

ADDRESSING ZERO EQUIVALENCE IN TSHIVENḌA-ENGLISH TERMINOLOGY: A QUALITATIVE STUDY

¹*Hangwani Douglass Sephodi, ¹Itani Peter Mandende, ¹Linda van Huyssteen

¹Department of Applied Languages, Tshwane University of Technology, Staatsartillerie Road
Pretoria West Pretoria 0183, South Africa

*Corresponding Author Email: sephodihw@gmail.com

Article Info	Abstract
Article History Received: January 2025 Revised: August 2025 Accepted: September 2025 Published: October 2025	<i>This research addresses the challenge of zero equivalence in Tshivenda-English financial terminology by investigating the word-formation processes employed to develop financial terms from English into Tshivenda. Inaccurate or inconsistent financial terminology continues to hinder effective multilingual communication in South Africa's financial sector. Although some research has examined terminology development in African languages, there remains a notable gap concerning the specific linguistic strategies used, especially in under-resourced languages such as Tshivenda. This qualitative research involved semi-structured interviews with ten Tshivenda language practitioners, all of whom are experienced terminographers. The data collected were analysed using thematic analysis to identify recurring patterns and insights related to word-formation practices. The results reveal that compounding and borrowing are the most frequently used strategies when developing financial terms. However, differences in how these strategies are applied, particularly when compared with terminology development practices in other African languages highlight the need for a context-sensitive approach. The research emphasises the importance of aligning word-formation processes with the linguistic and cultural realities of Tshivenda speakers. Practical implications of this study include informing terminology development policies, guiding the training of language practitioners, and supporting the standardisation of financial terminology across sectors. At a broader level, the findings contribute to efforts in language planning and policy by offering a framework for more accurate and sustainable terminology development in African languages, ultimately enhancing financial literacy and inclusive communication.</i>
Keywords Financial terminology; Source text; Target text; Terminographer; Tshivenda; Word-formation processes;	
How to cite: Sephodi, H.D., Mandende, I.P., & Huyssteen, L.V. (2025). Addressing Zero Equivalence in Tshivenda-English Terminology: A Qualitative Study. <i>JOLLT Journal of Languages and Language Teaching</i> , 13(4), 1845-1858. Doi: https://doi.org/10.33394/joltt.v13i4.14582	

INTRODUCTION

After the advent of democracy in 1994 and the adoption of the inclusive language policy framework in 1996, South Africa has recognised all eleven official languages, including historically marginalised indigenous languages such as Tshivenda (Constitution of the Republic of South Africa, 1996). The constitutional mandate promotes the equitable use and development of all official languages across domains such as science, technology, commerce, administration, and engineering, to mention a few. However, many of these languages remain under-resourced, particularly in specialised fields where terminological gaps persist.

Tshivenda, spoken by a linguistic minority, remains underdeveloped in critical knowledge areas, particularly in specialised sector like finance. As financial discourse becomes more complex and central to everyday life, the absence of standardised financial terminology in Tshivenda creates barriers to financial literacy, access to information and inclusive communication. Institutions such as the Pan South African Language Board (PanSALB) and the National Language Service (NLS) have supported initiatives in translation, terminology development and lexicography. However, challenges persist especially in the creation of

financial terminology where zero equivalence (i.e., no direct lexical equivalent in the target language) is common. The urgency of terminological development in finance is underscored by South Africa's growing economic complexity and the need for accessible financial education in indigenous languages.

Terminography, the process of systematically creating and documenting terms, plays a crucial role in addressing these gaps, Cabré, et al (2023) notes. Translation scholars such as Mudau, et al (2024) argue that transferring meaning across languages requires both linguistic and contextual adaptation. In the case of Tshivenda, terminographers must employ creative linguistic strategies such as compounding, borrowing, paraphrasing and semantic transfer to generate accurate and culturally resonant equivalents for financial terms. Although the broader literature addresses terminology creation in African languages, there is a noticeable lack of research focusing specifically on financial terminology in Tshivenda.

This study addresses this underexplored area by investigating the word-formation processes used by Tshivenda language practitioners, particularly terminographers in developing English financial terms into Tshivenda. While there is a broader body of research on terminology development in African languages, few studies focus explicitly on financial terminology in Tshivenda, making this study both timely and original. By examining the strategies used by Tshivenda terminographers and comparing them with practices in other African languages, the research aims to support more systematic terminology development in under-resourced languages. Accordingly, this study attempts to answer the following question: RQ1. What strategies do you use to solve the challenges encountered when developing English financial terms into Tshivenda?

Literature Review

This section presents the theoretical framework and literature review relevant to the study. A wide range of local and international sources including books, journal articles, and academic publications were consulted to explore differing scholarly views on terminology development strategies in African languages. A well-structured literature review not only demonstrates a deep understanding of the subject but also positions the current research within existing academic discourse. The development of terminology in African languages has been widely studied, with Tshivenda increasingly becoming a subject of interest. Scholars have explored various strategies used to bridge the linguistic gap between English and African languages, particularly in specialised fields such as finance. This review synthesises key studies by grouping them according to term-formation strategies such as borrowing, paraphrasing, compounding, semantic transfer, transliteration, and coinage and examines their specific application and relevance to Tshivenda.

While substantial research exists on languages like isiXhosa, isiZulu and Sepedi, Tshivenda remains underrepresented, especially in the development of specialised terminology. This gap highlights the importance of the present study, which aims to address the lack of research in financial term creation in Tshivenda. Providing historical context, Mahwasane (2024) analysed the challenges faced by indigenous South African languages, including Tshivenda, in developing adequate terminology. She identified several barriers, including Eurocentrism, time constraints, the presence of foreign sounds, issues of standardisation, multilingualism, etymological purity, coordination challenges and a surplus of synonymous terms. Mahwasane emphasised the need for coordinated and standardised efforts to ensure effective terminology development in these languages.

Term-Formation Strategies

Term creation is a universal linguistic process used to develop equivalent terms in a target language, particularly when existing vocabulary falls short. This process is essential for addressing lexical gaps, especially in specialised fields. Language professionals such as

terminographers and terminologists employ a range of carefully considered techniques to ensure consistency and accuracy in terminology development. These strategies enable the formation of technical vocabularies across various subject areas and are applied based on linguistic expertise and contextual relevance. Common term-creation methods include transliteration, borrowing, paraphrasing, compounding, semantic transfer, and coinage.

Borrowing and Indigenisation

Borrowing, as defined by Treffers-Daller (2023), involves incorporating linguistic elements from one language into another, typically as a result of prolonged cultural interaction. This process allows languages to adopt and integrate foreign concepts, often to fill lexical gaps. While borrowing can provide quick solutions, especially for technical or specialised terms, it may not always ensure effective communication. Meso (2023) and Sephodi (2022) caution against its overuse, particularly in cases where users are unfamiliar with the referent in the target language. Without proper adaptation or contextual explanation, borrowed terms may fail to convey meaning, especially to speakers with limited exposure to the source language.

Mukoya (2023) highlights that borrowed terms can be modified to fit the morphological system of the target language; however, language practitioners are encouraged to consider other strategies first. Similarly, Sephodi (2022) warns against relying on borrowing to solve zero-equivalence problems, as it often results in replicating foreign words without enhancing user comprehension.

Contrastingly, Mabela and Ditsele (2024) presents borrowing and indigenisation as vital to the modernisation of African language terminologies, especially in science and technology. His model promotes these strategies for their practicality and ability to rapidly address terminology gaps, making complex concepts more accessible in indigenous languages. Further support for borrowing as a viable strategy is seen in studies by Moropa and Nokele (2023) and Mlambo et al (2021), who used the ParaConc multilingual concordancer to analyse English-Xhosa parallel corpora. Their findings revealed that borrowing through pure loans, acronyms, indigenisation, and explanatory loanwords was a dominant strategy used by terminographers. Additional strategies identified included paraphrasing, coinage, derivation, compounding, and semantic shifts. Although these studies offer valuable insights, they focus primarily on isiXhosa and other major languages.

Paraphrasing

Paraphrasing is a widely used term-creation strategy, particularly when there is no suitable equivalent for a new concept in the target language. As Al-Harazi (2023) notes, paraphrasing is often employed when existing equivalents are either unavailable or unfamiliar to users, including the general public. This method allows language practitioners to provide a clear and accessible explanation of a term's meaning, making it especially useful for addressing linguistic gaps. Stander (2020) also affirms that paraphrasing can be effectively applied across languages, particularly when a direct translation does not exist. It is frequently used to define or explain headwords concisely in translation contexts. In a study of the isiXhosa and isiZulu translations of the South African Constitution, Mlambo et al (2022) identified paraphrasing as the most commonly used strategy, followed by methods such as derivation, borrowing, compounding, and semantic transfer. Borrowed terms were often adapted to align with the orthographic, morphological, and phonological norms of the target languages. These strategies are crucial for the development of African languages, especially when developing technical or legal content with limited existing terminology.

Mmanape (2020) also explored term-creation strategies in Sepedi, focusing on challenges in developing accurate terminology for newly introduced concepts. Their study highlighted paraphrasing and transliteration as the most effective approaches, particularly for filling lexical gaps and producing functional, user-friendly terms. However, they also identified persistent

issues, such as informal usage, inconsistent terminology lists, and inadequate translations. Despite extensive research on languages like isiXhosa, isiZulu, and Sepedi, there is a noticeable gap in literature concerning the use of paraphrasing and related strategies in the development of specialised terminology in Tshivenda especially in domains like finance. This highlights the relevance of the current study, which aims to investigate the word-formation processes employed by Tshivenda terminographers when developing financial terms from English. A deeper understanding of these strategies is essential for addressing zero-equivalence challenges and for expanding Tshivenda's financial lexicon.

Compounding

Compounding is a widely used word-formation strategy in terminology development, involving the combination of two or more independent words or morphemes to create a new term. This method is particularly effective in African languages, as it allows the creation of precise and contextually appropriate terms using existing linguistic resources. According to To'rayevna (2025), compounding offers a flexible mechanism for forming new terms by merging words in different grammatical categories such as noun–noun, verb–noun, or adjective–noun combinations. This adaptability makes it an ideal strategy for coining terminology in specialised fields like finance.

Gumbo (2021) supports the use of compounding, especially in the creation of terms for specialised dictionaries. She argues that the method enhances clarity, as compounded terms often retain the meanings of their individual components, which helps users grasp their definitions intuitively. Po-Ching (2022) similarly defines compounding as the fusion of two or more free morphemes to form a new lexical item, noting that the resulting terms are generally user-friendly due to their semantic transparency. Despite the proven utility of compounding in terminology development for African languages such as isiXhosa, Sepedi, and isiZulu, there remains limited documentation on how this strategy has been employed specifically in Tshivenda, particularly in the development of financial terminology. This highlights a gap in the literature and points to the need for focused research into how compounding can be effectively applied in Tshivenda to address the zero-equivalence problem and expand its technical vocabulary.

Semantic Transfer/Shift

Semantic transfer is a term-creation strategy in which an existing word in the target language is assigned a new or extended meaning to express a concept that lacks a direct equivalent. This process involves the broadening or shifting of a word's semantic scope to include an additional or related concept. Desmet (2021) defines semantic transfer as the reapplication of a known lexeme to designate a new, often specialised, referent. This approach allows terminologists to use familiar words in novel ways, which can aid comprehension and maintain linguistic consistency.

Mabela and Ditsele (2024), along with Gumbo (2021), emphasise that semantic transfer is particularly valuable in indigenous languages where lexical gaps are common, especially in specialised fields. It enables existing general-language words to assume technical meanings during terminology development. Schmitt and Schmitt (2020) further support this view, stating that semantic transfer allows new meanings to be attached to familiar words, thereby facilitating user understanding without the need for foreign borrowing.

Yule (2022) describes semantic shift a closely related concept as a process by which a word's meaning expands to include new referents within its semantic range. This expansion must be contextually appropriate to avoid confusion, as the same term may carry both general and specialised meanings depending on usage. Al-Harazi (2023) also cautions that semantic transfer must be applied with precision, as the success of the translated term depends on how accurately it conveys the intended concept in context. While semantic transfer is a cost-effective

and culturally sensitive strategy for term development, its success in specialised domains like finance depends on clarity, user familiarity, and contextual appropriateness. Yet, limited research has explored how this strategy is applied in the development of financial terminology in Tshivenda.

Transliteration

Transliteration, on the other hand, refers to the adaptation of a term from one language into another using the target language's phonological and orthographic systems. It is commonly used when the source term is unfamiliar or when no equivalent exists. As described by Mammadzada (2023), transliteration involves rendering foreign terms phonetically using the script of the target language. Makoa (2023) and Mubiana (2022) view it as a solution to the zero-equivalence problem, particularly in specialised domains like medicine or finance.

However, transliteration has limitations. While it may provide a quick fix for terminology gaps, it often fails to facilitate full understanding, especially among speakers who lack exposure to the source language (Meso, 2023). Language users may recognise the transliterated term but struggle to grasp its meaning, thus hindering effective communication. Po-Ching (2022) warns that over-reliance on transliteration can erode the linguistic integrity of the target language and potentially lead to language stagnation. Despite these concerns, transliteration remains a prevalent strategy among South African terminographers. It is often the first resort when developing terms in technical domains due to its simplicity and efficiency. Schmitt and Schmitt (2020) add that when used appropriately, transliteration can be adjusted to fit the morphological rules of the borrowing language, thus making the term more accessible to native speakers..

Coinage

Coinage, also known as neologism, refers to the process of inventing entirely new terms to represent novel or previously unnamed concepts. This strategy is particularly useful when no suitable equivalent exists in the target language. Yule (2022) notes that coinage is often driven by advancements in science and technology, necessitating the creation of terms to describe emerging phenomena or concepts. According to Mweri (2021), coinage may involve drawing from other languages, dialects, ancient languages, or professional jargon to create words with intentional meanings. This creative approach allows language practitioners to design terms that are not only functional but also culturally and linguistically appropriate. Oreški (2021) defines a neologism as a “newly invented word or phrase introduced into a language for the first time,” while Mishra (2023) emphasises that although such terms may not yet be widely accepted, they play a vital role in the evolution and enrichment of a language.

Coinage is particularly valuable in African languages when other strategies, such as borrowing or paraphrasing, fall short in conveying the intended meaning of specialised concepts. By inventing new terms grounded in the phonological and morphological rules of the target language, terminographers can create clear, context-specific vocabulary that resonates with native speakers. Despite its advantages, coinage remains underutilised in less-resourced languages like Tshivenda. Existing research largely focuses on broader language development or on other African languages such as isiZulu and Sepedi. Little attention has been given to how coinage is employed in developing Tshivenda's financial lexicon, which presents a significant gap in the literature.

Although there is substantial research on the development of terminology in African languages, a significant gap persists in the literature concerning the particular word-formation strategies employed in developing financial terminology from English into Tshivenda. However, few studies have examined the terminology development of specialised fields, such as finance, into Tshivenda. This presents distinct challenges due to the limited financial vocabulary in the language. The main objective of this study is to investigate the strategies used by Tshivenda terminographers in developing English financial terms into Tshivenda, focusing

on the word-formation processes involved and assessing how these strategies compare to practices in other African languages. The study also aims to contribute to a deeper understanding of term-creation processes in the field of financial terminology development, particularly in Tshivenda.

THEORETICAL FRAMEWORK

This article is undergirded by the Communicative Theory of Terminology (CTT), proposed by Cabré (1999), emphasises the role of communication in the development and use of terminology. This theory focuses on how specialised terms are created, transmitted and understood in various communicative contexts, particularly in technical and scientific fields. Cabré (1999), CTT views terminology as a tool for communication. It is concerned with how terms facilitate the exchange of knowledge and ideas in specialised fields. The primary goal is to ensure that terminology helps speakers and writers communicate effectively and clearly. In the context of financial terminology in Tshivenda, the Communicative Theory of Terminology (CTT) would suggest that terms should be created not only to reflect the technical meaning of financial concepts but also to be easily understood by speakers of Tshivenda, particularly in various communicative settings (e.g., government documents, media, or business). The terms should ensure clarity and help facilitate effective communication about financial topics among the general public or specialists. Cabre's (CTT) is a valuable framework for developing terminology that is both accurate and communicatively effective. It stresses the importance of context, clarity, and user needs in the creation and use of specialised terms.

The Communicative Theory of Terminology (CTT) emphasises that terminology development should not only focus on linguistic accuracy but also on the practical, communicative function of terms within a specific context. In the study titled *"Addressing Zero Equivalence in Tshivenda-English Financial Terminology"*, this theory is particularly relevant, as the research highlights the linguistic challenges faced by Tshivenda terminographers in developing financial terms from English. The study demonstrates that, while linguistic precision is essential, terminographers must also consider how terms will function in communication within the target culture and context. For instance, terms like *"bank"* or *"investment"* may not have direct equivalents in Tshivenda, requiring terminographers to utilise strategies like borrowing, transliteration or semantic transfer, which align with CTT's focus on functionality in communication. By employing these strategies, terminographers ensure that the newly created terms serve their purpose effectively in the financial sector, facilitating understanding and engagement within the Tshivenda-speaking community.

RESEARCH METHOD

Research Design

A research design is a strategy or plan used to select a certain set of participants to gather data that will be used throughout the study and the subsequent data analysis, according to Maree and Peterson (2020). A study design outlines how participants will be used to draw conclusions about the research topic (Kumar, 2019). In this study, qualitative research design was employed to explore word-formation strategies used in developing financial terminology from English into Tshivenda. Given the limited availability of established equivalents in Tshivenda for many financial terms, this qualitative approach was particularly well-suited to understanding the complex linguistic and cultural considerations involved. The exploratory nature of the study necessitated gathering rich, descriptive data from experts engaged in terminology development.

Participants

A total of ten participants were selected through purposive sampling, based on their expertise in Tshivenda language and their roles in terminology development related to financial concepts. To verify their expertise, the following criteria were considered:

Academic qualifications (e.g., BA, MA, PhD in language-related fields); Professional roles (terminographers, translators, or language planners); Years of experience working with Tshivenda in professional linguistic contexts; Involvement in terminology development projects or institutional work. This verification process ensured that each participant had relevant and demonstrable experience to inform the study's goals. The summary demographic table below provides additional contextual clarity and supports the interpretive authority of their responses:

Table 1
Characteristics of participants

Occupation	Age Range	Highest Qualification	Years of Experience	Participant Code
Terminographer	50–59	MA	25–30 years	Participant 1
Terminographer	40–49	BA	15–20 years	Participant 2
Terminographer	40–49	MA	15–20 years	Participant 3
Terminographer	30–39	BTech	15–20 years	Participant 4
Terminographer	40–49	BTech	15–20 years	Participant 5
Terminographer	40–49	MA	15–20 years	Participant 6
Terminographer	50–59	PhD	25–30 years	Participant 7
Terminographer	40–49	MA	15–20 years	Participant 8
Terminographer	40–49	PhD	15–20 years	Participant 9
Terminographer	30–39	MA	15–20 years	Participant 10

Research Instruments

A semi-structured interview schedule was designed to elicit in-depth responses aligned with the study’s research aims. The development of the questions was theoretically grounded in Conceptual Terminology Theory (CTT), which emphasises the relationship between conceptual systems, linguistic representation and cultural relevance in terminology development. Following the terminography task, the researchers employed face-to-face semi-structured interviews for data collection, as suggested by Kumar (2019) to comprehensively elucidate participants’ views and effectively achieve the study’s objectives. This method was chosen for its flexibility and ability to provide an in-depth understanding of the terminographers’ experiences and perspectives. Furthermore, the interviews were guided by a pre-defined question plan to ensure consistency while allowing for elaboration where necessary. The interview questions focused on the difficulties faced during the development process and the methods used to address these challenges, enabling the collection of rich qualitative data. Additionally, the researchers collected data using an audio recorder and pen and paper. The audio recorder was chosen for its ability to capture detailed responses during the interviews, ensuring accuracy and allowing the researchers to focus on the conversation without the distraction of extensive notetaking. Moreover, written notes were also made to capture key points during the interviews. These instruments were chosen to facilitate thorough data collection and to provide a reliable basis for subsequent analysis. In the next section, we detail the methods used to examine the gathered data.

Data Collection Process

Data were collected through face-to-face interviews, conducted in locations selected by the participants for convenience and privacy. Each interview lasted between 45 and 60 minutes. Interviews were conducted in either Tshivenda or English, based on the participant's preference, and were audio-recorded with consent. Data collection continued until thematic saturation was reached—when no new codes or themes emerged in subsequent interviews. This approach ensured both depth and completeness in capturing participant insights.

Data Analysis

The interview data were analysed using thematic analysis, following Saldaña (2021) assertion that thematic analysis allows for the identification of categories arising from the data. Meanwhile, inductive analysis, as emphasised by Nieuwenhuis (2011), involves the evaluator or researcher deriving concepts, themes, or a model through interpretive readings of the raw data. The analysis diligently adhered to the five stages of the thematic matrix for analysing qualitative interview data, as suggested by Kuckartz (2019). The researchers began by thoroughly reading through all the collected data multiple times to gain a deep understanding of its content and context. Next, a coding framework was constructed by creating primary categories that directly corresponded to the research questions. The data were coded using the established primary categories. Each piece of data was carefully assigned to the relevant category. The coded data were analysed by extracting text excerpts from the primary categories. These excerpts were then inductively assigned to create subcategories, allowing for a more detailed understanding. No qualitative analysis software was used; however, coding sheets and matrices were developed manually to organise data systematically. The next section outlines the measures taken to ensure the study adhered to ethical standards.

Ethical Considerations

Ethical approval was obtained from the University Research Ethics Committee as well as community representatives of the Tshivenda-speaking population. Comprehensive ethical procedures were followed: Informed consent was obtained from each participant after providing detailed information about the study's purpose, methods, and ethical safeguards. Participant anonymity was maintained through the use of coded identifiers (e.g., participant 1–participant 2). Confidentiality was protected by: secure storage of digital and printed data, password-protected files and restricted access for researchers only and removal of all personal identifiers from transcripts and reports. Participants were informed of their right to withdraw at any stage and were advised that they would receive no financial compensation, in line with academic ethical standards.

RESEARCH FINDINGS AND DISCUSSION

Research Findings

This section presents a thematic analysis of the responses provided by Tshivenda terminographers, highlighting the strategies used to develop English financial terms in a context where direct lexical equivalents are often lacking. The findings address the central research question:

What strategies do you use to solve the challenges encountered when developing English financial terms into Tshivenda?

Thematic analysis of the interview transcripts resulted in five key themes, each supported by representative participants quotes. These themes are summarised visually in Table 2 at the end of the section to enhance accessibility and enable comparison of strategy effectiveness. The participants' responses to this question are categorised into five key themes, as outlined below.

Theme 1: Challenges in Developing Financial Terms

All participants acknowledged the difficulty of developing financial terms into Tshivenda, primarily due to, the lack of direct equivalents, cultural and semantic mismatches and the technicality and evolving nature of financial language. Participant 6 observed, “financial language changes quickly and does not always have parallels in Tshivenda. We must be creative.”

Theme 2: Consulting Native Speakers

A frequently mentioned strategy was consultation with native Tshivenda speakers to validate meaning, ensure acceptability and refine cultural relevance. “A lack of words does not mean stopping communication; a document should be accessible to others for reading.” –

Participant 3. “When direct translation fails, transliteration is used as an alternative.” – Participant 1. This collaborative method also served as informal validation of newly coined or adapted terms.

Theme 3: Understanding Client Briefs

Participant 7 emphasised the value of client translation briefs, which guide terminographers in selecting strategies based on the target audience profile. *“The client’s translation brief helps us understand the target readers, which allows us to determine the most appropriate strategy, such as paraphrasing or borrowing.”* This approach allows terminographers to tailor their choices to the communicative purpose and user expectations.

Theme 4: Use of Term Creation Strategies

Participants described using a combination of strategies depending on the term, including: borrowing from English or other African languages, transliteration, paraphrasing and coining new terms (neologisms). Participant 8 shared that multiple strategies are often applied to the same term before arriving at an acceptable form. Participant 6 noted the occasional use of online tools, such as Google, for cross-linguistic reference.

Participants consistently mentioned paraphrasing and coining terms as key solutions when existing lexical resources proved insufficient. *“This approach helps convey the intended meaning clearly and accurately in Tshivenda technical documents.” – Participant 4.* Coined terms were sometimes modeled on morphological structures already present in Tshivenda to preserve linguistic authenticity and intelligibility. *“Various processes for developing terminology occur, including neologisms, transliteration, coining, paraphrasing and borrowing.” – Participant 7.*

Theme 5: Use of Lexical Resources

Several participants referenced the use of dictionaries and linguistic corpora to support term development. *“We typically utilise bilingual, monolingual and specialised dictionaries to address terminology challenges.” – Participant 1.* They stressed that dictionary choice is context-dependent, general-purpose dictionaries work for common terms, while specialised dictionaries are required for technical or financial terminology.

Summary of Findings

In summary, the finding reveals that Tshivenda terminographers rely on a diverse toolkit of strategies to navigate the complexity of financial term development. These include collaborative strategies (e.g., consulting native speakers), resource-based strategies (e.g., dictionary use) and cognitive-linguistic strategies (e.g., borrowing, paraphrasing, neologisms). The flexibility and adaptability of these strategies demonstrate a strong awareness of linguistic, cultural, and functional demands.

Table 2
Comparative Summary of Word-Formation Strategies

Strategy	Description	Participants Mentioned	Effectiveness
Consulting native speakers	Collaborative review for cultural and linguistic validation	1, 2, 3, 6	High ensures cultural relevance
Client translation brief	Tailors’ strategies to target audience needs	7	Moderate to High audience-focused
Borrowing	Direct adoption of English terms	6, 7, 10	Moderate accessible but foreign
Paraphrasing	Using descriptive phrases to convey meaning	4, 5, 7, 10	High preserves meaning
Neologisms / Coining terms	Creating new Tshivenda terms from scratch or by analogy	5, 7, 10	High linguistically integrative

Strategy	Description	Participants Mentioned	Effectiveness
Transliteration	Phonetic transfer of English terms	1, 6, 7	Moderate useful, but less natural
Use of dictionaries	Employing monolingual/bilingual and technical dictionaries	1	Moderate depends on dictionary
Online tools (e.g. Google)	Supporting strategy for checking meanings and context	6	Supplementary aids decision-making

Discussion

This study delves into the strategies employed by Tshivenda terminographers in the development of English financial terminology, a crucial but challenging task due to the relatively limited lexical resources available in Tshivenda. The research focuses on the methods these terminographers use to bridge the gap between the English language, which is the source of the financial terms, and Tshivenda, a minority language spoken in South Africa. The research is guided by the Communicative Theory of Terminology (CTT), which provides a framework for understanding how terminology is created and used as a tool for effective communication. According to CTT, terminology creation is not just a matter of linguistic accuracy but also of enabling clear communication between experts and end-users, ensuring that terminology supports information transfer effectively. The study presents several findings based on the strategies employed by Tshivenda terminographers and explores their implications for language planning, education, and institutional support.

The findings indicate that Tshivenda terminographers employ a range of strategies to address lexical gaps. These strategies include compounding, paraphrasing, borrowing, transliteration, and semantic transfer. Importantly, these strategies are not used in a one-size-fits-all manner but are applied contextually, with terminographers adopting a hybrid approach that is flexible and adaptive to the nature of the term being created. For example, compounding, which involves creating new words by combining existing linguistic units, is a preferred method for generating terms that maintain conceptual clarity while remaining accessible to Tshivenda speakers. This approach ensures that the terms created are semantically transparent, preserving both cultural and linguistic relevance, as well as making the concepts understandable to the target audience. As noted by Gumbo (2021), compounding is an effective strategy for creating semantically transparent terms in African languages and aligns with the need for terminology to be culturally relevant and easily understood by speakers of the language.

Paraphrasing, another common strategy, was frequently used when direct translation was not feasible. While paraphrasing can provide clarity by offering a conceptual explanation of a term, it can also present challenges, especially in technical contexts where it might lead to cognitive overload for readers. This is particularly problematic in policy documents or other specialized texts where clarity is crucial. Nonetheless, paraphrasing was often used for its educational value, especially when it came to making abstract financial concepts more accessible to learners or non-expert audiences. It allowed terminographers to break down complex ideas into more comprehensible explanations, despite the potential drawbacks in sentence structure that could make texts harder to read.

Borrowing and transliteration were also common strategies, particularly for terms that did not have direct equivalents in Tshivenda. Borrowing refers to taking words directly from the source language (in this case, English), while transliteration involves adapting the sounds of the original term into the target language's phonetic system. These strategies were particularly useful for modern or globalized financial concepts, such as "banking" or "interest rate," for which no native Tshivenda words existed. However, these strategies were seen as temporary solutions rather than sustainable ones. The risks associated with borrowing and transliteration include the potential for "foreignisation," where the imported terms lose their connection to the

linguistic and cultural identity of the target language. This issue, noted by Meso (2023) and Sephodi (2022), suggests that borrowing should be a last resort, used only when no other viable options are available.

Semantic transfer was another important strategy used by Tshivenda terminographers. This method involves extending the meaning of familiar words in Tshivenda to cover new financial concepts. By doing so, terminographers were able to adapt existing vocabulary to meet the needs of a rapidly evolving financial landscape. This strategy was consistent with the communicative function of terminology outlined in CTT, which emphasizes that terminology should be adaptable and flexible enough to accommodate new contexts and concepts. Through semantic transfer, terminographers were able to create terms that felt more organic to the language, reinforcing its functional adaptability and ensuring that the new terms would be understandable in real-world contexts.

While these strategies were effective, the study also identified several challenges faced by the Tshivenda terminographers. Despite their professional experience, many participants reported struggles with language proficiency, both in English and Tshivenda. This proficiency gap is significant because effective terminology creation requires not only fluency in both languages but also a deep understanding of the subject matter. The study suggests that experience alone does not guarantee terminological competence, highlighting the need for systematic training in both language proficiency and terminology development. This finding echoes the call from Hu and Gao (2021) for integrated training that combines linguistic skills, translation expertise, and subject-area knowledge. The study implies that terminographers are often under-supported when it comes to acquiring the interdisciplinary skills needed for effective term creation, an issue that could hinder their ability to produce high-quality, accurate, and contextually appropriate terminology.

The practical implications of the study are far-reaching, particularly in the realms of education, policy, and institutional support. In terms of educational training, the study emphasizes the need for formal, accredited programs in terminology development. These programs should focus on African linguistics and applied terminography, with an emphasis on cross-linguistic word-formation techniques, digital tools, and corpus-based methods. As Dladla (2023) argues, terminographers need to be proficient not only in the languages they work with but also in the principles of terminology creation, which includes an understanding of the functional aspects of terms and the processes involved in adapting them for different languages and contexts. The study suggests that curricula in linguistics and translation should incorporate CTT-based theoretical frameworks, equipping terminographers with the tools they need to create terms that effectively support communication between experts and non-experts.

From an institutional perspective, the lack of structured terminology databases and digital tools was identified as a significant barrier. The study advocates for the establishment of national language bodies or university-led initiatives to support the development of shared terminological resources. These initiatives could help create AI-assisted lexicons and digital platforms for under-resourced languages like Tshivenda. Institutional support could also include funding for terminological research and the creation of linguistic resources that would make the process of term creation more efficient and less reliant on manual methods. Such infrastructure would allow terminographers to work more effectively and produce more consistent and comprehensive terminologies.

Finally, the study has important implications for language policy and planning in South Africa. Supporting the development of minority language terminologies aligns with the country's constitutional goals of promoting multilingualism and linguistic equity. The study suggests that policy initiatives should focus on institutionalizing Tshivenda terminology standardization and supporting the professional development of terminographers. By integrating term development into public-sector translation workflows, policy makers can

ensure that the creation of terminology is not only a linguistic task but also a functional one that contributes to effective communication and knowledge transfer across diverse audiences.

The findings of this study, guided by the Communicative Theory of Terminology, provide valuable insights into the strategies used by Tshivenda terminographers in creating financial terminology. The study emphasizes the importance of a flexible, context-sensitive approach to term creation, as well as the need for specialized training and institutional support. While the study is limited in scope, focusing on a small group of terminographers in one field, it provides a foundation for further research into the challenges and strategies of term creation in minority languages. Future research could compare term creation strategies across other African languages and explore the role of machine-assisted term development, further contributing to the development of linguistic resources for under-resourced languages.

CONCLUSION

This study has examined the strategies employed by Tshivenda terminographers in developing English financial terminology, revealing a reliance on word-formation processes such as borrowing, transliteration, semantic transfer, compounding and paraphrasing. These strategies play a crucial role in addressing lexical gaps and ensuring conceptual relevance within the cultural and linguistic context of Tshivenda. However, the findings also highlight a significant challenge: even experienced practitioners often lack sufficient training in both source and target languages, which can compromise the clarity and accuracy of newly developed terms. This gap emphasises the pressing need for improved academic and professional training in linguistics, financial discourse and terminology development.

To address these challenges and strengthen the impact of this work, the study recommends several implementation pathways. First, the development of a Tshivenda Financial Lexicon Toolkit, a standardised and accessible reference resource would provide translators and financial professionals with vetted terminology and usage guidance. Second, collaboration with banks, translators and educators should be prioritised to ensure that newly created terms are context-sensitive and meet the communication needs of end-users. Third, academic institutions are encouraged to integrate terminology development modules into linguistics and translation curricula, with a focus on Communicative Theory of Terminology (CTT) to reinforce both theoretical and functional competencies. Lastly, language resource centres or digital feedback platforms could support continuous refinement of terms through user engagement. These initiatives would not only professionalise the work of terminographers but also promote linguistic inclusivity in financial communication critical for advancing literacy and socio-economic participation in multilingual societies.

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