: 2021 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.bankrakyat.com.my/index.php?rp=lc_i_en
125.	Name: [OTIFN] MA030X9 - Title: Shipping guarantee-i (SG-i) - Authorship: Bank Rakyat- Country: Malaysia – Date: 2021 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.bankrakyat.com.my/index.php?rp=sg_i_en
126.	Name: [OTIFN] MA030X10 - Title: Inward bills collection-i (IBC-i) - Authorship: Bank Rakyat- Country: Malaysia – Date: 2021 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.bankrakyat.com.my/index.php?rp=ibc_i_en
127.	Name: [OTIFN] MA030X11 - Title: Murabahah working capital financing (MWCF) - Authorship: Bank Rakyat- Country: Malaysia – Date: 2021 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.bankrakyat.com.my/index.php?rp=mwcf_i_en
128.	Name: [OTIFN] UAE031X1 - Title: Pronouncement of Emirates NBD - Al Watani Al Islami Internal Shari'ah Supervision Committee regarding: murabaha auto-finance - Authorship: Emirates NBD - Country: UAE – Date: 2021 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.emiratesnbd.com/en/assets/File/Auto_Murabaha_Finance_signed.pdf
129.	Name: [OTIFN] UAE031X2 - Title: Pronouncement of Emirates NBD – Al Watani Al Islami Internal Shari'ah Supervision Committee regarding: mudaraba investment product - Authorship: Emirates NBD - Country: UAE – Date: 2020 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.emiratesnbd.com/en/assets/File/Fatwa_Mudaraba_Call_Account.pdf
130.	Name: [OTIFN] UAE031X3 - Title: Pronouncement of Emirates NBD - Al Watani Al Islami Internal Shari'ah Supervision Committee regarding: wakala investment deposit product - Authorship: Emirates NBD - Country: UAE – Date: 2020 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.emiratesnbd.com/en/assets/File/Fatwa_Wakala_Investment_Deposit.pdf
131.	Name: [OTIFN] UAE031X4 - Title: Pronouncement of Emirates NBD - Al Watani Al Islami Internal Shari'ah Supervision Committee regarding: murabaha investment deposit product - Authorship: Emirates NBD - Country: UAE – Date: 2021 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.emiratesnbd.com/en/assets/File/Murabaha_Investment_Deposit.pdf
132.	Name: [OTIFN] UAE031X5 - Title: Pronouncement of Emirates NBD - Al Watani Al Islami Internal Shari'ah Supervision Committee regarding: mudaraba investment product (mudaraba call account) - Authorship: Emirates NBD - Country: UAE – Date: 2021 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source:
133.	Name: [OTIFN] PAK032X1 - Title: Riba-free car halal, affordable, quick - Authorship: Meezan Bank - Country: Pakistan – Date: N/A - Text Type: other instruments- Status: bilingual [English-Urdu] - Text Size: full text – Source: https://www.meezanbank.com/wp-content/themes/mbl/downloads/car_ij_appfrm.pdf
134.	Name: [OTIFN] PAK032X2 - Title: Shariah approval for Meezan kafalah - Authorship: Meezan Bank - Country: Pakistan – Date: 2014 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.meezanbank.com/wp-content/themes/mbl/downloads/MKFatwa.JPG
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141.	Name: [OTIFN] UK033X7 - Title: Certificate of sharia compliance for fixed term deposit account - Authorship: Al Rayan Bank - Country: UK – Date: 2015 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.alrayanbank.co.uk/sites/default/files/media/file-uploads/2021-03/sharia-fixed-term-deposit-account.pdf
142.	Name: [OTIFN] UK033X8 - Title: Certificate of approval for commercial property finance - Authorship: Al Rayan Bank - Country: UK – Date: 2015 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.alrayanbank.co.uk/sites/default/files/media/file-uploads/2021-03/sharia-commercial-property-finance.pdf
143.	Name: [OTIFN] UK033X9 - Title: Certificate of sharia compliance for 12 months fixed term deposit cash ISA account - Authorship: Al Rayan Bank - Country: UK – Date: 2015 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.alrayanbank.co.uk/sites/default/files/media/file-uploads/2021-03/sharia-certificate-12-months-fixed-term-deposit-cash-isa-account.pdf
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146.	Name: [OTIFN] UK033X12 - Title: Certificate of sharia compliance for 120 day notice account - Authorship: Al Rayan Bank - Country: UK – Date: 2015 - Text Type: other

	instruments- Status: original - Text Size: full text – Source: https://www.alrayanbank.co.uk/sites/default/files/media/file-uploads/2021-03/sharia-120-day-notice-account.pdf
147.	Name: [OTIFN] UK033X13 - Title: Certificate of sharia compliance for commercial property finance - Authorship: Al Rayan Bank - Country: UK – Date: 2015 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.alrayanbank.co.uk/sites/default/files/media/file-uploads/2021-03/sharia-commercial-property-finance-2.pdf
148.	Name: [OTIFN] UK033X14 - Title: Certificate of sharia compliance for home purchase plan - Authorship: Al Rayan Bank - Country: UK – Date: 2015 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.alrayanbank.co.uk/sites/default/files/media/file-uploads/2021-03/sharia-home-purchase-plan.pdf
149.	Name: [OTIFN] UK033X15 - Title: Certificate of sharia compliance for home purchase plan - Authorship: Al Rayan Bank - Country: UK – Date: 2015 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.alrayanbank.co.uk/sites/default/files/media/file-uploads/2021-03/sharia-home-purchase-plan-buy-to-let.pdf
150.	Name: [OTIFN] UK033X16 - Title: Certificate of sharia compliance for instant access cash ISA account - Authorship: Al Rayan Bank - Country: UK – Date: 2015 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.alrayanbank.co.uk/sites/default/files/media/file-uploads/2021-03/sharia-certificate-instant-access-cash-isa-account.pdf
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152.	Name: [OTIFN] UK033X18 - Title: Certificate of sharia compliance for young person's notice savings account - Authorship: Al Rayan Bank - Country: UK – Date: 2015 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.alrayanbank.co.uk/sites/default/files/media/file-uploads/2021-03/sharia-young-persons-notice-savings-account.pdf
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154.	Name: [OTIFN] MA034X2 - Title: Facility agreement (home financing-i/term financing-i) - Authorship: United Overseas Bank (Malaysia) BHD - Country: Malaysia – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.uob.com.my/securitydoc/pdf/islamic/LEGi_001_facility_agreement_retail.pdf
155.	Name: [OTIFN] UAE035X1 - Title: Credit card application form and master murabaha agreement for the sale of commodities - Authorship: Al Hilal Bank - Country: UAE – Date: N/A - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.alhilalbank.ae/en/Images/AHB-CCForm-Editable-V23_tcm50-375222.pdf
156.	Name: [OTIFN] UAE035X2 - Title: Finance application form - Authorship: Al Hilal Bank - Country: UAE – Date: N/A - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.alhilalbank.ae/en/Images/digital-application-form-editable-v30_tcm50-410224.pdf

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161.	Name: [OTIFN] UAE036X5 - Title: Covered card (murabaha) - Authorship: Emirates Islamic Bank PJSC - Country: UAE – Date: N/A - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.emiratesislamic.ae/eng/assets/files/Sharia_Certificate_CC.pdf
162.	Name: [OTIFN] UAE036X6 - Title: Personal finance (Nasdaq certificates murabaha) - Authorship: Emirates Islamic Bank PJSC - Country: UAE – Date: N/A - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.emiratesislamic.ae/eng/assets/files/Sharia_Certificate_PF.pdf
163.	Name: [OTIFN] UAE036X7 - Title: Saving account - Authorship: Emirates Islamic Bank PJSC - Country: UAE – Date: N/A - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.emiratesislamic.ae/eng/assets/files/Savings_Account_Shariah_Certificate.pdf
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166.	Name: [OTIFN] MA038X2 - Title: Ijarah agreement - Authorship: RHB Islamic Bank Berhad - Country: Malaysia – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: http://studentsrepo.um.edu.my/5164/14/Lampiran_V.pdf
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168.	Name: [OTIFN] PAK039X2- Title: Murabaha facility agreement - Authorship: NBFI & Modaraba Association of Pakistan - Country: Pakistan – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: http://nbfi-modaraba.com.pk/Data/Sites/1/skins/nbfi/Agreements/Murabaha.pdf
169.	Name: [OTIFN] PAK039X3- Title: Short form ijarah (lease) agreement - Authorship: NBFI & Modaraba Association of Pakistan - Country: Pakistan – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source:

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174.	Name: [OTIFN] KSA043X1 - Title: Islamic account opening agreement - Authorship: GIB - Country: KSA – Date: 2019 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text – Source: https://www.gib.com/sites/all/themes/gib/pdf/GIB-KSA-2019-02-I-Islamic-SAMPLE.PDF
175.	Name: [OTIFN] UAE044X1 - Title: Generic master agreement for ADIB covered card - Authorship: ADIB - Country: UAE – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.adib.ae/en/SiteAssets/cards-documents/master-agreement-cover.pdf
176.	Name: [OTIFN] UAE044X2 - Title: Master sukuk murabaha sale agreement - Authorship: ADIB - Country: UAE – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://adib.ae/en/m/SiteAssets/moneysmart/Sukuk%20Murabaha.pdf
177.	Name: [OTIFN] UAE044X3 - Title: Personal finance – product terms and conditions - Authorship: ADIB - Country: UAE – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.adib.ae/en/SiteAssets/Personal%20Finance%20- %20Terms%20and%20Conditions.pdf
178.	Name: [OTIFN] PAK045X1 - Title: Shariah certificate for Barkat Islamic istisna financing - Authorship: Faysal Bank- Country: Pakistan – Date: 2013 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.faysalbank.com/wp-content/uploads/2017/08/Istisnaa.pdf
179.	Name: [OTIFN] PAK045X2 - Title: Shariah certification for Barkat commercial ijarah product - Authorship: Faysal Bank- Country: Pakistan – Date: 2011 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.faysalbank.com/wp-content/uploads/2017/08/Ijarah.pdf
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184.	Name: [OTIFN] MA046X3 - Title: Murabahah facility agreement - Authorship: CIMB Islamic Bank Berhad - Country: Malaysia – Date: 2019 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.cimbbank.com.my/content/dam/cimb-consumer/personal/solicitor/20190214_murabahah_facility_agreement.pdf
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186.	Name: [OTIFN] IND047X1 - Title: Wakalah agreement - Authorship: PT Ethis Modal Indonesia - Country: Indonesia – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://f.hubspotusercontent40.net/hubfs/2627399/p2p.ethis.co/Campaign%20Agreement/Hyang%20Salinas%20Village%20-%20Wakalah%20Agreement%20-%20October%202019%20-%20SAMPLE%20CONTRACT.pdfisdb
187.	Name: [OTIFN] UAE048X1- Title: Master purchase agreement - Authorship: Islamic Development Bank (IsDB) - Country: UAE – Date: 2021 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.isdb.org/sites/default/files/media/documents/2021-03/Master%20Purchase%20Agreement.pdf
188.	Name: [OTIFN] UAE048X2 - Title: Master wakala agreement - Authorship: Islamic Development Bank (IsDB) - Country: UAE – Date: 2021 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.isdb.org/sites/default/files/media/documents/2021-03/Master%20Wakala%20Agreement.pdf
189.	Name: [OTIFN] BAH049X1 - Title: Master murabaha agreement - Authorship: The International Islamic Financial Market ("IIFM") - Country: Bahrain – Date: 2008 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.iifm.net/wp-content/uploads/2019/06/Master_Murabaha_Agreement.pdf
190.	Name: [OTIFN] BAH049X2 - Title: Master mudarabah standard agreement for perpetual mudarabah sukuk tier1 - Authorship: The International Islamic Financial Market ("IIFM") - Country: Bahrain – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.iifm.net/wp-content/uploads/2021/03/IIFM-Mudarabah-Sukuk-Template-Mudarabah-Agreement-TIER-1.pdf
191.	Name: [OTIFN] BAH049X3 - Title: Service agency agreement - Authorship: The International Islamic Financial Market ("IIFM") - Country: Bahrain – Date: 2020 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.iifm.net/wp-content/uploads/2019/06/IIFM-Sukuk-Template-Service-Agency-Agreement.pdf
192.	Name: [OTIFN] BAH049X4 - Title: Prospectus - Authorship: The International Islamic Financial Market ("IIFM") - Country: Bahrain – Date: 2020 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.iifm.net/wp-content/uploads/2019/06/IIFM-Sukuk-Template-Template-Prospectus.pdf

193.	Name: [OTIFN] MA050X1 - Title: Muamalat cashline-i (tawarruq) product disclosure sheet - Authorship: Bank Muamalat Malaysia Berhad - Country: Malaysia – Date: 2021 - Text Type: other instruments- Status: bilingual [English-Malay] - Text Size: full text – Source: https://www.muamalat.com.my/downloads/consumer-banking/product-disclosure-sheet/2019/PDS_MCash.pdf
194.	Name: [OTIFN] MA050X2 - Title: Subordinated sukuk murabahah principal terms conditions - Authorship: Bank Muamalat Malaysia Berhad - Country: Malaysia – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.muamalat.com.my/corporate-overview/sukuk-issuance/
195.	Name: [OTIFN] MA051X1 - Title: Application for financing facility/ies - Authorship: Public Islamic Bank Berhad - Country: Malaysia – Date: 2021 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.sec.gov/Archives/edgar/data/1462047/000168316819001895/prime_10q-ex1008.htm
196.	Name: [OTIFN] MA051X2 - Title: Principal terms and conditions of the sukuk murabahah programme - Authorship: Public Islamic Bank Berhad - Country: Malaysia – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.publicislamicbank.com.my/pdf/Financial/2017/PIBB-RM5-0-Billion-Sukuk-Programme
197.	Name: [OTIFN] MA052X1 - Title: Islamic deposit terms and conditions - Authorship: Alliance Islamic Bank Berhad - Country: Malaysia – Date: 2021 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.alliancebank.com.my/Alliance/media/Documents/Banking/Islamic_Deposits_Terms_Conditions_ENG.pdf
198.	Name: [OTIFN] SOU053X1 - Title: Mudārabah contract - Authorship: Darul Iftaa - Country: South Africa – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://daruliftaa.net/wp-content/uploads/2020/09/Mudarabah-agreement-2.pdf
199.	Name: [OTIFN] UAE054X1 - Title: Murabaha agreement for the sale and purchase of commodities - Authorship: First Abu Dhabi Bank PJSC - Country: UAE – Date: 2021 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.sec.gov/Archives/edgar/data/1774983/000121390019019088/ff42019ex10-51_broogehold.htm
200.	Name: [OTIFN] NIG055X1 - Title: Murabaha financing agreement - Authorship: Islamic Crescent Co-operative Society (ICCS) - Country: Nigeria – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: http://www.iccs.com.ng/Form/Murabaha%20Financing.pdf
201.	Name: [OTIFN] MA056X1 - Title: Certificate for takaful myhouseowners & householders - Authorship: Takaful Malaysia - Country: Malaysia – Date: 2020 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.takaful-malaysia.com.my/products/general/Documents/HOHH/Takaful_Houseowners_Householders_Certificate.pdf
202.	Name: [OTIFN] MA057X1 - Title: Starter plan takaful certificate - Authorship: AIA Public Takaful Bhd - Country: Malaysia – Date: 2017 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.aia.com.my/content/dam/my/en/ecommerce/policy-contract/starter_plan_takaful_en_certificate.pdf
203.	Name: [OTIFN] USA058X1 - Title: Murabaha facility agreement - Authorship: Tch Funding Corp - Country: USA – Date: 2005 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.sec.gov/Archives/edgar/data/1410648/000095014407008231/g08025exv10w18.htm
204.	Name: [OTIFN] KRY059X1 - Title: Regulation on the requirements to the standard agreements concluded under the principles of Islamic banking and finance - Authorship:

	National Bank of the Kyrgyz Republic - Country: Kyrgyzstan – Date: 2018 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.nbkr.kg/printver.jsp?item=103&lang=ENG&material=86843
205.	Name: [OTIFN] MA060X1 - Title: Ikhlas houseowner/householder takaful certificate - Authorship: Takaful Ikhlas - Country: Malaysia – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.takaful-ikhlas.com.my/sites/default/files/downloads/forms/certificate-terms/14-houseowner_householder_certificate_eng_gst.pdf
206.	Name: [OTIFN] PAK061X1 - Title: Personal finance takaful terms and conditions - Authorship: Standard Chartered Saadiq - Country: Pakistan – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.sc.com/global/av/bh-old-saadiq-personal-finance.pdf
207.	Name: [OTIFN] PAK061X2 - Title: Islamic pre-shipment finance musharakah - Authorship: Standard Chartered Saadiq - Country: Pakistan – Date: 2016 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://av.sc.com/pk/content/docs/pk-islamic-preshipment-finance-musharakah.pdf
208.	Name: [OTIFN] NIG062X1 - Title: This mudarabah (investment partnership) agreement - Authorship: TrustBanc Arthur - Country: Nigeria – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://trustbancgroup.com/trustbancarthur/wp-content/uploads/2020/08/Mudarabah_TBA-Final-Draft-05052020.pdf
209.	Name: [OTIFN] USA063X1 - Title: Samples of Islamic finance contracts - Authorship: Dr. Monzer Kahf- Country: USA – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: http://monzer.kahf.com/papers/english/SAMPLES_OF_iS._F._CONTRACTS.pdf
210.	Name: [OTIFN] KSA064X1 - Title: Sukuk expiring 2029 - Authorship: Saudi Electricity Company (Sec) - Country: KSA – Date: 2009 - Text Type: other instruments- Status: original - Text Size: extract– Source: https://cma.org.sa/en/Market/Prospectuses/Documents/SEC%20SUKUK%20II%20English-F.pdf
211.	Name: [OTIFN] MA065X1 - Title: Draft of shariah parameter reference 2: ijarah contract - Authorship: Bank Negara Malaysia - Country: Malaysia – Date: 2009 - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.bnm.gov.my/documents/20124/761712/ijarah_contract_20090715.pdf
212.	Name: [OTIFN] CAY066X1 - Title: U.S.$400,000,000 tier 1 capital certificates - Authorship: AlBaraka ABG Sukuk Limited - Country: Cayman Islands – Date: 2017 - Text Type: other instruments- Status: original - Text Size: extract – Source: https://ise-prodnr-eu-west-1-data-integration.s3-eu-west-1.amazonaws.com/legacy/Prospectus+-+Standalone_f703b79a-6389-4dc7-bae1-11e9fca5ffc6.pdf

G.2 Islamic family law

G.2.1 Islamic family law – Books [BBFL]

	List of Stakeholders	
	Entity	**Code**
1.	Amsterdam University Press	NI01X
2.	Cambridge University Press	UK02X
3.	Ashgate Publishing Limited	UK03X
4.	I.B.Tauris & Co Ltd	UK04X
5.	Routledge	UK05X
6.	Brill	NI06X
7.	Palgrave Pivot Cham	SW07X
8.	Cornell University Press	USA08X

	Data
1.	Name: [BBFL] NI01X1 - Title: Women and Muslim family laws in Arab States: a comparative overview of textual development and advocacy - Authorship: Lynn Welchman – Date: 2007 - Published by: Amsterdam University Press - Country: The Netherlands - Text Type: book - Status: original - Text Size: full text
2.	Name: [BBFL] UK02X1 - Title: Women, family, and gender in Islamic law - Authorship: Judith E. Tucker – Date: 2008 - Published by: Cambridge University Press - Country: United Kingdom - Text Type: book - Status: original - Text Size: full text
3.	Name: [BBFL] UK03X1 - Title: Muslim marriage in Western courts: lost in transplantation - Authorship: Pascale Fournier – Date: 2010 - Published by: Ashgate Publishing Limited - Country: United Kingdom - Text Type: book - Status: original - Text Size: full text
4.	Name: [BBFL] UK04X1 - Title: Family law in Islam: divorce, marriage and women in the Muslim world - Authorship: Maaike Voorhoeve – Date: 2012 - Published by: I.B.Tauris & Co Ltd - Country: United States - Text Type: book - Status: original - Text Size: full text
5.	Name: [BBFL] UK04X2 - Title: Women under Islam: gender, justice and the politics of Islamic law - Authorship: Christina Jones-Pauly, Abir Dajani Tuqan – Date: 2011 - Published by: I.B.Tauris - Country: United Kingdom - Text Type: book - Status: original - Text Size: full text
6.	Name: [BBFL] UK05X1 - Title: Muslim family law in Western courts - Authorship: Elisa Giunchi – Date: 2014 - Published by: Routledge - Country: United Kingdom - Text Type: book - Status: original - Text Size: full text
7.	Name: [BBFL] UK05X2 - Title: Applied family law in Islamic courts: shari'a courts in Gaza - Authorship: Nahda Shehada – Date: 2018 - Published by: Routledge - Country: United Kingdom - Text Type: book - Status: original - Text Size: full text
8.	Name: [BBFL] NI06X1 - Title: The status of women under Islamic law and modern Islamic legislation - Authorship: Jamal. J.A. Nasir – Date: 2009 - Published by: Brill - Country: The Netherlands - Text Type: book - Status: original - Text Size: full text
9.	Name: [BBFL] SW07X1 - Title: Muslim divorce in the Middle East: contesting gender in the contemporary courts - Authorship: Jessica Carlisle – Date: 2019 - Published by: Palgrave Pivot Cham - Country: Switzerland - Text Type: book - Status: original - Text Size: full text
10.	Name: [BBFL] USA08X1 - Title: Divorcing traditions: Islamic marriage law and the making of Indian secularism - Authorship: Katherine Lemons – Date: 2019 - Published by: Cornell University Press - Country: USA - Text Type: book - Status: original - Text Size: full text

G.2.2 Islamic family law – Journal Articles [JOAFL]

	List of Stakeholders	
	Entity	Code
1.	Islamic Law and Society (Brill)	NI01X
2.	Journal of Law and Religion	UK02X
3.	Immigration Appeal Tribunal	UK03X
4.	Journal of the Indian Law Institute	IN04X
5.	Economic and Political Weekly	IN05X
6.	The International Lawyer	US06X
7.	Die Welt des Islams	NI07X
8.	Revista de Estudios Internacionales Mediterráneos	SP08X
9.	Journal of Law and Practice	USA09X
10.	Islamic Studies	PAK010X
11.	Policy Perspectives	UK011X

12.	Arab Law Quarterly	NI012X
13.	Human Rights Quarterly	USA013X
14.	Ethnology	USA014X
15.	Modern Asian Studies	UK015X
16.	Journal of South Asian and Middle Eastern Studies	USA016X
17.	The Middle East Journal	USA017X
18.	Asian Journal of Social Science	NI018X
19.	Journal of Religion in Africa	NI019X
20.	Irish Jurist	IR020X
21.	Law & Social Inquiry	USA021X
22.	Political and Legal Anthropology Review	USA022X
23.	Family Law Quarterly	USA023X
24.	Cultural Critique	USA024X
25.	Third World Quarterly	UK025X
26.	Review of African Political Economy	UK026X
27.	Family Advocate	USA027X
28.	Indian Anthropological Association	USA028X
29.	The Quarterly Journal of Economics	UK029X
30.	Journal of Feminist Studies in Religion	USA030X
31.	Journal of Islamic Studies	UK031X
32.	South East Asia Research	UK032X
33.	Journal of Middle East Women's Studies	UK033X
34.	American Journal of Comparative Law	UK034X
35.	International Journal of Middle East Studies	UK035X
36.	The Journal of Religious Ethics	USA036X

Data - Jstor search	
1.	Name: [JOA] NI01X1 - Title: Reviewed work: khulʿ divorce in Egypt: public debates, judicial practices, and everyday life by Nadia Sonneveld - Authorship: Édouard Conte – Bibliographic Data: Islamic Law and Society, Vol.23, No.3 (2016), pp. 327-332 - Published by: Brill – Country: The Netherlands - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/43997274
2.	Name: [JOA] NI01X2 - Title: Islamic norms, common law, and legal reasoning: Muslim personal law and the economic consequences of divorce in India - Authorship: Narendra Subramanian – Bibliographic Data: Source: Islamic Law and Society, Vol.24, No.3 (2017), pp.254-286 - Published by: Brill - Country: The Netherlands - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/44634472
3.	Name: [JOA] NI01X3 - Title: Judicial practice in Islamic family law and its relation to ʿurf (custom) in Northern Nigeria - Authorship: Abdulmumini A. Oba – Bibliographic Data: Islamic Law and Society, 2013, Vol.20, No.3 (2013), pp.272-318 - Published by: Brill - Country: The Netherlands - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/43304486
4.	Name: [JOA] NI01X4 - Title: Muslim women in Indonesian religious courts: reform, strategies, and pronouncement of divorce - Authorship: Euis Nurlaelawati – Bibliographic Data: Islamic Law and Society, Vol.20, No.3 (2013), pp.242-271 - Published by: Brill - Country: The Netherlands - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/43304485
5.	Name: [JOA] NI01X5 - Title: Secularizing interreligious law in Egypt - Authorship: Maurits S. Berger – Bibliographic Data: Islamic Law and Society, Vol.12, No.3 (2005), pp.394-418 - Published by: Brill - Country: The Netherlands - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/3399407

6.	Name: [JOA] NI01X6 - Title: Matrimonial gifts in early Islamic Egypt - Authorship: Yossef Rapoport – Bibliographic Data: Islamic Law and Society, 2000, Vol.7, No.1 (2000), pp.1-36 - Published by: Brill - Country: The Netherlands - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/3399282
7.	Name: [JOA] NI01X7 - Title: Gender and legal authority: an examination of early juristic opposition to women's ḥadīth transmission - Authorship: Asma Sayeed – Bibliographic Data: Islamic Law and Society, 2009, Vol.16, No.2 (2009), pp.115-150 - Published by: Brill - Country: The Netherlands - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/40377988
8.	Name: [JOA] NI01X8 - Title: Judicial activism and Islamic family law: a socio-legal evaluation of recent trends in Bangladesh - Authorship: Ridwanul Hoque, Morshed Mahmud Khan – Bibliographic Data: Islamic Law and Society, Vol.14, No.2 (2007), pp.204-239- Published by: Brill - Country: The Netherlands - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/40377935
9.	Name: [JOA] NI01X9 - Title: The tort of injury and dissolution of marriage at the wife's initiative in Egyptian maḥkamat al-naqd rulings - Authorship: Immanuel Naveh – Bibliographic Data: Islamic Law and Society, Vol.9, No.1 (2002), pp.16-41 - Country: The Netherlands - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/3399199
10.	Name: [JOA] NI01X10 - Title: Judicial ijtihād as a tool for legal reform - Authorship: Muhammad Zubair Abbasi – Bibliographic Data: Islamic Law and Society, Vol.24, No.4 (2017), pp.384-411 - Published by: Brill - Country: The Netherlands - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/10.2307/26571283
11.	Name: [JOA] NI01X11 - Title: In the interim: civil society, the sharʿī judiciary and Palestinian personal status law in the transitional period - Authorship: Lynn Welchman – Bibliographic Data: Islamic Law and Society, Vol.10, No.1, Public Debates on Family Law Reform Participants, Positions, and Styles of Argumentation in the 1990s (2003), pp.34-69 - Published by: Brill - Country: The Netherlands - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/3399219
12.	Name: [JOA] NI01X12 - Title: The codification episteme in Islamic juristic discourse between inertia and change - Authorship: Ahmed Fekry Ibrahim – Bibliographic Data: Islamic Law and Society, Vol.22, No.3 (2015), pp.157-220 - Published by: Brill - Country: The Netherlands - Text Type: journal article - Status: original - Text Size: full text – Source: http://www.jstor.com/stable/43997235
13.	Name: [JOA] NI01X13 - Title: Shīʿī marriage law in the pre-modern period: who decides for women? - Authorship: Nayel A. Badareen – Bibliographic Data: Islamic Law and Society, Vol.23, No.4 (2016), pp.368-391 - Published by: Brill - Country: The Netherlands - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/44634480
14.	Name: [JOA] NI01X14 - Title: Stalled reform: family law in post-unification Yemen - Authorship: Anna Würth – Bibliographic Data: Islamic Law and Society, Vol.10, No.1, Public Debates on Family Law Reform Participants, Positions, and Styles of Argumentation in the 1990s (2003), pp.12-33 - Published by: Brill - Country: The Netherlands - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/3399218
15.	Name: [JOA] NI01X15 - Title: Why aren't women sharīʿa court judges? the case of Syria - Authorship: Monique C. Cardinal – Bibliographic Data: Islamic Law and Society, Vol.17, No.2 (2010), pp.185-214 - Published by: Brill - Country: The Netherlands - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/25704008
16.	Name: [JOA] NI01X16 - Title: Women before the qāḍī under the Abbasids - Authorship: Mathieu Tillier – Bibliographic Data: Islamic Law and Society, Vol.16,

	No.3/4 (2009), pp.280-301 - Published by: Brill - Country: The Netherlands - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/40377999
17.	Name: [JOA] NI01X17 - Title: Reconsideration of legal devices (ḥiyal) in Islamic jurisprudence: the Ḥanafīs and their "exits" (Makhārij) - Authorship: Satoe Horii – Bibliographic Data: Islamic Law and Society, Vol.9, No.3 (2002), pp.312-357 - Published by: Brill - Country: The Netherlands - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/3399460
18.	Name: [JOA] NI01X18 - Title: Recent debates on family law reform in Morocco: Islamic law as politics in an emerging public sphere - Authorship: Léon Buskens – Bibliographic Data: Islamic Law and Society, Vol.10, No.1, Public Debates on Family Law Reform Participants, Positions, and Styles of Argumentation in the 1990s (2003), pp.70-131 - Published by: Brill - Country: The Netherlands - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/3399220
19.	Name: [JOA] NI01X19 - Title: Married or not married? on the obligatory registration of Muslim marriages in nineteenth-century Russia - Authorship: Rozaliya Garipova – Bibliographic Data: Islamic Law and Society, Vol.24, No.1/2, Exploring the Islamic Juridical Field in the Russian Empire (2017), pp.112-141 - Country: The Netherlands - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/44634466
20.	Name: [JOA] NI01X20 - Title: Public policy and Islamic law: the modern Dhimmī in contemporary Egyptian family law - Authorship: Maurits Berger – Bibliographic Data: Islamic Law and Society, Vol.8, No.1 (2001), pp.88-136 - Published by: Brill - Country: The Netherlands - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/3399487
21.	Name: [JOA] UK02X1 - Title: A student note: religious marriage contracts: judicial enforcement of "mahr" agreements in American courts - Authorship: Ghada G. Qaisi – Bibliographic Data: Journal of Law and Religion, Vol.15, No.1/2 (2000 - 2001), pp.67-81 - Published By: Cambridge University Press - Country: The United Kingdom- Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/1051515
22.	Name: [JOA] UK02X2 - Title: Rape as a variant of fornication (zinā) in Islamic law: an examination of the early legal reports - Authorship: Hina Azam – Bibliographic Data: Journal of Law and Religion, Vol.28, No.2 (2012-13), pp.441-466 - Published by: Cambridge University Press- Country: United Kingdom - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/23645194
23.	Name: [JOA] NI012X1 - Title: A judgment on Muslim divorce before the Immigration Appeal Tribunal, London - Authorship: Immigration Appeal Tribunal – Bibliographic Data: Arab Law Quarterly, Vol.18, No.3/4 (2003), pp.375-390 - Published by: Brill - Country: The Netherlands -Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/3382044
24.	Name: [JOA] NI012X2 - Title: Mahr as a form of economic security: a preliminary study - Authorship: Raihanah Azahari, Hasbi Muh Ali – Bibliographic Data: Arab Law Quarterly, Vol.29, No.3 (2015), pp.296-305 - Published by: Brill - Country: The Netherlands - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/24811030
25.	Name: [JOA] NI012X3 - Title: The dawning of the third millennium on shariʿa: Egypt's Law No. 1 Of 2000, or women may divorce at will - Authorship: Oussama Arabi – Bibliographic Data: Arab Law Quarterly, Vol.16, No.1 (2001), pp.2-21 – Published by: Brill - Country: The Netherlands - - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/3381951
26.	Name: [JOA] NI012X4 - Title: Granting khul' for a non-Muslim couple in Egyptian personal status law: generosity or laxity? - Authorship: Aznan Hasan – Bibliographic Data: Arab Law Quarterly, 2003, Vol.18, No.1 (2003), pp.81-89 - Published by: Brill-

	Country: The Netherlands - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/3382069
27.	Name: [JOA] NI012X5 - Title: Indexation of "mahr" (dower): a precursor of the law of inflation in Iran - Authorship: M.A. Ansari-pour – Bibliographic Data: Source: Arab Law Quarterly, Vol.31, No.2 (2017), pp.187-202 - Published by: Brill - Country: The Netherlands - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/26396220
28.	Name: [JOA] NI012X6 - Title: One or three? exploring the scholarly conflict over the question of triple ṭalāq (divorce) in Islamic law with particular emphasis on Oman - Authorship: Khalid al-Azri – Bibliographic Data: Arab Law Quarterly, Vol.25, No.3 (2011), pp.277-296 - Published by: Brill - Country: The Netherlands - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/23025231
29.	Name: [JOA] NI012X7 - Title: Sex discrimination within Kuwaiti family law. Part 1 - Authorship: Amani Saleh Alessa – Bibliographic Data: Arab Law Quarterly, Vol.24, No.2 (2010), pp.119-190 - Published by: Brill - Country: The Netherlands - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/40604826
30.	Name: [JOA] NI012X8 - Title: Triple "ṭalāq" in one session: an analysis of the opinions of classical, medieval, and modern Muslim jurists under Islamic law - Authorship: Muhammad Munir – Bibliographic Data: Arab Law Quarterly, Vol.27, No.1 (2013), pp.29-49 - Published by: Brill - Country: The Netherlands - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/43294618
31.	Name: [JOA] IN04X1 - Title: Understanding the Islamic law of divorce - Authorship: Furqan Ahmad – Bibliographic Data: Journal of the Indian Law Institute, Vol. 45, No.3/4, Family Law Special Issue (July-December 2003), pp.484-508 (25 pages) – Country: India - Text Type: Journal Article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/43951877
32.	Name: [JOA] IN04X2 - Title: Muslim women's right to "mahr": an appraisal of the statutory laws in Muslim countries - Authorship: M. Afzal Wani – Bibliographic Data: Journal of the Indian Law Institute, Vol.43, No.3 (2001), pp.388-409 - Published by: Indian Law Institute - Country: India - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/43951783
33.	Name: [JOA] IN04X3 - Title: Marriage agreements under Muslim law - a weapon in the hands of Muslim women - Authorship: Nanda Chiranjeevi Rao – Bibliographic Data: Journal of the Indian Law Institute , Vol.55, No.1 (2013), pp.94-103 - Country: India - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/43953629
34.	Name: [JOA] IN04X4 - Title: Understanding Islamic law in India: an assessment of the contribution of justice V.R. Krishna Iyer: a tribute - Authorship: Furqan Ahmad – Bibliographic Data: Journal of the Indian Law Institute, Vol.57, No.3 (2015), pp.307-332 - Published by: Indian Law Institute - Country: India - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/44782785
35.	Name: [JOA] IN04X5 - Title: Repudiation of marital tie at the instance of Muslim wife: misgiving and clarification - Authorship: Saleem Akhtar, Mohd Wasim Ali – Bibliographic Data: Journal of the Indian Law Institute, Vol 45, No.3/4, Family Law Special Issue (2003), pp.471-483- Country: India - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/43951876
36.	Name: [JOA] IN05X1 - Title: Abolishing triple talaq what next? - Authorship: Asghar Ali Engineer – Bibliographic Data: Economic and Political Weekly, Vol.39, No.28 (2004), pp.3093-3094 - Country: India - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/4415250

37.	Name: [JOA] IN05X2 - Title: Muslim women's views on Muslim personal law - Authorship: Noorjehan Safia Niaz, Zakia Soman – Bibliographic Data: Economic and Political Weekly, Vol.50, No.51 (December 2015), pp.83-86- Published by: Economic and Political Weekly - Country: The Netherlands - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/44002996
38.	Name: [JOA] IN05X3 - Title: Indian Muslim women, politics of Muslim personal law and struggle for life with dignity and justice - Authorship: Razia Patel – Bibliographic Data: Economic and Political Weekly, Vol.44, No.44 (2009), pp.44-49 - Published by: Economic and Political Weekly - Country: The Netherlands - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/25663732
39.	Name: [JOA] IN05X4 - Title: Reforming Muslim personal law - Authorship: Anees Ahmed – Bibliographic Data: Economic and Political Weekly, Vol.36, No.8 (2001), pp.618-619 - Country: The Netherlands - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/4410313
40.	Name: [JOA] IN05X5 - Title: Muslim women and marriage laws: debating the model nikahnama - Authorship: A Suneetha – Bibliographic Data: Source: Economic and Political Weekly, Vol.47, No.43 (2012), pp.40-48 - Published by: Economic and Political Weekly - Country: The Netherlands - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/41720299
41.	Name: [JOA] US06X1 - Title: International family law - Authorship: Robert G. Spector, Bradley C. Lechman-Su – Bibliographic Data: The International Lawyer, Vol.43, No.2 (2009), pp.489-499- Country: United States - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/40708288
42.	Name: [JOA] NI07X1 - Title: Application of sharīʿa rules in Europe: scope and limits - Authorship: Mathias Rohe – Bibliographic Data: Die Welt des Islams, Vol.44, No.3 (2004), pp.323-350 - Published by: Brill - Country: Germany - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/1571393
43.	Name: [JOA] NI07X2 - Title: Muslim female religious authority in Russia: how Mukhlisa Bubi became the first female qāḍī in the modern Muslim world - Authorship: Rozaliya Garipova – Bibliographic Data: Die Welt des Islams, Vol.57, No.2 (2017), pp.135-161 - Published by: Brill - Country: Netherlands - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/44647686
44.	Name: [JOA] NI07X3 - Title: The attempt to reform family law in Mali - Authorship: Benjamin F. Soares – Bibliographic Data: Die Welt des Islams, New Series, Vol.49, No.3/4, Islam in Contemporary West Africa: Literature, Orality and Law (2009), pp.398-428 - Country: The Netherlands - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/27798322
45.	Name: [JOA] SP08X1 - Title: Application of Islamic law in the Uk and universal human rights - Authorship: Elham Manea – Bibliographic Data: Revista de Estudios Internacionales Mediterráneos, Vol.29 (2020), pp.72-87 - Country: Spain - Text Type: journal article - Status: original - Text Size: full text – Source: https://revistas.uam.es/reim/article/view/reim2020_29_006
46.	Name: [JOA] USA09X1 - Title: Women's rights in Islam regarding marriage and divorce - Authorship: Imani Jaafar-Mohammad, Charlie Lehmann – Bibliographic Data: Journal of Law and Practice, Vol.4, Article 3 (2011), pp.1-13 - Published by Mitchell Hamline Open Access - Country: United States - Text Type: journal article - Status: original - Text Size: full text – Source: http://open.mitchellhamline.edu/lawandpractice/vol4/iss1/3
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48.	Name: [JOA] UK011X1 - Title: Dissolution of marriage: practices, laws and Islamic teachings - Authorship: Shagufta Omar – Bibliographic Data: Policy Perspectives, Vol.4,

	No.1 (2007), pp.91-117 - Pluto Journals - Country: United Kingdom - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/42909165
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51.	Name: [JOA] USA013X1 - Title: Islamic law and gender equality: could there be a common ground?: a study of divorce and polygamy in sharia law and contemporary legislation in Tunisia and Egypt - Authorship: Amira Mashhour – Bibliographic Data: Human Rights Quarterly, Vol.27, No.2 (May, 2005), pp.562-596 - Published by: The Johns Hopkins University Press - Country: United States - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/20069797
52.	Name: [JOA] USA013X2 - Title: Overcoming the conflict between the right to freedom of religion and women's rights to equality: a South African case study of Muslim marriages - Authorship: Waheeda Amien – Bibliographic Data: Human Rights Quarterly, Vol.28, No.3 (August, 2006), pp.729-754 - Published by: The Johns Hopkins University Press - Country: United States - Text Type: journal article - Status: original - Text Size: full text – Source: http://www.jstor.com/stable/20072760
53.	Name: [JOA] USA014X1 - Title: When is a divorce a divorce? determining intention in Zanzibar's Islamic courts - Authorship: Erin E. Stiles – Bibliographic Data: Ethnology, Autumn, Vol.42, No.4 (2003), pp.273-288 - Published by: University of Pittsburgh- Of the Commonwealth System of Higher Education - Country: United States - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/3773829
54.	Name: [JOA] UK015X1 - Title: 'Signs of churning': Muslim personal law and public contestation in twenty-first century India - Authorship: Justin Jones – Bibliographic Data: Modern Asian Studies, Vol.44, No.1, The Politics of Work, Family and Community in India (2010), pp.175-200 - Published by: Cambridge University Press - Country: United Kingdom - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/27764651
55.	Name: [JOA] UK015X2 - Title: Islamic feminism in India: Indian Muslim women activists and the reform of Muslim personal law - Authorship: Sylvia Vatuk – Bibliographic Data: Modern Asian Studies, Vol.42, No.2/3, Islam in South Asia (2008), pp.489-518 Published by: Cambridge University Press - Country: United Kingdom - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/20488028
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60.	Name: [JOA] IR020X1 - Title: Preferring the stranger? towards an Irish approach to Muslim divorce practice - Authorship: Máiréad Enright – Bibliographic Data: Irish Jurist, Vol.49, New Series (2013), pp.65-97 - Country: Ireland - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/44027253
61.	Name: [JOA] USA021X1 - Title: Legal change and gender inequality: changes in Muslim family law in India - Authorship: Narendra Subramanian – Bibliographic Data: Law & Social Inquiry, Vol.33, No.3 (Summer, 2008), pp.631-672 - Published by: Wiley on behalf of the American Bar Foundation - Country: United States - Text Type: journal article - Status: original - Text Size: full text – Source:https://www.jstor.org/stable/20108777
62.	Name: [JOA] USA022X1 - Title: Flexibility versus rigidity in the practice of Islamic family law - Authorship: Nahda Shehada – Bibliographic Data: Political and Legal Anthropology Review, Vol.32, No.1 (May 2009), pp.28-46 - Published by: American Anthropological Association - Country: United States - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/24497524
63.	Name: [JOA] USA023X1 - Title: Toward a multicultural family law - Authorship: Ann Laquer Estin – Bibliographic Data: Family Law Quarterly, Vol.38, No.3 (2004), pp.501-527 - Country: United States - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/25740476
64.	Name: [JOA] USA023X2 - Title: Uniform premarital and marital agreements act - Authorship: N/A – Bibliographic Data: Family Law Quarterly, Vol.46, No.3, Symposium on Uniform Premarital and Marital Agreements (2012), pp.345-366 - Published by: American Bar Association - Country: United States - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/23526478
65.	Name: [JOA] USA023X3 - Title: Interpretation of Islamic marriage contracts by American Courts - Authorship: Tracie Rogalin Siddiqui– Bibliographic Data: Family Law Quarterly, Vol.41, No.3 (2007), pp.639-658 - Published by: American Bar Association - Country: United States - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/25740630
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67.	Name: [JOA] UK025X1 - Title: Women's rights in the Muslim world: reform or reconstruction? - Authorship: Rebecca Barlow, Shahram Akbarzadeh– Bibliographic Data: Third World Quarterly, Vol.27, No.8 (2006), pp.1481-1494 - Published by: Taylor & Francis, Ltd. - Country: United Kingdom - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/4017691
68.	Name: [JOA] UK026X1 - Title: Women's organisations seeking gender justice in the sudan 1964-1985 - Authorship: Asma Mohamed Abdel Halim – Bibliographic Data: Review of African Political Economy, Vol.36, No.121 (2009), pp.389-407 - Published

	by: Taylor & Francis, Ltd. - Country: United Kingdom - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/27756288
69.	Name: [JOA] USA027X1 - Title: When a prenup & religious principles collide: anticipating faith, marriage, and the possibility of divorce - Authorship: Cheryl I. Foster – Bibliographic Data: Family Advocate, Vol.33, No.3 (2011), pp.34-37 - Published by: American Bar Association - Country: United States - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/25806935
70.	Name: [JOA] USA028X1 - Title: The other half : a study of Muslim tribal women of Kargil (Jammu & Kashmir) - Authorship: B.R. Rizvi – Bibliographic Data: Indian Anthropologist , Vol.30, No.1/2 (June & December 2000), pp.1-17 - Published by: Indian Anthropological Association - Country: India - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/41919868
71.	Name: [JOA] UK029X1 - Title: Muslim family law, prenuptial agreements, and the emergence of dowry in Bangladesh - Authorship: Attila Ambrus, Erica Field, Maximo Torero – Bibliographic Data: The Quarterly Journal of Economics, Vol.125, No.3 (2010), pp.1349-1397 - Published by: Oxford University Press - Country: United Kingdom - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/27867512
72.	Name: [JOA] USA030X1 - Title: Toward a scriptural hermeneutics of Islamic feminism - Authorship: Adis Duderija – Bibliographic Data: Journal of Feminist Studies in Religion, Vol.31, No.2 (2015), pp.45-64 - Published by: Indiana University Press - Country: United Kingdom - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/10.2979/jfemistudreli.31.2.45
73.	Name: [JOA] UK031X1 - Title: Divorce, ḥadīth-scholar style: from Al-Dārimī to Al-Tirmidhī - Authorship: Scott C. Lucas – Bibliographic Data: Journal of Islamic Studies, Vol.19, No.3 (2008), pp.325-368 - Published by: Oxford University Press - Country: United Kingdom - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/26200798
74.	Name: [JOA] UK032X1 - Title: Being Shi'ite women in Indonesia's Sunni-populated community: roles and relations among themselves and with others - Authorship: Iim Halimatusa'diyah – Bibliographic Data: South East Asia Research, Vol.21, No.1 (2013), pp. 131-150 - Published by: Taylor & Francis, Ltd. - Country: United Kingdom - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/23752589
75.	Name: [JOA] UK033X1 - Title: House of obedience: social norms, individual agency, and historical contingency - Authorship: Nahda Shehada – Bibliographic Data: Journal of Middle East Women's Studies, Vol.5, No.1 (2009), pp.24-49 - Published by: Duke University Press - Country: United Kingdom - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/10.2979/mew.2009.5.1.24
76.	Name: [JOA] UK034X1 - Title: Conflicts law and public policy in Egyptian family law: Islamic law through the backdoor - Authorship: Maurits S. Berger – Bibliographic Data: The American Journal of Comparative Law, Vol.50, No.3 (2002), pp.555-594 - Published by: Oxford University Press - Country: United Kingdom - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/841062
77.	Name: [JOA] UK034X2 - Title: From Islamic to Middle Eastern law: a restatement of the field (Part I) - Authorship: Chibli Mallat – Bibliographic Data: The American Journal of Comparative Law, Vol.51, No.4 (2003), pp.699-750 - Published by: Oxford University Press - Country: United Kingdom - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/3649129
78.	Name: [JOA] UK034X3 - Title: From Islamic to Middle Eastern law: a restatement of the field (Part II) - Authorship: Chibli Mallat – Bibliographic Data: The American Journal of Comparative Law, Winter, Vol.52, No.1 (2004), pp.209-286 - Published by:

	Oxford University Press - Country: United Kingdom - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/4144449
79.	Name: [JOA] UK035X1 - Title: The Saudi public speaks: religion, gender, and politics - Authorship: Mansoor Moaddel – Bibliographic Data: International Journal of Middle East Studies, Vol.38, No.1 (2006), pp.79-108 - Published by: Cambridge University Press - Country: United Kingdom - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/3879795
80.	Name: [JOA] USA036X1 - Title: "I wanted one thing and God wanted another...": the dilemma of the prophetic example and the Qur'anic injunction on wife-beating - Authorship: Ayesha S. Chaudhry – Bibliographic Data: The Journal of Religious Ethics, Vol.39, No.3 (2011), pp.416-439 - Published by: Blackwell Publishing Ltd on behalf of Journal of Religious Ethics, Inc - Country: United States - Text Type: journal article - Status: original - Text Size: full text – Source: https://www.jstor.org/stable/23019998

G.2.3 Islamic family law – Grey Literature [GRLFL]

	List of Stakeholders	
	Entity	**Code**
1.	Secretary of State for the Home Department	UK0001X
2.	Birmingham Shariah Council	UK0002X
3.	CMI	NOR0003X
4.	Muslim Women's Network UK	UK0004X
5.	Musawah	MA0005X
6.	House of Commons Library	UK0006X
7.	United Nations Department of Economic and Social Affairs (UNDESA)	USA0007X
8.	Islamic Center of Burlington	USA0008X
9.	Legal Resources Centre	GH0009X
10.	Islamic Relief Worldwide	UK00010X
11.	The United Nations Population Fund UNFPA	USA00011X
12.	International Survey of Family Law	00012X
13.	The Imam Mahdi Association of Marjaeya (I.M.A.M.)	USA00013X
14.	The Heinrich Böll Foundation	GER00014X
15.	Centre for Economic Research in Pakistan (CERP)	PAK00015X
16.	The Muslim Law (Shariah) Council UK	UK00016X
17.	Stop-killing.org	00017X
18.	BAOBAB for Women's Human Rights (BAOBAB)	NI00018X
19.	Ontario Bar Association	CA00019X
20.	Mumtaz & Associates	PAK00020X
21.	British Embassy Tunisia	UK00021X
22.	Swiss Institute of Comparative Law	SW00022X
23.	Norwegian Refugee Council (NRC)	NO00023X
24.	The Center for Egyptian Women's Legal Assistance (CEWLA foundation)	EGY00024X
25.	Philippine Statistics Authority	PH00025X
26.	Human Rights Program at Harvard Law School	US00026X
27.	Economic Co-operation and Development (OECD)	USA00027X
28.	Hounslow Jamia Masjid	UK00028X
29.	Friedrich-Ebert-Stiftung	LEB00029X
30.	Circuit Court of Cook County	USA00030X
31.	Institute of Developing Economies	JA00031X
32.	Canadian Council of Muslim Women	CA00032X
33.	The Times of India	IN00033X
34.	Asian & Pacific Islander Institute on Domestic Violence and Battered Women's Justice Project	USA00034X
35.	The Promotion of Women's Rights Project in Egypt	EGY00035X
36.	Max Planck Institute For Foreign Private Law And Private International Law	AFG00036X
37.	Institute of law Jiwaji University	IN00037X
38.	South African Law Commission	SOU00038X
39.	Al Rashid Mosque	CA00039X
40.	Central Illinois Mosque & Islamic Center	USA00040X
41.	Law Society of Scotland	SC00041X
42.	Three Dr Johnson's Buildings	UK00042X
43.	AWH Solicitors	UK00043X
44.	Alexander Rose Solicitors	UK00044X

45.	The Muslim Law (Shariah) Council UK	UK00045X
46.	Cambridge Family Law Practice	UK00046X
47.	Family Law LexisNexis	UK00047X
48.	Human Rights Watch	USA00048X
49.	openDemocracy	UK00049X
50.	Muslim Community Association (MCA)	USA00050X
51.	ABC	USA00051X
52.	BBC Asian Network	UK00052X
53.	Asia Society	USA00053X
54.	Singapore University of Social Sciences	SIN00054X
55.	AFG LAW	UK00055X
56.	ArRazzaq Islamic Center	UK00056X
57.	Brandeis University	USA00057X
58.	Islamic Centre Edgware	UK00058X
59.	Irwin Mitchell LLP	UK00059X
60.	The Islamic Sharia Council	UK00060X
61.	Middle East Institute	USA00061X
62.	Duncan Lewis (Solicitors) Limited	UK00062X
63.	Anglo Law Solicitors	UK00063X
64.	Tribune Pakistan	PAK00064X
65.	The Guardian	UK00065X
66.	Family Law Week	UK00066X
67.	Zafar & Associates – LLP	UK00067X
68.	Frontline	IN00068X
69.	The Indian Express	IN00069X
70.	Vakilsearch	IN00070X
71.	Anthony Gold Solicitors LLP	UK00071X
72.	Singapore Legal Advice	SIN00072X
73.	The London Central Mosque Trust	UK00073X
74.	London Fatwa Council	UK00074X
75.	London School of Economics and Political Science	UK00075X
76.	The Ministry Of Foreign Affairs African Cooperation And Moroccan Expatriates	MO00076X
77.	5SAH barristers	UK00077X
78.	Zahid Law Associates	PAK00078X
79.	The Islamic Society of Tampa Bay Area	USA00079X
80.	Greenwich Islamic Centre	UK00080X
81.	Lawctopus	IN00081X
82.	Muslim Arbitration Tribunal	UK00082X
83.	Islamic Center of Orlando	USA00083X
84.	The Islamic Society of Central Florida	USA00084X
85.	Islamic Center of Burlington	USA00085X
86.	East Plano Islamic Center (EPIC)	USA00086X
87.	Islamic Center of Flint	USA00087X
88.	The Islamic Association of Raleigh	USA00088X
89.	Winston Solicitors	UK00089X

Web searches	
1.	Name: [GRLFN] UK0001X1 - Title: THE independent review into the application of sharia law in England and Wales presented to parliament - Authorship: Secretary of State for the Home Department by Command of Her Majesty - Country: United Kingdom – Date: 2018 - Text Type: grey literature - Status: original - Text Size: full text – Source:

	https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/678478/6.4152_HO_CPFG_Report_into_Sharia_Law_in_the_UK_WEB.pdf
2.	Name: [GRLFN] UK0002X1 - Title: Islamic divorce procedure - Authorship: Birmingham Shariah Council - Country: United Kingdom – Date: 2019 - Text Type: grey literature - Status: original - Text Size: full text – Source: https://centralmosque.org.uk/wp-content/uploads/2021/12/Birmingham-Shariah-Council-Prospectus-March-2019.pdf
3.	Name: [GRLFN] NOR0003X1 - Title: Family law reform in Sudan: competing claims for gender justice between sharia and women's human rights - Authorship: CMI (Samia El Nagar, Liv Tønnessen) - Country: Norway – Date: 2017 - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.cmi.no/publications/6401-family-law-reform-in-sudan
4.	Name: [GRLFN] UK0004X1 - Title: Muslim marriage and divorce - Authorship: Muslim Women's Network UK - Country: United Kingdom – Date: 2016 - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.mwnuk.co.uk/Muslim_Marriage_and_Divorce_22_factsheets.php
5.	Name: [GRLFN] UK0004X2 - Title: Information and advice on Muslim marriages in Britain - Authorship: Muslim Women's Network UK - Country: United Kingdom – Date: 2012 - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.mwnuk.co.uk/resourceProduction.php
6.	Name: [GRLFN] UK0004X3 - Title: Information and guidance on Muslim marriage and divorce in Britain - Authorship: Muslim Women's Network UK - Country: United Kingdom – Date: 2016 - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.mwnuk.co.uk/go_files/resources/MWNU%20Marriage_Divorce%20Report_WEB2.pdf
7.	Name: [GRLFN] UK0004X4 - Title: Important information about Islamic divorce - Authorship: Muslim Women's Network UK - Country: United Kingdom – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: https://mwacuk.org/wp-content/uploads/2019/10/Important-Information-about-Islamic-Divorce.pdf
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82.	Name: [GRLFN] UK00066X1 - Title: A practical and legal analysis of Islamic marriage, divorce and dowry - Authorship: Family Law Week (Charlotte Proudman) - Country: United Kingdom – Date: 2012 - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.familylawweek.co.uk/site.aspx?i=ed95364
83.	Name: [GRLFN] UK00067X1 - Title: Divorce law, khula & talaq - Authorship: Zafar & Associates - LLP - Country: Pakistan – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: https://zallp.com/practice/divorce_law/
84.	Name: [GRLFN] IN00068X1 - Title: Landmark Kerala HC verdict restores a right for Muslim women - Authorship: Frontline (Ziya Us Salam) - Country: India – Date: 2021 - Text Type: grey literature - Status: original - Text Size: full text – Source: https://frontline.thehindu.com/the-nation/landmark-kerala-high-court-verdict-restores-a-right-upholding-khula-for-muslim-women/article34457186.ece#:~:text=A%20recent%20Kerala%20High%20Court,means%20under%20Muslim%20personal%20law.
85.	Name: [GRLFN] IN00069X1 - Title: Landmark Kerala HC judgement clarifies Muslim women's right to initiate divorce - Authorship: The Indian Express (M R Shamshad and Mohammad Umar) - Country: India – Date: 2021 - Text Type: grey literature - Status: original - Text Size: full text – Source: https://indianexpress.com/article/opinion/landmark-kerala-hc-judgement-clarifies-muslim-womens-right-to-initiate-divorce-7290233/#:~:text=It%20states%20that%20the%20right,are%20required%20to%20invoke%20it&text=In%20the%20past%2C%20the%20Kerala,in%20relation%20to%20Muslims'%20divorce.
86.	Name: [GRLFN] IN00070X1 - Title: Divorce in Islam: an Indian legal perspective - Authorship: Vakilsearch (Vikram Shah) - Country: India – Date: 2020 - Text Type: grey literature - Status: original - Text Size: full text – Source: https://vakilsearch.com/advice/divorce-in-islam/

87.	Name: [GRLFN] UK00071X1 - Title: Islamic family law - Authorship: Anthony Gold Solicitors LLP - Country: United Kingdom – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: https://anthonygold.co.uk/services/family-and-relationships/religious-cultural-issues/islamic-family-law/
88.	Name: [GRLFN] SIN00072X1 - Title: Muslim inheritance law in Singapore - Authorship: Singapore Legal Advice - Country: Singapore – Date: 2020 - Text Type: grey literature - Status: original - Text Size: full text – Source: https://singaporelegaladvice.com/law-articles/muslim-inheritance-law-in-singapore/
89.	Name: [GRLFN] UK00073X1 - Title: Marriage & divorce services - Authorship: The London Central Mosque Trust - Country: United Kingdom – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.iccuk.org/page.php?section=social&page=matrimonials
90.	Name: [GRLFN] UK00074X1 - Title: Applying for a divorce/ separation (khula/ faskh)/ authenticating an undocumented tilaq (divorce) - Authorship: London Fatwa Council - Country: United Kingdom – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: https://londonfatwacouncil.org/divorce/
91.	Name: [GRLFN] UK00075X1 - Title: Islamic divorce in the English courts: human rights and sharia law - Authorship: London School of Economics and Political Science - Country: United Kingdom – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: https://blogs.lse.ac.uk/religionglobalsociety/2018/08/islamic-divorce-in-the-english-courts-human-rights-and-sharia-law/
92.	Name: [GRLFN] MO00076X1 - Title: Establishment of an act of marriage adoulaire (betrothed) with the consular services - Authorship: The Ministry Of Foreign Affairs African Cooperation And Moroccan Expatriates - Country: Morocco – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.consulat.ma/en/establishment-act-marriage-adoulairebetrothed-consular-services
93.	Name: [GRLFN] UK00077X1 - Title: Islamic divorce - Authorship: 5SAH barristers - Country: United Kingdom – Date: 2012 - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.5sah.co.uk/knowledge-hub/articles/2016-02-09/islamic-divorce
94.	Name: [GRLFN] PAK00078X1 - Title: Khula divorce certificate (Union Council) – Khula procedure in Pakistan - Authorship: Zahid Law Associates - Country: Pakistan – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: https://zahidlaw.com/khula-divorce/
95.	Name: [GRLFN] USA00079X1 - Title: Marriage services - Authorship: The Islamic Society of Tampa Bay Area - Country: United States – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.istaba.org/marriage.html
96.	Name: [GRLFN] UK00080X1 - Title: Islamic marriage - Authorship: Greenwich Islamic Centre - Country: United Kingdom – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: https://gicuk.org/islamic-marriage/
97.	Name: [GRLFN] IN00081X1 - Title: Marriage under Muslim law - Authorship: Lawctopus - Country: India – Date: 2014 - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.lawctopus.com/academike/marriage-under-muslim-law/
98.	Name: [GRLFN] UK00082X1 - Title: Islamic divorce & family disputes - Authorship: Muslim Arbitration Tribunal - Country: United Kingdom – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: http://www.matribunal.com/family-dispute-cases.php

99.	Name: [GRLFN] USA00083X1 - Title: Marriage - Authorship: Islamic Center of Orlando - Country: United States – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.icorlando.org/marriage.php
100.	Name: [GRLFN] USA00084X1 - Title: Marriage services - Authorship: The Islamic Society of Central Florida - Country: United States – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: https://iscf.org/social-services-2/marriage-service/
101.	Name: [GRLFN] USA00085X1 - Title: Marriage - Authorship: Islamic Center of Burlington - Country: United States – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: https://icburlington.org/services/marriage/
102.	Name: [GRLFN] USA00086X1 - Title: Nikah services - Authorship: East Plano Islamic Center (EPIC) - Country: United States – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: https://epicmasjid.org/nikah-services/
103.	Name: [GRLFN] USA00087X1 - Title: Marriage services - Authorship: Islamic Center of Flint - Country: United States – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: http://www.flintislamiccenter.com/marriage-services.html
104.	Name: [GRLFN] USA00088X1 - Title: Marriage - Authorship: The Islamic Association of Raleigh - Country: United States – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: https://raleighmasjid.org/services/marriage/
105.	Name: [GRLFN] USA00088X2 - Title: Divorce - Authorship: The Islamic Association of Raleigh - Country: United States – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: https://raleighmasjid.org/divorce/
106.	Name: [GRLFN] UK00089X1 - Title: 5 top tips to obtain a khula - Authorship: Winston Solicitors - Country: United Kingdom – Date: N/A - Text Type: grey literature - Status: original - Text Size: full text – Source: https://www.winstonsolicitors.co.uk/5-top-tips-to-obtain-khula.html#:~:text=Do%20I%20need%20a%20Khula,is%20known%20as%20a%20Khula .

G.2.4 Islamic family law-Making Instruments [LMIFL]

1.	Name: [LMI] MaldivesX1 - Title: Family Act Number 4/2000 - 25/9/1421 H. 12/12/2000- Authorship: N/A- Country: Maldives – Date: 2004 - Text Type: law-making instruments- Status: translation [From Maldivian Language Dhivehi to English] - Text Size: full text – Source: https://www.ilo.org/dyn/natlex/docs/ELECTRONIC/85773/96233/F731879773/MDV85773.pdf NOTE: "This is a reasonably accurate translation of the Maldives Family Law originally found in the Maldivian Language, Dhivehi"
2.	Name: [LMI] South AfricaX1 - Title: Muslim Marriages Bill - Authorship: Department Of Justice And Constitutional Development - Country: South Africa – Date: 2011 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: https://static.pmg.org.za/bills/110117muslim-marriages-bill.pdf
3.	Name: [LMI] GambiaX1 - Title: Laws of the Gambia Muslim Marriage and Divorce Act - Authorship: Government of The Gambia - Country: Gambia – Date: 2009 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: https://blogs.loc.gov/law/files/2013/12/Gambia-Muslim-Marriage-and-Divorce-Act.pdf
4.	Name: [LMI] BruneiX1- Title: Islamic Family Law - Authorship: N/A - Country: Brunei – Date: 2012 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: https://www.agc.gov.bn/agc%20images/laws/act_pdf/cap217.pdf
5.	Name: [LMI] Trinidad And TobagoX1 - Title: Muslim Marriage and Divorce Act - Authorship: Ministry Of The Attorney General And Legal Affairs - Country: Trinidad And Tobago – Date: 2016 - Text Type: law-making instruments- Status: original - Text

	Size: full text – Source: https://rgd.legalaffairs.gov.tt/laws2/Alphabetical_List/lawspdfs/45.02.pdf
6.	Name: [LMI] SingaporeX1- Title: Administration of Muslim Law Act 1966 - 2020 Revised Edition - Authorship: The Law Revision Commission - Country: Singapore – Date: 2020 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: https://sso.agc.gov.sg/Act/AMLA1966
7.	Name: [LMI] SingaporeX2 - Title: Administration of Muslim Law Act (Chapter 3, Section 145) Muslim Marriage And Divorce Rules - Authorship: N/A- Country: Singapore – Date: 2001 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: https://sso.agc.gov.sg/SL/AMLA1966-R1
8.	Name: [LMI] AlgeriaX1 - Title: Algerian Family Code - Authorship: British Embassy Algiers - Country: Algeria – Date: 2018 - Text Type: law-making instruments- Status: translation - Text Size: full text – Source: https://www.gov.uk/government/publications/algerian-family-code Note: "The following document has been prepared by the British Embassy Algiers for the convenience of British Nationals who may find this information helpful. It is a non-official translation of some sections from the Algerian Family Code."
9.	Name: [LMI] AlgeriaX2 - Title: Law No. 84-11 of 9 June 1984 Comprising the Family Law - Authorship: Dawoud Sudqi El Alami, Doreen Hinchcliffe - Country: Algeria – Date: 1996 - Text Type: law-making instruments- Status: translation - Text Size: extract – Source: Islamic Marriage and Divorce Laws of the Arab World
10.	Name: [LMI] PakistanX1 - Title: The Dowry and Bridal Gifts (Restriction) Rules, 1976 Notification SRO 822(I)/76, dated 17-08-1976, dated August 17th, 1976 - Authorship: N/A - Country: Pakistan – Date: 1976 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: http://kpcode.kp.gov.pk/uploads/Dowry_and_Bridal_Gifts_(Restriction)_Rules_1976.pdf
11.	Name: [LMI] PakistanX2 - Title: The Dowry and Bridal Gifts (Restriction) Rules, 1976 [ACT XLIII of 1976] An Act to provide for restrictions on dowry and bridal gifts - Authorship: N/A - Country: Pakistan – Date: 1976 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: https://www.ma-law.org.pk/pdflaw/THE%20DOWRY%20AND%20BRIDAL%20GIFTS.doc
12.	Name: [LMI] PakistanX3 - Title: The West Pakistan Muslim Personal Law (Shariat) Act, 1962. - Authorship: N/A - Country: Pakistan – Date: 1962 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: https://kpcode.kp.gov.pk/uploads/The_West_Pakistan_Muslim_Personal_Law.pdf
13.	Name: [LMI] PakistanX4 - Title: West Pakistan Family Courts Act, 1964 - Authorship: N/A - Country: Pakistan – Date: 1964 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: https://www.ma-law.org.pk/pdf/West%20Pakistan%20Family%20Courts%20Act%201964.pdf
14.	Name: [LMI] PakistanX5 - Title: The Offence of Qazf (Enforcement of Hadd) Ordinance, 1979 - Authorship: N/A - Country: Pakistan – Date: 1979 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: https://punjabpolice.gov.pk/system/files/offence-of-qazf-ordinance-1979.pdf
15.	Name: [LMI] PakistanX6 - Title: The Offence of Zina (Enforcement of Hudood) Ordinance, 1979 - Authorship: N/A - Country: Pakistan – Date: 1979 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: https://www.sja.gos.pk/assets/BareActs/OFFENCE%20OF%20ZINA%20(ENFORCEMENT%20OF%20HADD)%20ORDINANCE%20.1979.pdf
16.	Name: [LMI] PakistanX7 - Title: The Prohibition (Enforcement of Hadd) Order, 1979 - Authorship: N/A - Country: Pakistan – Date: 1979 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: https://www.ma-law.org.pk/pdflaw/THE%20PROHIBITION.pdf

17.	Name: [LMI] PakistanX8 - Title: Punishment for the Offence of Gang Rape Report No.47 - Authorship: Law & Justice Commission of Pakistan- Country: Pakistan – Date: N/A - Text Type: law-making instruments- Status: original - Text Size: full text – Source: http://www.ljcp.gov.pk/Menu%20Items/Reports_of_LJCP/05/47.pdf
18.	Name: [LMI] PakistanX9 - Title: Act No. VI of 1997 An Act Further to Amend the Offence of Zina (Enforcement of Hudood) Ordinance, 1979 - Authorship: N/A- Country: Pakistan – Date: 1997 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: http://www.na.gov.pk/uploads/documents/1324604707_864.pdf
19. f	Name: [LMI] BangladeshX1- Title: The Muslim Family Laws Ordinance, 1961 - Authorship: Ministry of Law, Justice and Parliamentary Affairs - Country: Bangladesh – Date: 1961 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: http://bdlaws.minlaw.gov.bd/act-details-305.html
20.	Name: [LMI] AfghanistanX1 - Title: Shiite Personal Status Law - Authorship: United States Agency for International Development (USAID) - Country: Afghanistan – Date: 2009 - Text Type: law-making instruments- Status: translation - Text Size: full text – Source: https://www.refworld.org/docid/4a24ed5b2.html

Note: "This publication was produced for the United States Agency for International Development (USAID) by the staff of USAID's Afghanistan Rule of Law Project (ARoLP). This is an unofficial translation and does not imply validity of the law or any provision thereof. The official authoritative text of the law of Afghanistan can only be found in the original and official printed publications of the Government of the Islamic Republic of Afghanistan (GIRoA) in their respective Dari and Pashto versions. The validity, enforceability or legal effect of the law is solely determined by the GIRoA through its ministries, agencies and courts." |
21.	Name: [LMI] MalaysiaX1 - Title: Islamic Family Law (Federal Territories) ACT 1984 - Authorship: The Commissioner Of Law Revision, Malaysia - Country: Malaysia – Date: 2006 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: http://jafbase.fr/docAsie/Malaisie/FamilleIslamique.PDF
22.	Name: [LMI] JamaicaX1 - Title: The Muslim Marriage Act - Authorship: N/A - Country: Jamaica – Date: 1957 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: https://moj.gov.jm/sites/default/files/laws/Muslin%20Marriage%20Act.pdf
23.	Name: [LMI] IndiaX1 - Title: The Muslim Personal Law (Shariat) Application Act, 1937 - Authorship: N/A - Country: India – Date: 1937 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: https://www.indiacode.nic.in/bitstream/123456789/2303/1/A1937-26.pdf
24.	Name: [LMI] IndiaX2 - Title: The Jammu and Kashmir Muslim Marriages Registration Act, 1981 - Authorship: N/A - Country: India – Date: 1981 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: https://www.indiacode.nic.in/bitstream/123456789/5615/1/muslim_marriages_registration_act%2C_1981.pdf
25.	Name: [LMI] IndiaX3 - Title: The Karnataka Marriages (Registration and Miscellaneous Provisions) Act, 1976 - Authorship: N/A - Country: India – Date: 1976 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: http://dpal.kar.nic.in/2%20of%201984%20(E).pdf
26.	Name: [LMI] IndiaX4 - Title: Assam [Muslim] Marriages and Divorces Registration Act, 1935 - Authorship: N/A - Country: India – Date: 1935 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: http://chdslsa.gov.in/right_menu/act/pdf/muslim.pdf
27.	Name: [LMI] IndiaX5 - Title: The Muslim Women (Protection of Rights on Marriage)

	Act, 2019 India - Authorship: N/A - Country: India – Date: 2019 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: https://egazette.nic.in/WriteReadData/2019/209473.pdf
28.	Name: [LMI] IndiaX6- Title: The Dissolution of Muslim Marriages Act, 1939 - Authorship: N/A - Country: India – Date: 1939- Text Type: law-making instruments- Status: original - Text Size: full text – Source: http://chdslsa.gov.in/right_menu/act/pdf/muslim.pdf
29.	Name: [LMI] PunjabX1 - Title: The Family Courts Act, 1964 - Authorship: N/A - Country: Punjab – Date: 1964 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: http://punjablaws.gov.pk/laws/177.html
30.	Name: [LMI] PunjabX2 - Title: The Offence of Zina (Enforcement of Hudood) Ordinance, 1979 - Authorship: N/A - Country: Punjab – Date: 1979 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: http://pja.gov.pk/system/files/Offence%20of%20Zina%201979.pdf
31.	Name: [LMI] BahrainX1 - Title: Law No. (19) of 2017 With Respect to the Promulgation of the Family Law - Authorship: N/A - Country: Bahrain – Date: 2017 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: https://www.legalaffairs.gov.bh
32.	Name: [LMI] OmanX1 - Title: Muscat Document of the Uniform Code (the Law) of Personal Status for GCC Countries - Authorship: N/A - Country: Oman – Date: 2001 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: http://www.alnogaithan.com/en/wp-content/uploads/downloads/2014/04/Muscat-Document-of-the-Uniform-Code-the-Law-of-Personal-Status-for-GCC-Countries-1422-AH-2001-AD.pdf
33.	Name: [LMI] IraqX1 - Title: Personal Status Law of 1959 Personal Status Law (1) No. 188 of 1959 - Authorship: N/A - Country: Iraq – Date: 1959 - Text Type: law-making instruments- Status: translation - Text Size: full text – Source: https://www.refworld.org/pdfid/5c7664947.pdf
34.	Name: [LMI] IraqX2 - Title: Law No (188) of the year 1959 Personal Status Law and amendments - Authorship: American Bar Association Iraq - Country: Iraq – Date: 1959 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: https://resourceequity.org/record/750-iraq-civil-code/ Note: "This document is a translation done by the American Bar Association Iraq Legal Development Project. It is not an officially sanctioned translation."
35.	Name: [LMI] IraqX3 - Title: Law No.188 of 1959: The Law of Personal Status - Authorship: Dawoud Sudqi El Alami, Doreen Hinchcliffe - Country: Iraq – Date: 1996 - Text Type: law-making instruments- Status: translation - Text Size: extract – Source: Islamic Marriage and Divorce Laws of the Arab World
36.	Name: [LMI] UAEX1 - Title: Federal Law No.28 on Personal Status - Authorship: N/A - Country: UAE – Date: 2005 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: https://elaws.moj.gov.ae/UAE-MOJ_LC-En/00_PERSONAL%20STATUS/UAE-LC-En_2005-11-19_00028_Kait.html?val=EL1&Words=Personal%20Status
37. N	Name: [LMI] UAEX2 - Title: Federal Law No.5 on the Civil Transactions Law of the United Arab Emirates State - Authorship: N/A - Country: UAE – Date: 1985 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: https://elaws.moj.gov.ae/UAE-MOJ_LC-En/00_CIVIL%20TRANSACTIONS%20AND%20PROCEDURES/UAE-LC-En_1985-12-15_00005_Kait.html?val=EL1
38.	Name: [LMI] QatarX1 - Title: Law No.22 of 2006 Promulgating 'The Family Law' 22 / 2006 - Authorship: Al Meezan - Qatary Legal Portal - Country: UAE – Date: 2006 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: https://www.almeezan.qa/LawPage.aspx?id=2558&language=en

39.	Name: [LMI] MoroccoX1 - Title: The Moroccan Family Code (Moudawana) of February 5, 2004 - Authorship: Global Rights - Country: Morocco – Date: 2004 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: http://www.hrea.org/wp-content/uploads/2015/02/Moudawana.pdf Note: "The translation was prepared by a team of lawyers at the Global Rights head Office in Washington and their field Office in Morocco. This unofficial English translation of the 2004 Moroccan Family Law (Moudawana) was prepared by a team of English and Arabic speaking lawyers and a professional ArabicEnglish Moroccan translator."
40.	Name: [LMI] MoroccoX2 - Title: The Code of Personal Status - Authorship: Dawoud Sudqi El Alami, Doreen Hinchcliffe - Country: Morocco – Date: 1996 - Text Type: law-making instruments- Status: translation - Text Size: extract – Source: Islamic Marriage and Divorce Laws of the Arab World
41.	Name: [LMI] Sri LankaX1 - Title: Muslim Marriage and Divorce Act - Authorship: N/A - Country: Sri Lanka – Date: 2014 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: https://www.srilankalaw.lk/Volume-V/muslim-marriage-and-divorce-act.html
42.	Name: [LMI] Sri LankaX2 - Title: Marriage and Divorce (Muslim) Law nos.41 of 1975 - Authorship: Ministry of Justice - Sri Lanka - Country: Sri Lanka – Date: 1975 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: https://www.lawnet.gov.lk/marriage-and-divorce-muslim-4/
43.	Name: [LMI] Sierra LeoneX1 - Title: An Act to Define the Law Relating to Muslim Marriages in Sierra Leone and to Provide Facilities for Giving Proof of Such Marriages - Authorship: N/A - Country: Sierra Leone – Date: 1905- Text Type: law-making instruments- Status: original - Text Size: full text – Source: http://www.africanchildforum.org/clr/Legislation%20Per%20Country/sierra%20leone/sierraleone_muslimmarriage_1905_en.pdf
44.	Name: [LMI] Sierra LeoneX2 - Title: An Ordinance to Define the Law Relating to Mohammedan Marriages in the Colony of Sierra Leone and to Provide Facilities for Giving Proof of Such Marriages - Authorship: N/A - Country: Sierra Leone – Date: 1905 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: http://www.sierra-leone.org/Laws/Cap%2096.pdf
45.	Name: [LMI] IndonesiaX1 - Title: Indonesian Civil Code (Promulgated by publication of April 39 1847 S.NO.23) - Authorship: N/A - Country: Indonesia – Date: 1847 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: https://www.refworld.org/pdfid/3ffbd0804.pdf
46.	Name: [LMI] KenyaX1 - Title: The Marriage Act, 2014 No.4 of 2014 - Authorship: N/A - Country: Kenya – Date: 2014 - Text Type: law-making instruments- Status: original - Text Size: full text – Source: http://kenyalaw.org/kl/fileadmin/pdfdownloads/Acts/TheMarriage_Act2014.pdf
47.	Name: [LMI] EgyptX1 - Title: Law No.25 of 1920, as Amended by Law No.100 of 1985 Concerning the Provisions on Maintenance and Certain Matters of Personal Status - Authorship: Dawoud Sudqi El Alami, Doreen Hinchcliffe - Country: Egypt – Date: 1996 - Text Type: law-making instruments- Status: translation - Text Size: extract – Source: Islamic Marriage and Divorce Laws of the Arab World
48.	Name: [LMI] EgyptX2 - Title: Law No.25 of 1929, as Tended by Law No.100 of 1985 Concerning Certain Provisions on Personal Status - Authorship: Dawoud Sudqi El Alami, Doreen Hinchcliffe - Country: Egypt – Date: 1996 - Text Type: law-making instruments- Status: translation - Text Size: extract – Source: Islamic Marriage and Divorce Laws of the Arab World
49.	Name: [LMI] JordanX1 - Title: Law No.61 of 1976: The Law of Personal Status- Authorship: Dawoud Sudqi El Alami, Doreen Hinchcliffe - Country: Jordan – Date: 1996 - Text Type: law-making instruments- Status: translation - Text Size: extract – Source: Islamic Marriage and Divorce Laws of the Arab World

50.	Name: [LMI] KuwaitX1 - Title: Law No.51 of 1984 Concerning Personal Status - Authorship: Dawoud Sudqi El Alami, Doreen Hinchcliffe - Country: Kuwait – Date: 1996 - Text Type: law-making instruments- Status: translation - Text Size: extract – Source: Islamic Marriage and Divorce Laws of the Arab World
51.	Name: [LMI] LebanonX1 - Title: The Law of the Rights of the Family of 16 July 1962 Marriage and Divorce - Authorship: Dawoud Sudqi El Alami, Doreen Hinchcliffe - Country: Lebanon – Date: 1996 - Text Type: law-making instruments- Status: translation - Text Size: extract – Source: Islamic Marriage and Divorce Laws of the Arab World
52.	Name: [LMI] LebanonX2 - Title: Law of 24 Shabat 1948 Pertaining to Personal Status for the Druze Sect - Authorship: Dawoud Sudqi El Alami, Doreen Hinchcliffe - Country: Lebanon – Date: 1996 - Text Type: law-making instruments- Status: translation - Text Size: extract – Source: Islamic Marriage and Divorce Laws of the Arab World
53.	Name: [LMI] LibyaX1 - Title: Law No.10 of 1984 Concerning the Specific Provisions on Marriage and Divorce and their Consequences - Authorship: Dawoud Sudqi El Alami, Doreen Hinchcliffe - Country: Libya – Date: 1996 - Text Type: law-making instruments- Status: translation - Text Size: extract – Source: Islamic Marriage and Divorce Laws of the Arab World
54.	Name: [LMI] SyriaX1 - Title: Law No.34 of 1975: The Law of Personal Status - Authorship: Dawoud Sudqi El Alami, Doreen Hinchcliffe - Country: Syria – Date: 1996 - Text Type: law-making instruments- Status: translation - Text Size: extract – Source: Islamic Marriage and Divorce Laws of the Arab World
55.	Name: [LMI] TunisiaX1 – Title: Tunisian Personal Status Law: Majallat al-Ahwal al-Shakhsiyya - Authorship: Dawoud Sudqi El Alami, Doreen Hinchcliffe - Country: Tunisia – Date: 1996 - Text Type: law-making instruments- Status: translation - Text Size: extract – Source: Islamic Marriage and Divorce Laws of the Arab World
56.	Name: [LMI] YemenX1 – Title: Republican Decree Law No.20 of 1992 Concerning Personal Status - Authorship: Dawoud Sudqi El Alami, Doreen Hinchcliffe - Country: Yemen – Date: 1996 - Text Type: law-making instruments- Status: translation - Text Size: extract – Source: Islamic Marriage and Divorce Laws of the Arab World

G.2.5 Islamic family law Other Instruments [OTIFL]

	List of Stakeholders	
	Centre	**Code**
1.	Islamic Cultural Centre of Ireland (ICCI)	IR100X
2.	The Islamic Foundation of Ireland (IFI)	IR200X
3.	The London Central Mosque Trust & the Islamic Cultural Centre	UK100X
4.	Islamic Centre Edgware	UK200X
5.	Lewisham Islamic Centre	UK300X
6.	K . S . I . M . C . o f Birmingham	UK400X
7.	The Islamic Shari'a Council	UK500X
8.	Noor ul Islam	UK600X
9.	The Islamic Council for Mediation & Arbitration	UK700X
10.	Palmers Green Mosque	UK800X
11.	The Islamic Center of New England	UK900X
12.	The Muslim Law (Shariah) Council UK	UK110X
13.	Birmingham Shariah Council	UK210X
14.	Hounslow Jamia Masjid & Islamic Centre	UK310X
15.	Muslim Women's Advisory Council	UK410X
16.	Masjid-e-Da'watul Islam Ilford Muslim Society	UK510X
17.	Masjid Ikhlas	UK610X
18.	Birmingham Mosque Trust Ltd	UK710X
19.	Sharee Council	UK810X

20.	The Muslim Institute	UK910X
21.	Newcastle Central Mosque	UK120X
22.	The Fiqh Council Birmingham (FCB)	UK130X
23.	Islamic Centre of England	UK140X
24.	AR-Rahman Educational Trust UK	UK150X
25.	The Imam Mahdi Association of Marjaeya (I.M.A.M.)	US100X
26.	Islamic Center of Greater Cincinnati	US200X
27.	Islamic Center of Nashville	US300X
28.	The Islamic Heritage Center	US400X
29.	Islamic Society of Central Florida (ISCF)	US500X
30.	The Council of Shia Muslims Scholars of North America	US600X
31.	Islamic Society of Tampa Bay Area	US700X
32.	Muslim Community Center (MCC) Chicago	US800X
33.	Islamic Center of Orlando, Jama Masjid	US900X
34.	Masjid As-Saber	US110X
35.	Islamic Center of East Lansing	US210X
36.	The Islamic Center of Pittsburgh	US220X
37.	The Canadian Council of Muslim Women (CCMW)	CA100X
38.	Islamic Shia Ithna Asheri Jamaat of Toronto	CA200X
39.	Canadian Council of Muslim Women	CA300X
40.	Windsor Islamic Association	CA400X
41.	Al Rashid Mosque	CA500X
42.	Al Mahdi Centre	CA600X
43.	AMALRY	FI100X
44.	Embassy of Pakistan USA	EPAKUS100X
45.	India Fillings	IN100X
46.	Council of Islamic Family Arbitration& Mediation (CiFAM)	AU100X
47.	The Australian Notional Imams Council (ANIC)	AU200X
48.	Ethica Institute of Islamic Finance	UAE100X

	1. Data - Web searches	
1.	Name: [OTIFL] UK100X1 - Title: Islamic marriage (nikah) booking form - Authorship: The London Central Mosque Trust & the Islamic Cultural Centre - Country: United Kingdom – Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – Source: https://www.iccuk.org/downloads/1%20Marriage%20Booking%20Form.pdf	
2.	Name: [OTIFL] UK100X2 -Title: Statutory declaration - Authorship: The London Central Mosque Trust & the Islamic Cultural Centre - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text – source: https://www.iccuk.org/downloads/3%20Statutory%20Declaration.pdf	
3.	Name: [OTIFL] UK100X3 - Title: Dowry agreement- Authorship: The London Central Mosque Trust & the Islamic Cultural Centre - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://www.iccuk.org/downloads/2%20Dowry%20Agreement.pdf	
4.	Name: : [OTIFL] UK100X4 - Title: Islamic divorce booking form- Authorship: The London Central Mosque Trust & the Islamic Cultural Centre - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://www.iccuk.org/downloads/4%20Divorce%20Booking%20Form.pdf	

5.	Name: [OTIFL] UK200X1 - Title: Muslim marriage booking form - Authorship: Islamic Centre Edgware - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://islamiccentreedgware.org/wp-content/uploads/2018/08/ICE2017_Marriage_Booking_Form.pdf	
6.	Name: [OTIFL] UK300X1 - Title: Islamic divorce/talaq certificate application form - Authorship: Lewisham Islamic Centre - Country: United Kingom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://lewishamislamiccentre.com/wp-content/uploads/documents/Marriage/21-06-04%20-%20Current%20Marriage%20Ceremony%20Booking%20Form.pdf	
7.	Name: [OTIFL] UK300X2 - Title: Islamic khula certificate application form - Authorship: Lewisham Islamic Centre - Country: United Kingdom- Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://lewishamislamiccentre.com/wp-content/uploads/documents/Marriage/khula.pdf	
8.	Name: [OTIFL] UK300X3 - Title: Islamic marriage (nikah) ceremony application form - Authorship: Lewisham Islamic Centre - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://lewishamislamiccentre.com/wp-content/uploads/documents/Marriage/21-06-04%20-%20Current%20Marriage%20Ceremony%20Booking%20Form.pdf	
9.	Name: [OTIFL] UK300X4 - Title: Waliship form - Authorship: Lewisham Islamic Centre - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://lewishamislamiccentre.com/wp-content/uploads/documents/Marriage/20%20-12%20-20%20waliship%20form%20-%20Updated%20version%202020.pdf	
10.	Name: [OTIFL] UK300X5 - Title: Letter of wakalah / transfer of attorney of bride - Authorship: Lewisham Islamic Centre - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://lewishamislamiccentre.com/wp-content/uploads/documents/Marriage/23-12-10LICWakalahLetter.pdf	
11.	Name: [OTIFL] UK300X6 - Title: Islamic divorce/talaq certificate application form - Authorship: Lewisham Islamic Centre - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://lewishamislamiccentre.com/wp-content/uploads/documents/Marriage/18-05-24%20-%20Current%20Divorce%20Application%20Form.pdf	
12.	Name: [OTIFL] US100X1 - Title: Islamic marriage contract - Authorship: The Imam Mahdi Association of Marjaeya (I.M.A.M.) - Country: United States - Date: N/A - Text Type: other instruments- Status: bilingual [English – Arabic] - Text Size: full text - Source: https://imam-us.org/wp-content/uploads/2020/11/2020_Marriage_Contractv2.pdf Arabic: https://imam-us.org/wp-content/uploads/2020/11/2020_Marriage_Contract_Av2.pdf	Arabic version available
13.	Name: [OTIFL] US100X2 - Title: Application form for implementing an Islamic marriage - Authorship: The Imam Mahdi Association of Marjaeya (I.M.A.M.) - Country: United States - Date: N/A - Text Type: other instruments- Status: bilingual [English – Arabic]- Text Size: full text - Source: https://imam-us.org/wp-content/uploads/2020/07/2020_Marriage-Application.pdf	Arabic version available

	Arabic: https://imam-us.org/wp-content/uploads/2020/07/2020_Marriage-Application_A.pdf	
14.	Name: [OTIFL] US100X3 - Title: Islamic divorce application and request form - Authorship: The Imam Mahdi Association of Marjaeya (I.M.A.M.) - Country: United States - Date: N/A - Text Type: other instruments- Status: bilingual [English – Arabic] - Text Size: full text - Source: https://imam-us.org/wp-content/uploads/2018/02/2018_02_11_Divorce-Application.pdf Arabic: https://imam-us.org/wp-content/uploads/2018/02/2018_02_11_DivorceApplication_Arb.pdf	Arabic version available
15.	Name: [OTIFL] US100X4 - Title: Islamic divorce application and request form - Authorship: The Imam Mahdi Association of Marjaeya (I.M.A.M.) - Country: United States - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://imam-us.org/wp-content/uploads/2017/05/2017_FamilyConflictApplication_English.pdf	
16.	Name: [OTIFL] UK400X1 - Title: Nikah request application - Authorship: K . S . I . M . C . o f Birmingham - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: http://www.ksmnet.org/images/stories/Forms/Marriage_Nikah_Request_Form_Pack.pdf	
17.	Name: [OTIFL] CA100X1 - Title: Nikah (Islamic marriage) contract - Authorship: The Canadian Council of Muslim Women (CCMW) - Country: Canada - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://www.ricma.org/s/Nikah-Contract.docx	
18.	Name: [OTIFL] FI100X1 - Title: Nikah (Islamic marriage) contract - Authorship: AMALRY - Country: Finland - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://www.amalry.fi/wp-content/uploads/2021/02/Nikah-Contract-ENG.pdf	
19.	Name: [OTIFL] EPAKUS100X1 - Title: Nikah nama / marriage certificate - Authorship: Embassy of Pakistan USA - Country: United States - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://embassyofpakistanusa.org/wp-content/uploads/2019/10/NikahNama.pdf	
20.	Name: [OTIFL] CA200X1- Title: Islamic marriage contract - Authorship: Islamic Shia Ithna Asheri Jamaat of Toronto - Country: Canada - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://jaffari.org/wp-content/uploads/2019/04/Islamic-Marriage-Contract.pdf	
21.	Name: [OTIFL] US200X1 - Title: Nikah request form - Authorship: Islamic Center of Greater Cincinnati - Country: United States - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://icgc.us/wp-content/uploads/Marriage-Application-form-5.pdf	
22.	Name: [OTIFL] UK600X1 - Title: Nikah form (Sunni) - Authorship: Noor ul Islam - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://www.noorulislam.org.uk/wp-content/uploads/2020/01/Nikah-Application-Form_1.pdf	
23.	Name: [OTIFL] UK700X1 - Title: Marriage guidance program - Authorship: The Islamic Council for Mediation & Arbitration - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full	

	text - Source: http://theislamiccouncil.co.uk/wp-content/themes/islamiccouncil/forms/Marriage%20Application%20Form.pdf	
24.	Name: [OTIFL] UK700X2 - Title: Divorce application form - Authorship: The Islamic Council for Mediation & Arbitration - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: http://theislamiccouncil.co.uk/wp-content/themes/islamiccouncil/forms/Divorce%20Application%20Form.pdf	
25.	Name: [OTIFL] UK800X1 - Title: Nikah ceremony application - Authorship: Palmers Green Mosque- Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://mcec.org.uk/mcec_forms/NikkahCeremony.pdf	
26.	Name: [OTIFL] UK900X1 - Title: Marriage application - Authorship: The Islamic Center of New England - Country: United Kingdom- Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://icne.net/wp-content/uploads/2021/08/Nikah-Application-Rev-2021.08a.pdf	
27.	Name: [OTIFL] CA300X1 - Title: Marriage contract - Authorship: Canadian Council of Muslim Women - Country: Canada - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://www.ccmw.com/publications/2019/1/22/marriage-contract	Appeared in Muslim Marriage Contract Toolkit
28.	Name: [OTIFL] IN100X1 - Title: Memorandum for registration of marriage - Authorship: India Fillings - Country: India - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://www.indiafilings.com/learn/wp-content/uploads/2018/04/Marriage-Registration-Form-Muslims.pdf	
29.	Name: [OTIFL] UK110X1 - Title: Islamic divorce application form for women- Authorship: The Muslim Law (Shariah) Council UK - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: http://www.shariahcouncil.org/wp-content/uploads/2021/02/AW1-Islamic-Divorce-Application-Pack-for-Women-2021.pdf	
30.	Name: [OTIFL] UK110X2- Title: Nikah (Islamic marriage) application form - Authorship: The Muslim Law (Shariah) Council UK - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: http://www.shariahcouncil.org/wp-content/uploads/2021/02/NIM-Nikkah-Marriage-Application-Form-2021.pdf	
31.	Name: [OTIFL] UK110X3- Title: Second Islamic divorce - Authorship: The Muslim Law (Shariah) Council UK - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: http://www.shariahcouncil.org/wp-content/uploads/2017/05/D2-Form-for-Second-Islamic-Divorce.pdf	
32.	Name: [OTIFL] UK110X4 - Title: First Islamic divorce - Authorship: The Muslim Law (Shariah) Council UK - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: http://www.shariahcouncil.org/wp-content/uploads/2017/05/D1-Form-for-First-Islamic-Divorce.pdf	
33.	Name: [OTIFL] UK110X5 - Title: Mediation service form - Authorship: The Muslim Law (Shariah) Council UK - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: http://www.shariahcouncil.org/wp-content/uploads/2021/02/MS1-Mediation-Services-Form-2021.pdf	

34.	Name: [OTIFL] UK110X6 - Title: Agreement of monogamous marriage- Authorship: The Muslim Law (Shariah) Council UK - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: http://www.shariahcouncil.org/wp-content/uploads/2017/05/Agreement-of-a-Monogomous-Marriage.pdf	
35.	Name: [OTIFL] UK110X7- Title: Islamic divorce application form for men - Authorship: The Muslim Law (Shariah) Council UK - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: http://www.shariahcouncil.org/wp-content/uploads/2021/02/AM1-Islamic-Divorce-Application-Pack-For-Men-2021.pdf	
36.	Name: [OTIFL] UK110X8- Title: Statutory declaration form for disappearance of the husband - Authorship: The Muslim Law (Shariah) Council UK - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: http://www.shariahcouncil.org/wp-content/uploads/2017/05/A7-Statutory-declaration-for-disappearance-of-the-husband.pdf	
37.	Name: [OTIFL] UK110X9- Title: Declaration form for financial obligations - Authorship: The Muslim Law (Shariah) Council UK - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: http://www.shariahcouncil.org/wp-content/uploads/2017/05/AW3-Declaration-Form-For-Financial-Obligations-for-women.pdf	
38.	Name: [OTIFL] UK110X10- Title: Procedure for Islamic divorce - Authorship: The Muslim Law (Shariah) Council UK - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: http://www.shariahcouncil.org/wp-content/uploads/2017/05/A1-Islamic-Divorce-Procedure.pdf	
39.	Name: [OTIFL] UK110X11- Title: Third and final Islamic divorce- Authorship: The Muslim Law (Shariah) Council UK - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: http://www.shariahcouncil.org/wp-content/uploads/2017/05/D3-Form-for-Third-and-Final-Islamic-Divorce.pdf	
40.	Name: [OTIFL] UK110X12- Title: Form for the delegation of power of divorce- Authorship: The Muslim Law (Shariah) Council UK - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: http://www.shariahcouncil.org/wp-content/uploads/2017/05/Form-For-The-Delegation-Of-Power-of-Divorce-Wife.pdf	
41.	Name: [OTIFL] UK210X1 - Title: Dissolution of nikah (Islamic divorce) application form - Authorship: Birmingham shariah council - Country: United Kingdom- Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://centralmosque.org.uk/wp-content/uploads/2020/09/Divorce-Application-Form-September-2020.pdf	
42.	Name: [OTIFL] UK500X1 - Title: Application to file an Islamic divorce (Khula/Dissolution/Talaq) - Authorship: The Islamic Shari'a Council- Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: http://www.islamic-sharia.org/wp-content/uploads/2014/05/Khula_Application0216.pdf	
43.	Name: [OTIFL] UK500X2 - Title: Application to file for an Islamic divorce (talaq) - Authorship: The Islamic Shari'a Council - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source:	

	https://www.islamic-sharia.org/downloads/	
44.	Name: [OTIFL] UK500X3 - Title: Application to file for an Islamic divorce (khul'a/dissolution)- Authorship: The Islamic Shari'a Council - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://www.islamic-sharia.org/downloads/	
45.	Name: [OTIFL] UK500X4 - Title: Nikah application form - Authorship: The Islamic Shari'a Council - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://www.islamic-sharia.org/downloads/	
46.	Name: [OTIFL] UK310X1 - Title: HJM Nikah policy and booking form - Authorship: Hounslow Jamia Masjid & Islamic Centre - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://hounslowmasjid.co.uk/services/marriage	
47.	Name: [OTIFL] UK310X2 - Title: Islamic divorce booking form - Authorship: Hounslow Jamia Masjid & Islamic Centre - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://hounslowmasjid.co.uk/services/divorce-services	
48.	Name: [OTIFL] UK310X3 - Title: Nikah appointment booking form - Authorship: Hounslow Jamia Masjid & Islamic Centre - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://hounslowmasjid.co.uk/services/marriage	
49.	Name: [OTIFL] AU100X1 - Title: Application for mediation/reconciliation, arbitration or Islamic divorce - Authorship: Council of Islamic Family Arbitration& Mediation (CiFAM) - Country: Australia - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://boiv.org.au/services/	
50.	Name: [OTIFL] UK410X1 - Title: Application for Islamic divorce - Authorship: Muslim Women's Advisory Council - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://mwacuk.org/?page_id=15	
51.	Name: [OTIFL] US300X1 - Title: Marriage application - Authorship: Islamic Center of Nashville - Country: United States - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://www.icntn.org/services	
52.	Name: [OTIFL] CA400X1- Title: Islamic will and testament (wasiyyah) - Authorship: Windsor Islamic Association - Country: Canada - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: http://windsorislamicassociation.com/wp-content/uploads/2020/05/WIA-Islamic-Will-Template-v2020-04-02-Fillable.pdf	
53.	Name: [OTIFL] US400X1 - Title: Islamic will - Authorship: The Islamic Heritage Center - Country: United States - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://static1.squarespace.com/static/570b0a7c5559863dc766c076/t/573bc57db6 54f9dc21fa7d98/1463535000756/Islamic+Will.pdf	
54.	Name: [OTIFL] US500X1 - Title: Islamic will - Worksheet - Authorship: Islamic Society of Central Florida (ISCF) - Country: United States - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://iscf.org/wp-content/uploads/2017/04/iscf-will-ws.pdfmas	

55.	Name: [OTIFL] US600X1 - Title: Islamic will - Authorship: The Council of Shia Muslims Scholars of North America - Country: United States - Date: N/A - Text Type: other instruments- Status: bilingual [English – Arabic] - Text Size: full text - Source: https://imam-us.org/wp-content/uploads/2017/10/2017_IMAM_Will.pdf Arabic: https://imam-us.org/wp-content/uploads/2017/10/2017_Will_IMAM_Arb.pdf	Arabic version available
56.	Name: [OTIFL] CA500X1 - Title: Islamic last will and testament (Wasiya) - Authorship: Al Rashid Mosque- Country: Canada - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://alrashidmosque.ca/wp-content/uploads/2019/06/Islamic_will_English.pdf	
57.	Name: [OTIFL] UAE100X1 - Title: Last will and testament - Authorship: Ethica Institute of Islamic Finance - Country: United Arab Emirates - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://ethica.institute/trainingmodules.aspx?Id=4#	
58.	Name: [OTIFL] CA600X1 - Title: Marriage contract - Authorship: Al Mahdi Centre- Country: Canada- Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: http://www.almahdicentre.org/images/aboutislam/islamic_marriage_contract.pdf	
59.	Name: [OTIFL] UK510X1 - Title: Nikah ceremony application form (religious purposes only) - Authorship: Masjid-e-Da'watul Islam Ilford Muslim Society- Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: http://www.ilfordmuslimsociety.org/services/nikah.pdf	
60.	Name: [OTIFL] AU200X1 - Title: Islamic marriage contract - Authorship: The Australian Notional Imams Council (ANIC) - Country: Australia - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://www.anic.org.au/wp-content/uploads/2020/04/ANIC_Marriage_Contract.pdf	
61.	Name: [OTIFL] US700X1 - Title: Groom information form - Authorship: Islamic Society of Tampa Bay Area - Country: United States- Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://www.istaba.org/marriage.html	
62.	Name: [OTIFL] US700X2 - Title: Bride information form - Authorship: Islamic Society of Tampa Bay Area - Country: United States- Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://www.istaba.org/marriage.html	
63.	Name: [OTIFL] UK610X1- Title: Marriage application - Authorship: Masjid Ikhlas (MDNIC)- Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: http://www.masjidikhlas.org/wp-content/uploads/2018/12/Marriage-Application.pdf	
64.	Name: [OTIFL] UK710X1 - Title: Divorce application (after a divorce absolute has been granted - Authorship: Birmingham Mosque Trust Ltd - Country: United Kingdom- Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://centralmosque.org.uk/wp-content/uploads/2020/09/DA-Application-Form-September-2020.pdf	
65.	Name: [OTIFL] UK710X2 - Title: Talaq certificate application - Authorship: Birmingham Mosque Trust Ltd - Country: United Kingdom- Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://centralmosque.org.uk/wp-content/uploads/2020/09/Talaq-Application-Form-September-2020.pdf	

66.	Name: [OTIFL] UK810X1 - Title: Application for Islamic divorce - Authorship: Sharee Council - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: http://www.shareecouncil.org/images/SC%20Application%202020.pdf	
67.	Name: [OTIFL] UK910X1 - Title: Muslim marriage contract - Authorship: The Muslim Institute - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://www.mohammedamin.com/Downloads/Muslim-Marriage-Contract-Aug-2008.pdf	
68.	Name: [OTIFL] US800X1 - Title: Application for marriage services - Authorship: Muslim Community Center (MCC) Chicago - Country: United States - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://mcchicago.org/wp-content/uploads/2019/12/Marriage-Application-updated-as-of-2019.pdf	
69.	Name: [OTIFL] UK120X1 - Title: Marriage application form - Authorship: Newcastle Central Mosque - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://www.newcastlecentralmosque.com/wp-content/uploads/2018/09/S22C-818092820330.pdf	
70.	Name: [OTIFL] UK130X1 - Title: Application for Islamic marital arbitration - Authorship: The Fiqh Council Birmingham (FCB) - Country: United Kingdom- Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: http://www.fiqhcouncilbirmingham.com/assets/FCB_Application_form_GENERIC_2016_MARCH.pdf	
71.	Name: [OTIFL] UK140X1 - Title: Family dispute solutions - Authorship: Islamic Centre of England - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://ic-el.uk/family-dispute/	
72.	Name: [OTIFL] UK150X1 - Title: Nikah namah marriage certificate - Authorship: AR-Rahman Educational Trust UK - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://aret.org.uk/islamic-marriage/	
73.	Name: [OTIFL] UK150X2 - Title: Marriage certificate - Authorship: AR-Rahman Educational Trust UK - Country: United Kingdom - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://aret.org.uk/islamic-marriage/	
74.	Name: [OTIFL] Kahf 2007 - Title: A handbook on marriage with marriage contract and marriage certificate - Authorship: Dr. Monzer Kahf - Country: United States - Date: 2007 - Text Type: other instruments- Status: original - Text Size: full text - Source: http://monzer.kahf.com/marriage/Handbook_on_Marriage_with_Marriage_Contract_and_Certificate_FEB_2008.pdf	
75.	Name: [OTIFL] US900X1 - Title: last will and testament - Authorship: Islamic Center of Orlando, Jama Masjid - Country: United States - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://www.icorlando.org/pdfs/ICO_islamic_will.pdf	
76.	Name: [OTIFL] Ambrus et al.2010 - Title: Bangladesh marriage registration form (Translated by Sultana Kamal) - Authorship: Attila Ambrus, Erica Field and Maximo Torero - Country: Bangladesh - Date: 2010 - Text Type: other instruments- Status: original - Text Size: full text - Source: https://scholar.harvard.edu/files/ambrus/files/revision_january_24_2009.pdf	

	This instrument appeared in this journal article: Ambrus, A., Field, E., and Torero, M (2010) 'Prenuptial agreements and the emergence of dowry in Bangladesh', Quarterly Journal of Economics, 125(3), pp.1349-1397.doi:10.1162/qjec.2010.125.3.1349.	
77.	Name: [OTIFL] Petition no 235 India - Title: Civil original jurisdiction writ, petition (civil) no 235 of 2018- Authorship: R.D.UPADHYAY, advocate for petitioner - Court: The Supreme Court of India - Country: India - Date: 2018 - Text Type: other instruments- Status: original - Text Size: full text - Source: https://scobserver-production.s3.amazonaws.com/uploads/case_document/document_upload/1220/Mohsin_WPC_235_of_2018.pdf	
78.	Name: [OTIFL] Court File 2021 Canada - Title: Court file no. CV-19-3802-00 - Authorship: Emery J. – Court: Ontario Superior Court of Justice - Country: Canada - Date: 2021 – Text Type: other instruments- Status: original - Text Size: full text Source: https://s3.amazonaws.com/tld-documents.llnassets.com/0025000/25977/iqbal%20v.%20shah%20cv-19-3802%20-%20reasons%20for%20decision%20-%2031%20march%202021.pdf	
79.	Name: [OTIFL] Petition 2009 US - Title: Petition for special immigrant abused spouse EAC0604550580- Authorship: U.S. Citizenship and Immigration Services- Country: United States - Date: 2009 - Text Type: other instruments- Status: original - Text Size: full text - Source: https://www.uscis.gov/sites/default/files/err/B9%20-%20Battered%20Spouse%20or%20Child/Decisions_Issued_in_2009/Jan262009_06B9204.pdf	
80.	Name: [OTIFL] Judgment 2011 Ireland - Title: [2011] IEHC 512 Judgement of Mr. Justice Hogan delivered on the 29th December, 2011 - Authorship: High Court - Country: Ireland - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: https://www.asylumlawdatabase.eu/sites/default/files/aldfiles/%5B2011%5D%20IEHC%20512.pdf	
81.	Name: [OTIFL] Matrimonial Appeal 2020 India - Title: Matrimonial appeal No.89 of 2020 - Authorship: The High Court of Kerala at Ernakulam- Country: India - Date: 2021 - Text Type: other instruments- Status: original - Text Size: full text - Source: https://www.livelaw.in/pdf_upload/opfc3722020h-1-391826.pdf	
82.	Name: [OTIFL] Judgment Case 2018 UK - Title: Case No: ZC16D00278 judgment approved- Authorship: Royal Courts of Justice - Country: United Kingdom - Date: 2018- Text Type: other instruments- Status: original - Text Size: full text - Source: https://www.judiciary.uk/wp-content/uploads/2018/08/akhter-v-khan-31.7.18.pdf	
83.	Name: [OTIFL] Hatim et al. 1995 - Title: Islamic court documents – Authorship: Basil Hatim, Abdullah Shunnaq, Ron Buckley - Country: Jordan - Date: 1995 - Text Type: other instruments- Status: original - Text Size: full text - Source: The Legal Translator at Work: Arabic-English Legal Translation. A Practical Guide https://www.jbe-platform.com/content/journals/10.1075/babel.43.1.12men	Book format
2. Data collection directly from stakeholders		
84.	Name: [OTIFL] IR100X1 - Title: Divorce application based on family disputes to his justice judge of the Central Court in Bouleman- Authorship: Islamic Cultural Centre of Ireland (ICCI) - Country: Ireland - Date: 2017 - Text Type: other instruments- Status: translation - Text Size: full text - Source: Islamic Cultural Centre of Ireland (ICCI)	Consent Form Granted

85.	Name: [OTIFL] IR100X2 - Title: File divorce No 53, The Kingdom of Morocco - Authorship: Islamic Cultural Centre of Ireland (ICCI) - Country: Ireland - Date: 2014- Text Type: other instruments- Status: translation - Text Size: full text - Source: Islamic Cultural Centre of Ireland (ICCI)	Consent Form Granted
86.	Name: [OTIFL] IR100X3 - Title: People's Democratic Republic of Algeria divorce certificate- Authorship: Islamic Cultural Centre of Ireland (ICCI) - Country: Ireland - Date: 2015- Text Type: other instruments- Status: translation - Text Size: full text - Source: Islamic Cultural Centre of Ireland (ICCI)	Consent Form Granted
87.	Name: [OTIFL] IR100X4 - Title: People's Democratic Republic of Algeria, a sentence - Authorship: Islamic Cultural Centre of Ireland (ICCI) - Country: Ireland - Date: 2013- Text Type: other instruments- Status: translation - Text Size: full text - Source: Islamic Cultural Centre of Ireland (ICCI)	Consent Form Granted
88.	Name: [OTIFL] IR100X5 - Title: Islamic will and testament - Authorship: Islamic Cultural Centre of Ireland (ICCI) - Country: Ireland - Date: N/A- Text Type: other instruments- Status: translation - Text Size: full text - Source: Islamic Cultural Centre of Ireland (ICCI)	Consent Form Granted
89.	Name: [OTIFL] IR100X6 - Title: Marriage certificate, Syrian Arab Republic- Authorship: Islamic Cultural Centre of Ireland (ICCI) - Country: Ireland - Date: 2021- Text Type: other instruments- Status: translation - Text Size: full text - Source: Islamic Cultural Centre of Ireland (ICCI)	Consent Form Granted
90.	Name: [OTIFL] IR100X7- Title: Marriage certificate, Republic of Yemen - Authorship: Islamic Cultural Centre of Ireland (ICCI) - Country: Ireland - Date: 2015- Text Type: other instruments- Status: translation - Text Size: full text - Source: Islamic Cultural Centre of Ireland (ICCI)	Consent Form Granted
91.	Name: [OTIFL] IR100X8- Title: Marriage, the Hashemite Kingdom of Jordan - Authorship: Islamic Cultural Centre of Ireland (ICCI) - Country: Ireland - Date: 2018- Text Type: other instruments- Status: translation - Text Size: full text - Source: Islamic Cultural Centre of Ireland (ICCI)	Consent Form Granted
92.	Name: [OTIFL] IR100X9- Title: Marriage certificate No.6 - Authorship: Islamic Cultural Centre of Ireland (ICCI) - Country: Ireland - Date: 2011- Text Type: other instruments- Status: translation - Text Size: full text - Source: Islamic Cultural Centre of Ireland (ICCI)	Consent Form Granted
93.	Name: [OTIFL] IR100X10- Title: Marriage certificate, Kingdom of Morocco - Authorship: Islamic Cultural Centre of Ireland (ICCI) - Country: Ireland - Date: 2014- Text Type: other instruments- Status: translation - Text Size: full text - Source: Islamic Cultural Centre of Ireland (ICCI)	Consent Form Granted
94.	Name: [OTIFL] IR100X11- Title: Marriage certificate, the Palestinian National Authority - Authorship: Islamic Cultural Centre of Ireland (ICCI) - Country: Ireland - Date: 2019- Text Type: other instruments- Status: translation - Text Size: full text - Source: Islamic Cultural Centre of Ireland (ICCI)	Consent Form Granted
95.	Name: [OTIFL] IR100X12- Title: Marriage certificate, the Lebanese Republic- Authorship: Islamic Cultural Centre of Ireland (ICCI) – Country: Ireland – Date: 2015- Text Type: other instruments- Status: translation – Text Size: full text – Source: Islamic Cultural Centre of Ireland (ICCI)	Consent Form Granted
96.	Name: [OTIFL] IR100X13- Title: Marriage certificate, Republic of Egypt- Authorship: Islamic Cultural Centre of Ireland (ICCI) - Country: Ireland - Date: 2021- Text Type: other instruments- Status: translation - Text Size: full text - Source: Islamic Cultural Centre of Ireland (ICCI)	Consent Form Granted
97.	Name: [OTIFL] IR100X14- Title: Marriage certificate, Kingdom of Morocco - Authorship: Islamic Cultural Centre of Ireland (ICCI) - Country: Ireland - Date: 2013- Text Type: other instruments- Status: translation - Text Size: full text - Source: Islamic Cultural Centre of Ireland (ICCI)	Consent Form Granted

98.	Name: [OTIFL] IR100X15- Title: Marriage certificate, Republic of Sudan - Authorship: Islamic Cultural Centre of Ireland (ICCI) - Country: Ireland - Date: 2021- Text Type: other instruments- Status: translation - Text Size: full text - Source: Islamic Cultural Centre of Ireland (ICCI)	Consent Form Granted
99.	Name: [OTIFL] IR100X16- Title: Marriage certificate, Syrian Arab Republic - Authorship: Islamic Cultural Centre of Ireland (ICCI) - Country: Ireland - Date: 2016- Text Type: other instruments- Status: translation - Text Size: full text - Source: Islamic Cultural Centre of Ireland (ICCI)	Consent Form Granted
100.	Name: [OTIFL] IR100X17- Title: Marriage, Islamic Republic of Iran - Authorship: Islamic Cultural Centre of Ireland (ICCI) - Country: Ireland - Date: 2013- Text Type: other instruments- Status: translation - Text Size: full text - Source: Islamic Cultural Centre of Ireland (ICCI)	Consent Form Granted
101.	Name: [OTIFL] IR100X18- Title: Marriage certificate, Kingdom of Saudi Arabia Ministry of Justice - Authorship: Islamic Cultural Centre of Ireland (ICCI) - Country: Ireland - Date: 2021- Text Type: other instruments- Status: translation - Text Size: full text - Source: Islamic Cultural Centre of Ireland (ICCI)	Consent Form Granted
102.	Name: [OTIFL] IR100X19- Title: Marriage certificate, stamped by Democratic Republic of Algeria - Authorship: Islamic Cultural Centre of Ireland (ICCI) - Country: Ireland - Date: 2017- Text Type: other instruments- Status: translation - Text Size: full text - Source: Islamic Cultural Centre of Ireland (ICCI)	Consent Form Granted
103.	Name: [OTIFL] IR100X20- Title: Marriage certificate, sealed by Oman - Authorship: Islamic Cultural Centre of Ireland (ICCI) - Country: Ireland - Date: 2013- Text Type: other instruments- Status: translation - Text Size: full text - Source: Islamic Cultural Centre of Ireland (ICCI)	Consent Form Granted
104.	Name: [OTIFL] IR100X21- Title: Marriage certificate, Democratic Republic of Algeria - Authorship: Islamic Cultural Centre of Ireland (ICCI) - Country: Ireland - Date: 2021- Text Type: other instruments- Status: translation - Text Size: full text - Source: Islamic Cultural Centre of Ireland (ICCI)	Consent Form Granted
105.	Name: [OTIFL] IR100X22- Title: Marriage certificate, Libya Department of Justice - Authorship: Islamic Cultural Centre of Ireland (ICCI) - Country: Ireland - Date: 2021- Text Type: other instruments- Status: translation - Text Size: full text - Source: Islamic Cultural Centre of Ireland (ICCI)	Consent Form Granted
106.	Name: [OTIFL] IR100X23- Title: Iraq the Supreme Juridical Council, court sentence - Authorship: Islamic Cultural Centre of Ireland (ICCI) - Country: Ireland - Date: 2021- Text Type: other instruments- Status: translation - Text Size: full text - Source: Islamic Cultural Centre of Ireland (ICCI)	Consent Form Granted
107.	Name: [OTIFL] IR200X1 - Title: Marriage certificate - Authorship: The Islamic Foundation of Ireland (IFI) - Country: Ireland - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: The Islamic Foundation of Ireland (IFI)	Consent Form Granted
108.	Name: [OTIFL] IR200X2- Title: Certificate of Islamic divorce issued by the Husband - Authorship: The Islamic Foundation of Ireland (IFI) - Country: Ireland - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: The Islamic Foundation of Ireland (IFI)	Consent Form Granted
109.	Name: [OTIFL] US300X2- Title: Islamic marriage certificate - Authorship: Islamic Center of Nashville - Country: United States - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: Islamic Center of Nashville	Email Approval
110.	Name: [OTIFL] US300X3- Title: Islamic marriage contract - Authorship: Islamic Center of Nashville - Country: United States - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: Islamic Center of Nashville	Email Approval

111.	Name: [OTIFL] US110X1- Title: Islamic marriage certificate - Authorship: Masjid As-Saber - Country: United States - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: Masjid As-Saber	Email Approval
112.	Name: [OTIFL] US110X2- Title: Divorce certificate - Authorship: Masjid As-Saber - Country: United States - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: Masjid As-Saber	Email Approval
113.	Name: [OTIFL] US110X3- Title: Final will - Authorship: Masjid As-Saber - Country: United States - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: Masjid As-Saber	Email Approval
114.	Name: [OTIFL] US210X1 - Title: Marriage contract - Authorship: Islamic Center of East Lansing - Country: United States - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: Islamic Center of East Lansing	Consent Form Granted
115.	Name: [OTIFL] US100X5 - Title: Certificate of Islamic marriage- Authorship: The Imam Mahdi Association of Marjaeya (I.M.A.M.) - Country: United States - Date: 2021 - Text Type: other instruments- Status: original - Text Size: full text - Source: The Imam Mahdi Association of Marjaeya (I.M.A.M.)	Email Approval
116.	Name: [OTIFL] US100X6 - Title: Certificate of Islamic divorce- Authorship: The Imam Mahdi Association of Marjaeya (I.M.A.M.) - Country: United States - Date: 2021 - Text Type: other instruments- Status: original - Text Size: full text - Source: The Imam Mahdi Association of Marjaeya (I.M.A.M.)	Email Approval
117.	Name: [OTIFL] US100X7 - Title: Certificate of Islamic divorce- Authorship: The Imam Mahdi Association of Marjaeya (I.M.A.M.) - Country: United States - Date: 2021 - Text Type: other instruments- Status: original - Text Size: full text - Source: The Imam Mahdi Association of Marjaeya (I.M.A.M.)	Email Approval
118.	Name: [OTIFL] US100X8 - Title: Certificate of Islamic divorce- Authorship: The Imam Mahdi Association of Marjaeya (I.M.A.M.) - Country: United States - Date: 2021 - Text Type: other instruments- Status: original - Text Size: full text - Source: The Imam Mahdi Association of Marjaeya (I.M.A.M.)	Email Approval
119.	Name: [OTIFL] CA500X2 - Title: Divorce certificate - Authorship: Al Rashid Mosque- Country: Canada - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: Al Rashid Mosque	Consent Form Granted
120.	Name: [OTIFL] CA500X3 - Title: Islamic divorce with agreement of both parties - Authorship: Al Rashid Mosque- Country: Canada - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: Al Rashid Mosque	Consent Form Granted
121.	Name: [OTIFL] CA500X4 - Title: Islamic marriage contract - Authorship: Al Rashid Mosque- Country: Canada - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: Al Rashid Mosque	Consent Form Granted
122.	Name: [OTIFL] US220X1 - Title: Basic talaaq - Authorship: The Islamic Center of Pittsburgh - Country: United States - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: The Islamic Center of Pittsburgh	Email Approval
123.	Name: [OTIFL] US220X2 - Title: Islamized marriage contract with conditions - Authorship: The Islamic Center of Pittsburgh - Country: United States - Date: N/A - Text Type: other instruments- Status: original - Text Size: full text - Source: The Islamic Center of Pittsburgh	Consent Form Granted
124.	Name: [OTIFL] US220X3 - Title: Khul - Authorship: The Islamic Center of Pittsburgh - Country: United States - Date: 2021 - Text Type: other instruments- Status: bilingual [English-Arabic] - Text Size: full text - Source: The Islamic Center of Pittsburgh	Consent Form Granted

Plain Language Statement (PLS) – Project Brief

Project Title: Translating Islamic Law: The Postcolonial Quest for Minority Representation

Department: School of Applied Language and Intercultural Studies (SALIS), Dublin City University

Researcher: Rana Roshdy

Supervisor: Professor Dorothy Kenny (Email: dorothy.kenny@dcu.ie)

Source of Funding: Irish Research Council, SALIS school scholarship

Ethical approval for this project has been obtained from the Dublin City University Research Ethics Committee

1. **Project:**

This research discusses the translation of Islamic, or 'Sharia' law. It aims to build up *a digital collection (or 'corpus')* including texts about two themes under Islamic law: family/'personal-status matters' and 'Islamic finance'.

The main goal of the project is to identify the lexical features of Islamic legal discourse in English, seeking to interpret them considering the postcolonial intellectual framework which aims to preserve minoritized cultural heritage and promote cultural diversity.

In introducing a less dominant to a dominant culture, as in translating an Arabic-origin culture into English, the postcolonial translation school suggests using techniques that convey the most faithful representation of alterity, i.e., otherness or the culture of the other, such as linguistic borrowing (e.g., transliteration: *mahr*, *sukuk*, *qard hasan*) or glossing (e.g., definition, paraphrase, explanation, of footnote).

It also opposes an assimilative translation that downplays the source cultural icons by merely rendering them into culturally neutral equivalents in the target language (for example, translating *qard hasan* as 'interest-free loan'. Thus, the central question of the research asks what are the normative, most frequent strategies deployed to translate into English culture-specific concepts inspired by Sharia?

2. **Role of Participants:**

Participants are requested to provide texts that include concepts or terms specific to Islamic law/finance (particularly, templates/samples of certificates, contracts, or agreements). Such documents should not include any personal data of individuals/clients who have not given consent to the use of such data.

3. **Benefits:**

Participants could benefit indirectly from acknowledgement of their contribution in the research in Rana Roshdy's doctoral thesis and any other publications.

4. **Risks:**

To the best of my knowledge, there are **no** potential risks to participants associated with the proposed research.

5. **Withdrawal from the study:**

Involvement in this research study is voluntary and participants can change their mind at any stage and withdraw from the study, at any point.

Withdrawing consent shall mean that no future data collection will take place but previously collected data will still be processed.

6. **Data protection:**

During the course of this research, access to data will be restricted to the researcher and the supervisor. Upon completion of the project, all hard copies of documents, if any, will be shredded and disposed of in a secure manner.

Participants are requested to indicate in the 'Consent Form' (hereto attached) whether they desire that the data provided be included in the open-access corpus that would be under the management of DCU's Centre for Translation and Textual Studies (CTTS) after the end of the project. Future users will be able only to view and search the corpus, with restrictions on downloading full documents.

7. **Access to research outputs:**

After the end of the project, participants will receive emails inviting them to access the outputs of this research (dissertation, publications, corpus and termbase)

8. **Legal Limitations:**

Confidentiality of information can only be protected within the limitations of the law - i.e., it is possible for data to be subject to subpoena, freedom of information claim or mandated reporting by some professions.

Contact details:

Researcher: Rana Roshdy   Email: rana.roshdy2@mail.dcu.ie
Tel: +(353) 899676619

The Centre for Translation & Textual Studies (CTTS) at DCU: https://ctts.ie/contact-us/

If participants have concerns about this study and wish to contact an independent person, please contact:
The Secretary, Dublin City University Research Ethics Committee, c/o Research and Innovation Support, Dublin City University, Dublin 9. Tel 01-7008000, e-mail **rec@dcu.ie**

Appendix I: Informed Consent Form

Research Project Title: Translating Islamic Law: The Postcolonial Quest for Minority Representation

Department: School of Applied Language and Intercultural Studies (SALIS), Dublin City University.
Researcher: Rana Roshdy (Email: rana.roshdy2@mail.dcu.ie)
Supervisor: Professor Dorothy Kenny (Email: dorothy.kenny@dcu.ie)
Ethical approval for this project has been obtained from the Dublin City University Research Ethics Committee

Participant – please complete the following (Circle Yes or No for each question)

I have read the Plain Language Statement 'Project Brief' (or had it read to me)	*Yes/No*
I understand the information provided	*Yes/No*
I understand the information provided in relation to data protection	*Yes/No*
I have had an opportunity to ask questions and discuss this study	*Yes/No*
I have received satisfactory answers to all my questions	*Yes/No*
Do you agree that your participation be acknowledged (highlighting institutional affiliation) in the acknowledgment section of the research?	*Yes/No*
Do you agree that the data provided be included in the open-source corpus (digital collection) that would be under the management of DCU's Centre for Translation and Textual Studies (CTTS) after the end of the project?	*Yes/No*

Kindly be advised of the legal limitations to data confidentiality: Confidentiality of information can only be protected within the limitations of the law - i.e., it is possible for data to be subject to subpoena, freedom of information claim or mandated reporting by some professions.
I consent to the use of textual data provided by me for the purpose of conducting the above-mentioned research.

Signature:

I have read and understood the information in this form. My questions and concerns have been answered by the researcher, and I have a copy of this consent form. Therefore, I consent to take part in this research project

Participant's Signature: _____

Name in Block Capitals: _____

Witness: _____

Date: _____

Appendix J: Transliterated words in this dissertation

Abu Hanifa – proper name
al-ḥalāl
al-ḥamdu li-llāhi waḥdihi wa-l-ṣalātu wa-l-salāmu ʿalā man lā nabiya baʿdih
al-ḥarām
al-ḥawāla
al-Hidaya
al-kafāla
al-mubaraʾa
al-salamu
al-Shafiʿi – proper name
al-ṣiyām al-ṣiyam
Allah – in dictionary
bāraka Allah lak, *ʿalā al-baraka*, and *mubārak ʿalayk,*
bayʿ
bayʿ al-tawliyya
bayʿ al-wafāʾ wa-al-amāna
biʾsm *Allah al-raḥmān al-raḥīm bism Allah al-raḥman al-raḥīm*
burāq burqa
faskh
fatwa
fuḍūlī
gharar
ḥadd
ḥajj
ḥalaqa
Hanafi – proper name
Hanbali – proper name
ḥīla
ḥiyal
Ibn Hanbal – proper name
ijāra
ijmāʿ
ijtihād
īlāʾ
istiḥsān
istislaḥ
istiṣnāʿ
jāʾiz al-taṣarruf
jihad
jins
khashyat
khawf
khulʿ
laylat
laylat al-qadr
liʿān
madhhab

madkhūlatī
madrasa
mahr
mahr mu'ajjal
māl
Malik – proper name
Maliki - proper name
maysir
maʾdhūn
mubāraʾa
muḍāraba
mufti – in dictionary
mukhālaʿa
murābaḥa
mushāraka
mutʿa
mūʾkharmuʾkhkhar al-ṣadāq
nabī
nafaqa
nashiza
nawʿ
nikāh
nushūz
qarḍ ḥasan
qimār
qiyās
Qurʾan – in dictionary
raāsūl
raḥma
rajʿī
ribā
ribā al-faḍl
ribā al-nasīʾa
ṣadāq
ṣadāq
salam
shariʿa – in dictionary
shiqāq
Shiʿi - – in dictionary
ṣukūk
Sunni – in dictionary
sūra
tafrīq
takāful
takhliyya
ṭalāq
ṭalāq bāʾin baynūna sughra
ṭalāq bāʾin muqābl al-ibrāʾ qabl al-dukhūl
taqlīd
taṭlīq

thayyib
wakāla
walī
waqf – in dictionary
wuḍūʾ
zakat
zakāt al-fiṭr
ẓihār
zinā
ʾin shāʾa Allah, and *bi-ʾidhni Allah*
ʿAbbasids - proper name
ʿala sunnat Allah wa- rasūluh ʿlīh al-ṣalāt wa-al-salām
ʿidda
ʿṣāma
ʿulamaʾ