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Challenges of Zero Equivalence in the Development of Tshivenḓa Financial Terms from English

Hangwani D. Sephodi * **, *Itani P. Mandende*** **, *Linda van Huyssteen***

Department of Applied Languages, Tshwane University of Technology, Pretoria 0152, South Africa

ABSTRACT

This article explores the challenges of zero equivalence in the development of Tshivenḓa financial terms from English, particularly within the broader context of African languages striving for recognition in specialised fields such as finance. The study examines the implications of zero equivalence, where no direct terminology exists for certain financial terms, leading to potential misunderstandings and inconsistencies in financial communication. Using a qualitative approach, data were collected through face-to-face structured interviews with ten (10) participants who were working as terminologists, as there are no trained Tshivenḓa terminologists. The findings reveal that these terminologists are aware of the challenges posed by zero equivalence and struggle with specific English financial terms that lack direct Tshivenḓa counterparts. To address these challenges, the study recommends minimising borrowing as a solution and instead suggests alternatives such as paraphrasing and compounding. These strategies help ensure more precise and culturally relevant development of terms, reducing the risk of misinterpretation in financial discourse. By investigating zero equivalence in the development of financial terminology, this research contributes to the growing field of Term Creation Studies and supports Tshivenḓa terminologists in developing effective strategies for creating technical terminology, particularly in finance and other specialised domains. The findings also imply that addressing zero equivalence is not only crucial for linguistic accuracy but is essential for empowering indigenous language communities to participate fully and confidently in formal economic systems.

Keywords: Terminology Development; Terminologist; Equivalence; Challenges; Implications; Financial Terms; Tshivenḓa

*CORRESPONDING AUTHOR:
Hangwani D. Sephodi, Department of Applied Languages, Tshwane University of Technology, Pretoria 0152, South Africa;
Email: sephodihw@gmail.com

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1. Introduction

Background of the Study

The development of financial terminology from English into African languages such as Tshivenḓa remains a critical challenge, particularly due to zero equivalence, a phenomenon where no direct lexical or conceptual counterpart exists in the target language [1]. This issue is exacerbated in specialised domains like finance, where precise terminology is essential to avoid misinterpretation and ensure clarity [2]. Recent studies emphasise that zero equivalence often arises from cultural, structural, or historical gaps between languages, especially when dealing with specialised terms [3]. The challenge of promoting multilingualism in South Africa, as highlighted by the constitutional mandate to prioritize all 12 official languages, is further reinforced by the legal frameworks that govern language use in public institutions [4]. These frameworks, such as the Constitution [4] and the Pan South African Language Board (PanSALB) [5], aim to foster the use of languages like Tshivenḓa in media and governance [6]. However, despite the legal frameworks, the practical implementation of multilingualism remains hindered by financial constraints and institutional resistance. This issue is further compounded by the Use of Official Language Act No. 12 of 2012, which mandates that every national department and public enterprise adopt a language policy for the use of official languages [7]. The Act emphasizes the importance of using all official languages for official purposes, thereby seeking to enhance the implementation of multilingualism across different sectors. According to Stats SA [8], South Africa is a country with a population of approximately 60 million people, representing a rich blend of ethnicities, cultures, and languages. The Vhavenḓa are primarily located in the Vhembe District of Limpopo Province, in the northern part of South Africa. They make up about 1.2 million people, or roughly 2% of the total South African population. Tshivenḓa is the language spoken by the Vhavenḓa, and it is one of South Africa's official languages. Despite the relatively small size of the Vhavenḓa community, Tshivenḓa remains the second smallest minority language in the country.

Scholars have long debated strategies to address such gaps. While borrowing or transliteration from English remains common, this approach risks creating terminological inconsistencies that fail to resonate culturally, as highlighted in studies on economic terminology development [9]. For instance, financial terms like 'derivative' or 'security' may lack direct equivalents in Tshivenḓa, necessitating creative solutions such as paraphrasing or compounding [2]. However, these strategies require careful consideration to avoid misinterpretation, as highlighted in analyses of equivalence in terminology development studies [10].

The implications of inadequate terminology development extend beyond linguistic accuracy. Inaccessibility to financial terminology can hinder economic participation, as speakers of under-resourced languages may misunderstand critical concepts, limiting their engagement with formal financial systems [11]. This aligns with the Language Policy Framework [12], which highlights language as a tool for empowerment and redress. According to Lamara and Ben Khenafou [9], findings reveal that terminological gaps in specialised terminology development, such as those in economic discourse, directly impact the reliability and usability of developed materials. In South Africa, such barriers contradict the constitutional vision of equitable access to public services and information in all official languages [7], exacerbating existing socioeconomic disparities.

Recent research underscores the need for interdisciplinary collaboration to develop standardised terminology lists, ensuring that terms developed are both semantically accurate and culturally relevant [1]. For example, studies on term development strategies in financial contexts advocate for contextual adaptation over rigid borrowing, emphasising the importance of aligning terms with local linguistic and cultural frameworks [13]. This aligns with the mandate of the Pan South African Language Board (PanSALB) to promote terminology development for indigenous languages in technical domains in SA. However, South Africa's National Lexicography Units, tasked with creating monolingual dictionaries, have yet to prioritise financial terminology in Tshivenḓa, reflecting a systemic gap in resource allocation [14].

Despite advancements in terminology theory, challenges persist. The dynamic nature of financial terminology is driven by evolving economic systems that require continuous updates to terminological databases [2]. Furthermore, debates around equivalence continue, with scholars noting that the concept itself remains 'problematic' due to its fluid interpretation across linguistic and cultural contexts [10]. This study contributes to this evolving discourse by focusing on

Tshivenḓa, a language with limited specialised financial terminology. By analysing terminology development strategies and the implications of zero equivalence, it aims to provide actionable insights for improving the development of financial terminologies and fostering linguistic equity in specialised domains. This study will be guided by the following research questions:

- What are the challenges encountered in the development of financial terms from English into Tshivenḓa?
- How can the challenges that are encountered in the development of financial terms from English to Tshivenḓa be overcome?

2. Literature Review

In this section, studies on challenges in terminology development are reviewed and the Skopos theory as the theoretical framework upon which this study was grounded is elucidated. The purpose of the section is to locate the research project, including highlighting its context or background and providing insights into previous work on the topic under investigation. This was achieved by exploring other related studies to synthesise their arguments.

2.1. Challenges in Terminology Development

Terminology plays a fundamental role in communication, but it is often complicated by linguistic, cultural, and terminological challenges. The African continent is characterised by high linguistic diversity, which presents unique difficulties in developing African languages [15]. The challenges in terminology vary depending on the linguistic and cultural distance between the source language (SL) and the target language (TL). In the case of developing English financial terms into Tshivenḓa, these challenges become even more pronounced due to a lack of equivalent terminology, cultural differences, and inconsistencies in usage [16, 17].

One of the most significant challenges in terminology development is the lack of direct equivalence between English and Tshivenḓa. This is supported by the work of Maḓadzhe and Mashamba [16] and Mashamba [17], who argue that some English financial terms have no equivalent in Tshivenḓa, leading to what is known as a referential gap. In such cases, terminologists must either create new terms, borrow words from English, or use descriptive explanations, each of which has its limitations. As noted by Ronka [18], a lack of terminology in the target language can lead to serious consequences, particularly in specialised fields like finance and law, where precision is critical.

According to Nord [19], when a terminologist is confronted with two communicative situations: one in the source language and the other in the target language, each has its set of linguistic and cultural constraints. The absence of standardised Tshivenḓa financial terminology leads to frequent inconsistencies in terminology development, a problem [17] specifically for terminologists working in technical fields such as medicine and finance.

Terminology is not only a linguistic process but also links to cultural activity [20]. Many financial concepts and expressions are deeply rooted in the economic and legal traditions of English-speaking countries, making it difficult to find appropriate equivalents in Tshivenḓa, where such traditions may not exist in the same form. A study by Motsei [21] supports this view and explains that the choice of translation equivalent always depends on the terminologist, but ignoring sociocultural and ethnolinguistic factors can result in misinterpretations. For example, financial terms such as 'hedge fund,' 'liquidity' or 'capital gains' may not have exact equivalents in Tshivenḓa because the financial systems that shaped these concepts in English do not function in the same way in Tshivenḓa-speaking communities.

The South African constitution [5] promotes multilingualism and emphasises the need for African languages to be developed for use in technical fields such as finance. However, Maḓadzhe and Mashamba [16] argue that many terminologists struggle with effectively creating Tshivenḓa texts from English because of cultural mismatches and a lack of proper terminology development in this field.

Ensuring effective terminology development of financial texts into Tshivenḓa is an essential step toward promoting multilingualism and financial literacy among Tshivenḓa speakers. As Nord [22] argues, translation is not merely about word-for-word substitution; it requires understanding the purpose and function of the translated text. Munday [23] defines translation as a process that involves changing an original written text (ST) in the original verbal language (SL) into a written text (TT) in a different verbal language (TL). This definition highlights the importance of contextual and functional translation rather than a purely literal approach. Xiang[24] emphasises that achieving adequate equivalence is fundamental in translation, particularly in specialised fields where accuracy is critical.

2.2. Zero Equivalence in Terminology Development

Equivalence in terminology development refers to the relationship between a ST and a TT that allows the TT to be considered a faithful translation of the ST. However, the concept of perfect equivalence remains elusive, as a complete one-to-one correspondence between terms does not even exist within the same language, let alone between different languages[20]. Zou[25] explains that terminology development is inherently difficult because language is deeply embedded in culture, carrying complex meanings and cultural connotations that are not always easily transferable. As a result, when a source text contains numerous culturally bound terms that lack direct equivalents in the target text, terminology development becomes increasingly challenging.

Kahrizsangi and Haddadi[26] identify several primary factors that contribute to terminology development difficulties: linguistic differences between languages, cultural-specific challenges that shape the meaning of words, and structural variations between the source and target texts. This perspective highlights that terminology development is not simply about finding linguistic equivalents but also about ensuring cultural and contextual accuracy in the target language. Akan, Karim M. R., Chowdhury[27] reinforce this view by asserting that terminology development is not merely a linguistic exercise but a process that involves two languages and their cultures.

Finding suitable equivalents is one of the biggest challenges in terminology development, and as Baker[28] points out, it is nearly impossible to create absolute guidelines for dealing with different types of non-equivalence across languages. The lack of equivalence is not only a linguistic issue but also a cultural one. According to Guerra[29], when there are cultural disparities between two languages, it becomes extremely difficult, if not impossible, to achieve a fully equivalent term. Even if the terminologist is highly competent in both languages, cultural differences may prevent certain concepts from being accurately conveyed.

For example, financial terms such as 'capital gains tax' or 'stock market' originate from economic systems that do not have historical or conceptual equivalents in many African languages, including Tshivenḓa.

Despite these challenges, Xiang[24] argues that terminologists must always aim to provide the closest possible equivalent in the target text. The goal is to ensure that the target readership fully understands the meaning of the original text, even if perfect equivalence is not possible. Similarly, Luong[30] emphasises that equivalence is the key factor determining the accuracy of a translation. The challenge of zero equivalence has significant implications for financial term development into Tshivenḓa. Without standardised terminology, inconsistent terminology development may lead to misunderstandings of critical financial concepts, potentially limiting economic participation among Tshivenḓa speakers. This highlights the need for comprehensive terminology development initiatives that balance linguistic accuracy with cultural relevance.

2.3. Theoretical Foundation

This study employs Skopos theory as its theoretical foundation to examine the challenges in developing financial terms from English into Tshivenḓa. Skopos theory, with its emphasis on purpose-driven translation, provides an ideal framework for analysing specialised terminology development while considering cultural and linguistic contexts. The theory's foundational premise, as established by Nord[31], centres on the concept of 'skopos' (purpose) as the guiding principle for translation decisions. In the translation process, Nord identifies three distinct purposeful dimensions, such as the translator's professional purpose, the target text's communicative purpose in its intended context, and the purpose driving specific translation strategy choices. According to Reiss and Vermeer[32], the contribution to Skopos theory established the fundamental 'skopos rule,' which positions purpose as the determining factor in translation decisions. This principle is particularly relevant when translating specialised financial terminology, where the purpose of enabling clear financial communication must guide translation choices.

The theoretical framework of this study identifies four key concepts that are particularly relevant to financial terms development[33]:

1. Aim - The intended outcome of the development process.
2. Purpose - The intermediate stages in achieving the development aim.
3. Function - The text's intended meaning from the receiver's perspective.
4. Intention - The planned action orientation of both sender and receiver.

The functionalist approach, as elaborated by Nord[31], incorporates two additional crucial elements: function and loyalty. The functional aspect examines how effectively the target text achieves its intended purpose, while loyalty addresses the complex relationships between translator, source text author, target audience and development initiator. This framework is particularly valuable for financial translation, where both technical accuracy and cultural appropriateness are essential.

For translating financial terminology into Tshivenḓa, Skopos theory offers several advantages. Firstly, it prioritises the communicative purpose of financial terms in the target language, ensuring that the development effectively conveys the intended message. Secondly, it allows for flexible translation strategies based on the intended function, enabling translators to adapt their approach to best suit the context. Additionally, Skopos theory considers the cultural and linguistic context of the Tshivenḓa-speaking community, which is crucial for producing translations that are both relevant and respectful. Lastly, it maintains a balance between technical precision and accessibility, ensuring that the translated terms are accurate yet understandable for the target audience.

This theoretical framework guides our analysis of translation challenges by emphasising the purpose of financial communication in Tshivenḓa, considering the needs and context of the target audience, evaluating translation strategies based on their effectiveness in achieving the intended purpose, and maintaining appropriate relationships between the source material, translation, and audience. By applying Skopos theory to financial term translation, this study examines how purpose-driven translation strategies can address the challenges of conveying complex financial concepts into Tshivenḓa while maintaining both technical accuracy and cultural relevance.

3. Materials and Methods

This section outlines the research methods and analytical approaches employed to address the challenges of zero equivalence in the development of Tshivenḓa financial terms from English. By specifying the materials used and the methodology followed, we provide a comprehensive understanding of how the study was conducted and how the findings were derived.

3.1. Methods

This study adopted a qualitative approach to explore the phenomenon of terminology development in depth, particularly within the context of the financial domain. The qualitative approach enabled the researchers to gain a deeper understanding of the subject matter, focusing on the nuances and complexities of the terminology development process. By employing this approach, the researchers avoided the risks of generalising the findings, allowing for a more nuanced exploration of the specific phenomenon being examined[34]. This approach enabled the researchers to examine how terminologists construct meaning from their experiences and how these factors shape their work. A phenomenological study design was also utilised to authentically depict the phenomenon, allowing for an in-depth exploration of participants' lived experiences without preconceived biases[35]. The goal was to capture the essence of terminology development from the participants' perspectives, delving into the subtleties of their work. Additionally, a narrative qualitative research style was applied to provide rich insights into the participants' ideas, emotions, and motivations behind their work in terminology development[34]. Through this comprehensive methodology, the researchers were able to amplify participants' voices and better understand the complexities and challenges involved in the process of terminology development.

3.2. Participants

The participants for this study were purposively selected based on their expertise in terminology development activities. A total of ten terminologists, who specialise in the creation of financial terminology, were chosen to provide comprehensive insights into the phenomenon. This diverse group was selected for their ability to offer detailed, relevant information that could enrich the study's understanding of terminology development [35].

3.3. Sampling

A sample refers to a subset of the population selected by the researcher for data collection in a study [36]. In this research, the sample consisted of ten terminologists specialising in terminology development, particularly within the financial domain. Participants were purposively selected from Gauteng Province, as they were considered to possess the most relevant expertise for the study. This aligns with the definition of a sample as a group chosen from a broader population for data-gathering purposes. While the study used purposive sampling to ensure participants' specific knowledge and experience, caution was taken when applying the findings beyond the study's specific context, given the small sample size. As Niewenhuizen [37] asserts, data collection involves a systematic process of acquiring information on variables of interest to address research questions, and in this case, it was tailored to explore the nuanced experiences of financial terminologists.

3.4. Data Collection

Face-to-face structured interviews were chosen as the primary data collection method, as they were considered most suitable for gathering qualitative insights from the terminologists. As suggested by Kumar [38], structured interviews provide the flexibility needed to elicit comprehensive responses while allowing the interviewer to adapt questions based on the flow of the conversation. This method enabled the researchers to explore the participants' experiences and perspectives in depth, facilitating a detailed understanding of their work in terminology development. While the interviews followed a pre-defined question plan to ensure consistency, they allowed for elaboration where necessary, ensuring that the researchers captured the nuances of each participant's views. The interview questions focused on the challenges faced by terminologists and the strategies they employed to overcome these obstacles. Examples of Tshivenḓa financial terms in the text were drawn from the terminologist's responses concerning finding financial term equivalents and using suitable term formation methods to do so. To ensure accurate data collection, interviews were recorded using an audio recorder, allowing the researchers to focus on the conversation without being distracted by extensive note-taking. Additionally, written notes were made to capture key points, ensuring a comprehensive and reliable basis for the subsequent analysis.

3.5. Data Analysis

The interviews were recorded, transcribed, and analysed to identify patterns and themes. Following Saldana [36], the collected data was interpreted and translated into research findings through a systematic data analysis process. This process involved evaluating the information to draw conclusions that directly addressed the research questions. Thematic analysis was employed to identify and code recurring themes within the qualitative data derived from the interview transcripts of the ten participants [36]. As suggested by Niewenhuizen [37], the analysis began with defining and organising the aims of the study, followed by the condensation of codes into broader themes and presenting the data in a narrative form. This approach allowed the researchers to categorise and interpret the descriptive narratives shared by the participants, providing valuable insights into their experiences and perspectives on terminology development. In line with Saldana [36], the transcriptions were carefully analysed, and themes were developed through a process of coding and classification. To ensure the anonymity of participants, coded identifiers such as participant 1, participant 2, and so on, were used throughout the analysis process.

3.6. Ethics

Ethical approval was secured from both the University Research Ethics Committee and the Tshivenḓa-speaking community to ensure the protection of participants from potential harm. Informed consent was diligently obtained by offering detailed information about the research aims and methodologies, leading participants, including those serving as terminologists, to sign consent forms. The selected participants, proficient in both Tshivenḓa and English, were chosen for their language expertise and familiarity with financial concepts, even though they were not formally trained Tshivenḓa terminologists. Their contributions were valuable in bridging the gap in terminology development. Furthermore, strategies such as assigning codes or pseudonyms, securely storing data, restricting access to authorised researchers, removing personal identifiers from transcripts, and obtaining informed consent were implemented to maintain anonymity and confidentiality, effectively preventing the association of personal identifiers linked to individual responses. Participants were informed that their participation was entirely voluntary and that they would not receive any financial remuneration. The data collected were meticulously encoded and securely stored, with access restricted solely to the research team.

4. Results and Discussion

This section provides a comprehensive analysis of the findings and presents them based on the research questions. This article aimed to identify challenges encountered in the development of financial terms from English into Tshivenḓa. This section presents the results and discussion on data analysis from the face-to-face structured interviews conducted with the terminologists. The themes are based on the responses to the researcher's questions by the 10 participants about terminology development strategies for non-equivalence in Tshivenḓa financial terms.

A total of 10 terminologists were interviewed to obtain information about the challenges encountered in the development of Tshivenḓa financial terms from English. Their responses to the interview questions are summarised below. It was reported by the 10 terminologists that zero-equivalence presented challenges, further suggesting that the challenge was not just a lack of knowledge about the correct meanings of financial concepts, but rather an inability to acknowledge or identify those concepts altogether.

In an effort to draw a parallel between the participants' responses on the use of different terminology development strategies to achieve equivalents and the actual practical application of these strategies, a detailed analysis was conducted. The aim of doing this was to find out the extent to which terminologists used different terminology development strategies to achieve equivalents in the creation of financial terms. Whether the terminologists said this task was difficult to perform because of the lack of equivalents; nevertheless, the work needed to be done. The following table (**Table 1**) shows the analysis of English terms that lack equivalents in Tshivenḓa.

Table 1. Examples of problematic terms rendered by terminologists.

English Terms	Tshivenḓa Terms	Comments Based on the Researcher's Observations of Each English Term Lacking a Tshivenḓa Equivalent
Payment, fee, charge, remuneration Revenue, income Wage, salary Cost, price, amount	mbadelo mbuelo muholo mutengo	In this case, the terminologist used the superordinate since the TL (Tshivenḓa) does not have a hyponym.
bonus tip commission account inflation pension gratuity	bonasi thiphi khomishini akhaunthu inifulesheni phensheni giradzhuwithi	. In this case, the terminologist used a transliteration strategy, which does not assist or provide meaning to the TL user. This approach is unhelpful if the target user is unfamiliar with the conceptual meaning of the source term. The disadvantage of transliteration is that foreign terms may dominate the language to such an extent that it loses its identity, originality, and capacity for elaboration
Lump sum Pro rata payroll	lump sum Pro rata payroll	In this case, the terminologist employed a borrowing strategy, in which foreign terms are directly adopted into Tshivenḓa without modification or with slight phonological adjustments. This approach becomes particularly problematic when the target audience is unfamiliar with the conceptual meaning of the source term. Excessive reliance on borrowed terms can lead to the dominance of foreign words, ultimately eroding the language's identity, originality, and capacity for elaboration. To mitigate these issues, borrowing should be complemented with indigenous coinage or with explanatory strategies to ensure comprehension and maintain linguistic integrity. Indigenous coinage allows for the development of culturally relevant terms, ensuring that the language adapts without losing its connection to local meaning and context.

Through data analysis, two major themes emerged from this research, namely:

- Theme 1: challenges encountered in the development of English-Tshivenḓa financial terms.

- Theme 2: the implication of using the wrong equivalences in the terminology development process.

4.1. Theme 1: Challenges Encountered in the Development of English-Tshivenḓa Financial Terms

This theme explores the fundamental challenges faced by terminologists in financial terminology development. Three sub-themes emerged from the data:

- Lack of trained Tshivenḓa terminologists
- Multiple meanings of Tshivenḓa equivalence (polysemy)
- Lack of Tshivenḓa terminologists who are also financial specialists

Each sub-theme is discussed below with supporting examples from interview transcripts.

4.1.1. Sub-Theme 1.1: Lack of Trained Tshivenḓa Terminologists

One of the biggest challenges in Tshivenḓa terminology development is the lack of trained Tshivenḓa terminologists. Without specialised professionals in this field, the responsibility of developing terminology often falls on terminologists and language practitioners who may not have had formal training in terminology management. This lack of expertise makes it difficult to establish standardised equivalents for financial terms, leading to inconsistencies in terminology usage or application. The absence of direct equivalents for many English financial terms in Tshivenḓa further complicates the process. As a result, terminologists must create new terms, borrow words from English, or explain concepts in descriptive phrases. Participant 3 highlighted this challenge, stating: "We lack equivalents of some terms in finances, and I end up defining the term. Financial words are still difficult to many, even now, to find equivalents in Tshivenḓa." Similarly, Participant 5 emphasised the ongoing struggle, while Participant 6 noted that "Some terms simply do not exist in Tshivenḓa, so we must find ways to describe them, which can lead to longer and more complicated terminologies." The lack of trained terminologists means that terminology development is largely unsystematic, relying on individual terminologists' interpretations rather than a structured, research-based approach. According to Nengovhela[39], languages often borrow terms from foreign lexicons when direct equivalents do not exist, but excessive borrowing can create confusion, especially when the borrowed terms are not widely recognised. Ndhlovu[40] cautions against over-reliance on borrowed terminology, arguing that it may result in misunderstandings if users are unfamiliar with the new terms. For example, the English financial term 'liquidity' does not have a direct Tshivenḓa equivalent. Terminologists may borrow the term as 'ḽikhwiditi', but this may not be widely understood. Alternatively, they can describe the concept using a longer phrase, which makes terminology development more complex and less efficient. Without trained Tshivenḓa terminologists to lead the standardisation process, the development of financial terminology remains inconsistently flexible and challenging.

4.1.2. Sub-Theme 1.2: Multiple Meanings of Tshivenḓa Equivalence (Polysemy)

Many financial terms in English have multiple meanings depending on the context, which complicates terminology development. Participant 4 explained: "Some words mean different things in different contexts. Participants highlighted the challenge of polysemy in financial terminology, where a single Tshivenḓa word may have multiple meanings, leading to potential mistranslations." For instance, Participant 6 noted that the word 'mbuelo' can mean income, benefit, gains, interest, return, revenue, or reward, making it difficult to determine the most accurately developed term in financial contexts. Similarly, Participant 1 pointed out that 'muholo' can refer to wage, salary, emolument, fee, or compensation, which may cause confusion if not properly contextualised. Additionally, Participant 1 emphasised that the English term 'interest' can be misleading, as it commonly denotes 'curiosity', but in financial contexts refers to the cost of borrowing money. These examples illustrate the complexities involved in developing precise financial terminology in Tshivenḓa.

The research also found that partial zero equivalences occur, meaning that while some words have near terminology equivalence, they are not entirely appropriate in every financial context. Mothiba[41] observes that such situations often demand creative strategies for term creation, as partial translation equivalents or synonymous terms cannot always be used interchangeably in all contexts. This is because, despite being synonyms, they do not convey the same meaning in every instance. The findings of this research are also in consonance with Norquist's[42] view that many terms possess more than one meaning due to the occurrence of polysemy. A lexicographer has difficulty determining how many meanings or senses a lexeme has and how to arrange them, and dictionaries may differ quite markedly in their analyses. Participants highlighted challenges in creating financial terms due to multiple meanings of certain Tshivenḓa terms. For example, Participant 6 noted that the term 'masheleni' can refer to *finance, capital, cash, funds, money, or fees*, depending on the context. This ambiguity can lead to misinterpretations in financial documents if not carefully managed.

4.1.3. Sub-Theme 1.3: Lack of Tshivenḓa Terminologists Who Are Also Financial Specialists

Financial terminology requires both linguistic and financial expertise, yet very few terminologists are trained in both fields. Participant 6 noted: "The big challenge is the lack of financial terms created in Tshivenḓa, and we do not even have a specialist terminologist in finance." Participant 3 added: "Most terminologists did not specialise in commercial subjects, and they do not focus on finance in their daily work." This is because financial terminologies evolve rapidly, and terminologists struggle to keep up with new concepts. According to Participant 4, when interviewed, stated that "it is possible that speakers are unfamiliar with the language from which the term was borrowed, which renders the term useless and misleading in its application." Some terminologists admitted that they had problems recognising some financial terms in the English texts or developing them, as they were not financial subject specialists. This situation even aggravated the problem of borrowed terms for the end-users' understanding. The findings of the present study agree with those of Mojapelo[43] that language specialists should know the best strategies for creating new forms, when to use the existing forms, and furthermore rely on interlingual borrowing. This will achieve dimensions such as cognitive, linguistic, and communicative understanding. Ndhlovu[40] concurs that terminology often lack precision because terms are produced by bilingual speakers rather than trained specialists. Participants highlighted the challenge of developing financial terms with multiple meanings. For instance, Participant 4 noted that the English term 'securities', which refers to financial assets like stocks and bonds, can be easily misunderstood by those without financial expertise. They explained that a terminologist might mistakenly interpret 'securities' as referring to safety or protection, leading to inaccurate terminology creation. This demonstrates the difficulty in ensuring precise financial terminology in Tshivenḓa without additional specialised knowledge in finance.

4.2. Theme 2: The Implication of Using the Wrong Equivalences in the Terminology Development Process

This theme explores the consequences of inaccurate terminology development, which can result in misinterpretation of financial information and exclusion from financial systems. Two sub-themes emerged from the data. A total of 10 terminologists were interviewed to obtain information about the implications faced in the terminology development of financial terms if terminologists use a wrong term or equivalent in terminology development. Their responses to this interview question are summarised below. This question sought to discover the implications of developing a financial Tshivenḓa term wrongly or inaccurately. It should be noted that not all financial terms have direct equivalences in other languages, as there are linguistic expressions that are characteristic of a language and specific to a particular culture. The research managed to identify the implications of using wrong financial terms in terminology development. The first implication that emerged was possible misinformation.

4.2.1. Sub-Theme 2.1: Misinterpretation

Using incorrect terms in terminology development can alter the meaning of financial documents, leading to misinterpretation and implicated financial losses. Participant 10 explained: "If a financial term is created incorrectly, users may be misled because the terminologist does not understand the concept or its context." Participant 5 stated: "If financial terms are developed or created incorrectly, people can misunderstand financial products offered and make poor decisions." Likewise, Participant 3 warned about incorrect ATM terminology development: "If the word 'balance' is not created correctly, persons might withdraw money instead of checking their account balance." According to Participant 8, the English term 'depreciation' refers to the gradual loss of value in an asset over time. If developed incorrectly as 'u wa ha mutengo' (which means 'complete loss of value'), readers may mistakenly believe that the asset has no remaining value, leading to potential financial misinterpretations.

4.2.2. Sub-Theme 2.2: Lack of Aid by Subject Specialist

Findings from the interviews with terminologists revealed that they struggled with financial terminology development due to a lack of support from subject specialists. Several participants mentioned that this gap often led to the mistranslation of English-Tshivenḓa financial terms. For example, Participant 4 stated, “The absence of subject specialists in financial terminology development has been identified as a major factor contributing to the mistranslation of English-Tshivenḓa financial terms”, highlighting the challenges they faced due to a lack of expert input. This is so because, owing to their technical nature, financial terms are nuanced to the level that they can be understood only and best with the assistance of subject experts. The findings are supported by Maseko[44] who states that the knowledge of term creation strategies is a part of a theoretical, academic training that minimises the risks involved in any given situation as well as preparing the student for coping with unpredictable situations. The research found that using the wrong term in the terminology development process results in misinterpretation if the message is not well-understood by the end-users.

4.2.3. Sub-Theme 2.3: The Impact of Poor Terminology Development Process

Poor terminology development can discourage Tshivenḓa speakers from engaging with banks, investment opportunities and financial planning, leading to economic disadvantages. Participant 9 stated: “If the wrong term is used, the entire financial meaning can be lost, and a person could end up in debt.” This was supported by Participant 7 adding that “Using incorrect terms sends the wrong message to the reader, creating financial problems.” Some terminologists expressed concerns about the potential consequences of mistranslating financial terms. They noted that if a term like ‘credit’ is inaccurately developed, customers might misunderstand loan conditions, which could result in unintended debt accumulation. The implication that emerged from the data was that the terminologist may result in a misleading message conveyed to end-users and that even the message, which was expected to be conveyed, could be lost. Sometimes, using incorrect terms can lead to being reported to superiors or even losing one’s job, as noted by two terminologists (Participants 7 and 9).

This article’s findings present the challenges encountered in terminology development. Firstly, the absence of direct equivalents between languages presents a significant challenge for terminologists engaged in the terminology development of financial terminology from English to Tshivenḓa. In instances where an SL equivalent for a financial term is available, the terminology development becomes considerably more straightforward, as it allows for direct substitution of the SL term with its TL counterpart. Secondly, it was multiple meanings that occurred when developing terms in the TL that have more than one terminology equivalent and that manifested as polysemy. The findings from Ramuedzisi, Huyssteen and Mandende’s[45] research highlight the confusion and duplication of efforts between the Terminology Coordination Section (TCS) and the Pan South African Language Board (PanSALB). While in full, TCS is responsible for coordinating and managing terminology, PanSALB, through the National Language Bodies (NLBs), is tasked with verifying, authenticating, and standardising terminology lists. However, the study reveals that these roles often overlap, leading to inefficiencies. They further found that only half of terminology developers had registered their projects with the National Terminology Projects Register (NTPR), while the other half had not. This inconsistency indicates a lack of strict enforcement of terminology management protocols. Furthermore, the researcher compared different terminology lists and found variations in how terms were developed and verified across projects. The lack of a centralised terminology database exacerbates this issue, making it difficult to standardise and store terminology effectively. Despite historical efforts, such as the Termbroker newsletter by the[45] National Terminology Services (NTS) to coordinate terminology dissemination, there is evidence that similar coordination efforts exist today. However, the research acknowledges progress in promoting previously marginalised indigenous languages in South Africa such as Tshivenḓa.

Therefore, terminologists are required to dig deeper beyond the meanings that might emerge due to the shifts of meaning. This means that from the well-known and frequently used meaning, comes forth a closely related developing equivalent, a factor which they had to consider. Thirdly, it was a lack of financial specialists who were also Tshivenḓa language practitioners. These financial specialists could assist in solving terminology problems in the development of English-Tshivenḓa financial terms. The findings regarding the implications of using incorrect equivalences when developing from English financial terms into Tshivenḓa reveal significant concerns among participants. Ten participants indicated that such errors could lead to a loss of meaning in the terminology developed and users may be misled about financial concepts due to the terminologist's lack of understanding. This misinformation can lead to misinterpretations, potentially leading to poor financial decisions for the target audience. Participants emphasised that mistranslations could have serious consequences, such as the execution of incorrect transactions if critical terms such as 'balance' are poorly developed. In addition, the research identified three main implications: firstly, misinterpretation occurs when the message is not clearly understood by end-users; secondly, incorrect terminology development can lead to bad decision-making, potentially leading users to act on misguided advice or purchasing decisions. Thirdly, misleading messages can be conveyed, which can lead to risking professional repercussions for terminologists and impact all communication in the financial sector. Ultimately, the study highlights the need for accurate and culturally sensitive terminology to ensure effective communication of financial knowledge.

The Skopos theory played a crucial role in shaping the analysis of financial terminology development in Tshivenḓa by emphasising purpose-driven translation as the guiding principle for terminology choices. The findings of this study align with the theory's core idea that terminology development decisions should prioritise communicative effectiveness over rigid linguistic equivalence. Participants' challenges, such as the lack of direct equivalents for financial terms and the need to either borrow or create new terminology, reflect Skopos theory's emphasis on function and adaptability in translation. For instance, terminologists often had to define financial terms rather than directly translating them, which supports the theory's view that the purpose of communication should determine term creation strategies. However, the data also highlight limitations in applying Skopos theory, particularly due to the lack of trained Tshivenḓa terminologists, which hinders the effective implementation of functional terminology development approaches. Additionally, while Skopos theory allows for borrowing as a strategy, the findings suggest that excessive reliance on English loanwords can lead to misunderstandings, contradicting the theory's goal of ensuring clarity for the target audience. Thus, while Skopos theory provides a strong theoretical framework for financial terminology development, its successful application requires addressing practical challenges, such as terminologist training and the systematic standardisation of newly developed terms.

5. Conclusions

This study set out to address two key research questions: (1) What are the challenges encountered in the development of financial terms from English into Tshivenḓa? and (2) How can these challenges be overcome? The findings revealed that the primary challenges include a lack of trained Tshivenḓa terminologists, the absence of direct equivalents for financial terms, over-reliance on borrowing from English, and difficulties in maintaining both technical accuracy and accessibility. These obstacles make financial terminology development complex, often requiring terminologists to either create new terms, provide explanations, or adapt existing words to convey meaning effectively. To address these challenges, the study highlighted the importance of developing structured terminology guidelines, increasing collaboration between terminologists and financial experts, and providing specialised training for Tshivenḓa terminologists. Additionally, a more systematic approach to terminology standardisation through centralised terminology databases and ongoing terminology review processes was recommended to reduce inconsistencies and ensure clarity in financial communication. For instance, newly coined Tshivenḓa terms should be stored on recognised data platforms of South African language authorities such as PanSALB, the NLBs and NLUs.

One limitation of this study is the small sample size of participants, which may not fully represent all Tshivenḓa terminologists' experiences. Additionally, the study focused primarily on financial terminology, meaning the findings may not be generalisable to other specialised fields. Future research could explore terminology development in other technical domains, such as law or medicine, to assess whether similar challenges exist. Further studies could also investigate the effectiveness of various term creation strategies in real-world applications to determine the best approaches for improving Tshivenḓa financial terminology development. Tshivenḓa is known to be more marginalised within the already marginalised nine official African languages in South Africa in terms of its speakers [8]. Therefore, examples of strategies on how financial terms are developed in the larger Nguni languages, such as isiZulu in which more technical terminology is available (as evident in different digital term banks), should be drawn in order to enlarge the technical Tshivenḓa terminology corpus, specifically financial terminology. Ultimately, while this study provides valuable insights into the challenges and solutions for developing financial terminology in Tshivenḓa, further research, institutional and governmental support are necessary to ensure the successful implementation of terminology development strategies.

Author Contributions

Conceptualisation, H.D.S.; methodology, H.D.S.; validation, I.P.M.; formal analysis, H.D.S.; investigation, H.D.S.; resources, H.D.S.; data curation, H.D.S.; writing—original draft preparation, H.D.S.; writing—review and editing, L.v.H.; visualisation, H.D.S.; supervision, I.P.M. and L.v.H.; project administration, H.D.S. All authors have read and agreed to the published version of the manuscript.

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Institutional Review Board Statement

The study was conducted in accordance with the Declaration of Helsinki and approved by the Institutional Review Board (or Ethics Committee) of Tshwane University of Technology (protocol code FCRE/APL/STD/2018/13 and date of approval 06 November 2018).

Informed Consent Statement

Informed consent was obtained from all subjects involved in the study.

Data Availability Statement

The data supporting the findings of this study are available upon request.

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Conflicts of Interest

The authors declare no conflict of interest.

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