

On Translating Financial Terminology from English into Slovak

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Abstract

The objective of the present paper is to introduce an analysis of the translation of the British taxation terminology into Slovak, explore the process of searching for suitable translation equivalents and investigate the major types of lexical motivation of English-borrowed Slovak taxation terms.

In the present analysis, the methods and procedures of finding equivalents of technical terms will be clarified. In addition, through translated technical terms another aim of the present paper is to shed light on some of the major differences in the taxation systems operating in the United Kingdom and in Slovakia.

Key words: taxation terminology, theory of Skopos, lexical motivation

1. Introduction

Terminological equivalence in a specific field has been a challenge for translation studies. Similarly, in translation practice, translators face situation in which they cannot rely solely on their knowledge of specific lexis and terminology, and they must resort to specialized publications, research papers, both printed and electronic documents, such as online dictionaries, and discussion forums. Searching for an appropriate terminological equivalent is a demanding and time-consuming task, even more so as translators often work under the pressure of time (Bilá2016; Kačmárová A., Bilá M., Körtvélyessy L.2008)). Nevertheless, publications providing an in-depth treatment of the issues in question prove to be beneficial as translators become "au fait" in selecting suitable target language (TL) equivalents. With the top notch technology at hand, finding specific terminology equivalents has become less strenuous thus increasing the functionality of translation. What is more, when searching for terminology, translators can also verify the accuracy of the selected equivalents.

2. Theoretical underpinnings

In translating the taxation manual downloaded from the HMRC website functional translation as advocated by Vermeer () has been applied. Vermeer defines translation as a special kind of transfer and, at the same, as a verbal activity, thus laying the foundations a new paradigm, which has come down in the translation studies as Skopos (derived from the Greek word meaning purpose or function). Vermeer's propositions derive from the claim that the translation is not dependent on the original, but rather on the purpose the translation is expected to serve. The objective of the translated text is not arbitrary; rather it is based on the target users' needs. Thus Skopos enters the process of translating through translators and ordering parties. Translation therefore is viewed upon as a purposeful activity. Vermeer and Reiss (2013) disregard the dominant role of the SL text, and maintain that from the very beginning, translating is governed by the intended outcome of the translation process. They focus on the TL culture rather than on the SL author's intentions. Therefore, two translators may opt for two different functions of the translation of the identical SL text. The theoretical foundation of this paradigm is expressed in the following formulas: translation is the function of Skopos; translation is the information offer in the TL culture of the Information offered in the SL culture; information offer of SL translation is expressed as a transfer of SL culture offer. The reverse, however, is not applicable.

The proponents of the theory of Skopos view culture and language as a communication model bearing certain features. Thus they define three sets of conditions in translating: external social circumstances and situational factors; and individual conditions governing the translator's behavior. The translation is then viewed upon as the transmission of information taking place in a particular cultural context (Šarčević 1997, 2000). The translated text differs from the source text in that it is perceived differently and has different cultural connotations. In addition, Vermeer stresses the importance of two principles; the former one demands that the TL text be sufficiently coherent in relation to other texts in the TL culture and comprehensible in the new environment. The latter principle demands the presence of intertextual coherence, in other words, compliance with the meaning of the original (Vermeer and Reiss 2013).

Two types of functions of correspondence between texts are differentiated (Vermeer and Reiss 2013); if the function of the two texts (SL and TL texts) is identical; this is the case of constant function, which, however, does not mean that the original and the translation are absolutely identical. If the functions of the two texts differ, this is the case of a change in function. The Skopos theory therefore examines the functions of the target text in a new environment and the changes resulting from this situation. There may be cases that the adequacy of the translated text in relation to the original becomes a desired objective of translating, i.e. it will be its Skopos.

3. Linguistic and translation analysis of the Slovak translation of Income Tax Manual: Material

The SL text was downloaded from Her Majesty's Revenue and Customs (HMRC)¹ website. This institution was created by joining the financial and customs office and has been effective as the supreme tax authority since 18 April 2005.

¹HMRC is a non-ministerial department of the UK Government responsible for the administration and collection of direct taxes including personal income tax and corporation tax, taxes on capital income from investments and inheritance tax, indirect taxes (including VAT), excise tax and real estate transfer tax, as well as the taxes related to the environment such as air passenger tax and a tax on climate change. HMRC is also accountable for contributions to social insurance, child benefits and other forms of state support, including trust funds for children, tax relief, and minimum wage, money laundering prevention in collaboration with other entities dealing with monetary services and the collection and publication of statistics on trade in goods.

3.1 Linguistic and translation analysis: procedures

When dealing with the differences in the usage of grammatical means in the SL and TL texts, i.e. the British taxation document and its Slovak translation, the focus of attention will be transposition, expansion, reduction and calque as these have been the most frequent translation techniques applied in translating. Vinay and Darbelnet (1995) define transposition as a deliberate and frequently required formal substitution of grammatical elements, more specifically, parts of speech or grammatical categories of the SL text, which does not change the meaning given in the TL text.

As an example from taxation terminology, the following collocation may be given: *rental income* has been translated into Slovak as *príjmy z prenájmu*, i.e. the English adjective has been substituted with the genitive of the Slovak noun. As different type of transposition, the following example may be given: the English infinitive form *to deduct* has been replaced in Slovak by the plural genitive noun *zrážok*.

The SL document in question typically uses the second person form of address, active voice structures and imperatives, the TL text, however, relies more frequently on impersonal expression (such as taxable person and passive structures, agentless structures with unspecified agent in which the subject is moved to the center of communications) as these structures are generally used in the TL; e.g. *Income Tax is a tax you pay on your income. You don't have to pay tax on all types of income.* – *Daň z príjmov je daň, ktorá sa platí z príjmov. Avšak daň sa neplatí zo všetkých príjmov.*

In Slovak, structures with reflexive pronoun are often used as equivalents of the English passives as they are more common in Slovak than past participle passives, e.g. *Instead, the money will be deducted from the tax you owe.* – *Namiesto toho peniaze sa odrátajú z dlžnej sumy na dani.*

Slovak past participle passives (or descriptive passive forms) tend to be less frequent than reflexive pronoun passives and are only used in the contexts in which reflexive pronoun passives cannot be used. In past participle passives, dominant relationship is between the events and the affected right-intentional participant x^2 , and the personal and non-personal left-intentional participant x^1 may be shifted from the subject position: *details of any expenses paid by the employer* – *doklady o nákladoch zaplatené zamestnávateľom.*

English object relative clauses have been translated by post-modification of nominal phrases using case suffixes and prepositions or by adding genitive forms of adjectives to nouns, e.g. *money you earn from employment* – *príjmy zo zamestnania / závislej činnosti; benefits you get from your job* – *príspevky od zamestnávateľa.*

In the general and universal documents, the monetary expressions use the internationally established acronym/abbreviation and in the multi-digit numerals every three digits are separated by a comma (cf. Hrehovčík – Bázlik 2014) thus the English expression £ 4,250 is transcribed into Slovak as 4 250,00 GBP.

With certain expressions, descriptive forms or paraphrasing has been preferred because there is no suitable equivalent in the TL; the description provides the conceptualization (cf. Kačmárová, A. – Bilá, M. 2016; Bilá - Kačmárová–Vaňková 2017) of the English expression thus making up for the missing concept in the TL, e.g. *Pay As You Earn (PAYE)* – *odvod dane z príjmov vyberanej zrážkou / plat', počas toho ako zarábaš; Self Assessment tax returns* – *Self Assessment daňové priznanie, daňovník si sám vypočíta daň a podá daňové priznanie; free TV licence for over-75s* – *oslobodenie od koncesionárskych poplatkov pre osoby staršie ako 75 rokov.*

If the collocation *live-in landlord* were translated literally into Slovak; *live-in* English meaning *living in the same place or cohabiting, a roommate* and the word *landlord* meaning *the owner of the apartment*, combining literally translated words would result in nonsensical Slovak expression. In this case, a relevant Slovak Act on leasing was found and the conceptualization of the English term *live-in landlord* was searched for, identified as *bývajúci v mieste nájomného majetku.*

The negative form of the conditional clause *unless you're a live-in landlord and get £ 4,250 or less* has been translated *ak daňovník nie je bývajúci v mieste nájomného majetku a dosahuje príjem, ktorý sa rovná alebo je nižší ako 4 250,00 GBP*, i.e. a relative clause has been added in the TL text in order to specify the level of income and provide an adequate expression for *is equal to or less than*.

When referring to the dates and deadlines, appropriate variants customary in the Slovak culture are utilized. The syntactic and syntagmatic structures in the SL have been transferred into the target language, e.g. *If you're working for your employer on 5 April* ...translated as *Ak osoba je v pracovnom pomere vrátane 5.apríla...* In the Slovak translation, the word *vrátane* (including) has been added as the participle verb form implies that the activity does take place on April 5 as well.

The deadlines are substituted with the Slovak equivalent adding the word *lehota*, *obdobie* or *termín* (period, deadline), *up to 20 working days – v lehote maximálne 20 pracovných dní; you miss the deadline for submitting – v lehote nepodá daňové priznanie; is up to 3 months late – 3 mesiace po lehote podania; within 12 months of the original deadline – do 12 mesiacov od pôvodnej lehoty jeho podania; within 3 days – v lehote do 3 dní; up to 4 years after the end of the tax year – najneskôr do 4 rokov do ukončenia daňovacieho obdobia; on or after 6 April 1935 – po 6.apríli 1935 vrátane; on or before 5 April 1948 – najneskôr 5.apríla 1948; 23 2 1 the earliest – najskorší termín; in September 2015 or later – po septembri 2015 vrátane.*

Translating English gerunds as the noun in the target language, a typical strategy in translating professional text can be considered a form of transposition as a grammatical category (a verb form) in the SL changes into a different grammatical category (a noun) in the TL. The following may be given as illustrations: *sending your return – podanie daňového priznania; filling in your return – vyplnenie daňového priznania; paying your bill – vyplatenie daňového výmeru; claiming tax relief – žiadosť o daňovú úľavu; registering for Self-Assessment – registrácia daňovníka pre potreby vyplnenia daňového priznania.*

If the TL lacks some language means existent in the SL, simple equivalence gives way to functional equivalence, or cultural equivalence, in other words, the meaning is translated by different language means, e.g. *non-resident company – nerezydentská prevádzka reň; work expenses – prevádzkové náklady; a sole trader – živnostník; bereavement allowance – príspevok prístrate blízkej osoby*. If the compound *pension pot* were translated literally, the outcome ('*dôchodkový hrniec*') would be non-sensical, thus *the pot* is substituted with the Slovak established expression *účet* (account) and the Slovak resulting multi-word unit (MWU) is *dôchodkový účet* (retirement account). Similarly, the term National Insurance is not translated literally, instead a functional cultural generally established in the Slovak system is used, namely *sociálna poisťovňa* (cf. Bilá M., Kačmárová A., Kášová M., Tomášiková S., Vojtek D., Koželová A. 2015)

Translating some expressions has been thought-provoking, e.g. finding the suitable equivalent for the term *Share Incentive Plans (SIPs)*. Some bilingual English – Slovak dictionaries provide the following Slovak equivalents of the term *incentive*: Slovak *podnecujúci*, *motivačný*, *výkonnostný* (encouraging, motivating, enhancing one's performance). HMRC conceptualizes *the share incentive plans* as shares given to an employee as a kind of reward on an annual basis. For this reason the SIPs have been translated as *akciový výkonnostný program*.

Similarly, when translating the expression *24 1 Enterprise Management Incentives (EMIs)*, again the conceptualization as given by HMRC has been searched for (the enterprise management incentive may be awarded by a company). The compound *enterprise management* has been translated as *vedenie podniku* and *incentives*, a polysemous expression, as *odmena* based on the provided conceptualization and the context in which it occurs. The final outcome thus is *zvláštna odmena vedenia podniku*.

With regard to the abbreviations and acronyms in the SL text, the components of the abbreviation/acronym are translated into the TL as complete words and the abbreviation/acronym is retained in the SL text, e.g.

uncrystallised funds pension lump sums (UFPLS) – nevykryštalizované jednorazové sumy penzijných fondov (UFPLS); saveasyouearn (SAYE) – spor počas toho, ako zarábaš (SAYE); enterprise management incentives (EMIs) – zvláštna odmena vedenia podniku (EMIs); Individual Savings Accounts (ISAs) – osobné sporiace účty (ISAs). At the essential level of logic, these terms are defined as a logical summary through predicative logic and form the semantic basis of the term in question. At the onomasiological level, at the naming level it is decided which words are expressed as adjectives or nouns and what form the term will have.

4. Motivational cooperation in Slovak taxation terminology borrowed from English

In examining lexis, onomasiological approach is preferred by the theory lexical motivation viewing lexical units as non-isolate entities (Kožáriková, 2015). "Lexis represents a set of lexical units that are systemically interrelated through lexical motivation. Lexical motivation encompasses all the vocabulary and justifies and explains the existence of individual lexical items in the language system" (Kožáriková, 2015, p. 12, translated by the author). Theory of lexical motivation as proposed by Furdík (2008) includes seventeen types of motivation. The starting point of the theory of motivation is that motivational types interact with each other and this is manifested as "motivational cooperation" (ibid, p. 14). Since the present paper deals with translating terminology, in addition to terminological and interlingual motivation considered as the essential types in motivational cooperation, other types of cooperation, such as syntactic, word formation and acronym-based motivation, have also been identified.

Words borrowed from other languages are considered as interlingually motivated undergoing the process of "adaptation at various language levels and gradually being integrated into the system of the borrowing language" (ibid, p. 31). Interlingual motivation is declining when the borrowing gets adapted and is no longer seen as a foreign element. The adaptation processes at various levels, the trans-processes² affect the manner in which the terms get integrated with regard to their form (trans-phonemization, trans-orthographization) and their content (trans-semantization) as well as structuring (trans-morphemization, trans-morphologization, trans-derivation) in the borrowing language. Some categories and subcategories marginally related to the process of terminology formation may be introduced (categorization as introduced by Kožáriková, 2015). The first category results from interlingual motivation and includes one-word terms, e.g. *dividenda*, an English borrowing in which the process of trans-morphemization, borrowing of the English root morpheme and adding the Slovak grammatical morpheme (-a) a new lexical unit has been formed in Slovak.

The second group comprises lingual and word-formation motivation. In addition to the direct transfer of one-word unit from the SL word-formation on the TL gets involved. Within trans-morphologization, the term gets adapted through adding a word-formation formant with inflectional function (-cia), e.g. *registrácia* resulting from the English term *registering* (adding the word-formation formant to the root morpheme). Unlike in the first category, in this one the word-formation component is missing.

3b subgroup resulting from (interlingual motivation), syntactic motivation and word formation motivation (ibid, p. 59) includes multi-word units which have entered the TL as calques, in other words, all the components of the multi-word term have been translated through the TL language means. Since such terms are not viewed as borrowings "strong interlingual de-motivation" (ibid, p. 59) may be observed (indicated by putting *interlingual motivation* into parenthesis). Calque as a strategy is applied in the expressions, e.g. *tax code – daňový kód; annual investment allowance – ročný kapitálový príspevok*; in which the structure of the original term has been retained and TL equivalent, an MWU, copies the SL structure (adjective and noun). With regard to trans-derivation, in some cases a word-formation process is applied and an MWU in the TL is formed, e.g. *Enterprise Management Incentives – zvláštna odmena podnikového vedenia; flexi-access*

²On the term see Ološtiak, M. (2002).

drawdown fund –čerpací fond s flexibilnýmvýberom; Student Loans Company–spoločnosť s pôžičkami pre študentov.

MWUs borrowed from the English language comprising a proper name represent a subcategory of category 3 "interlingual motivation and syntactic motivation" (ibid, p. 55). 3c subcategory is based on "interlingual motivation, syntactic motivation and (onymic motivation) and (word formation motivation)" (ibid, p. 59). In translating the manual, a specific use of chrematonym may be observed, e.g. *Self-Assessment Tax Return–Self assessmentdaňové priznanie*. In this particular case, the process of adaptation at the level trans-phonologization may be observed. In terms of trans-morphemization, a borrowed root morpheme is used, and in terms trans-morphologization the proper name is not declined, in some cases however, an inflectional formant may be added. Intralingual aspect of trans-derivatization is not taken into consideration since the borrowed lexeme is indeclinable and has been integrated into the unmotivated lexical system of the TL. On the other hand, the borrowed lexeme enters new collocations and represents adaptation at the lexical and grammatical level, i.e. trans-syntagmatization.

MWUs with one component expressed by a borrowed acronym and another one translated from the SL may be regarded as hybrid calques, e.g. *PAYE Coding Notice–PAYEoznam o kóde*. These MWUs represent a subcategory of 3D with "interlingual motivation and syntactic (acronym-based motivation)" (ibid, p. 60). Trans-morphemization is not operation, nevertheless trans-morphologization is present because a new morphological category has been formed, i.e. a noun acronym has changed into an adjectival acronym. Adaptation at the level trans-syntagmatization is present within acronym-motivated MWUs in which the acronym is in the position of an anteposed attribute.

If in the formation of acronyms, the acronyms borrowed from the English have been used, "category 4 comprising interlingual and acronym-based motivation" (ibid, p. 63) appears to be adequate. This type of acronyms has been borrowed without a motivating element which in the TL has been transformed into a quasi-motivating element. The following expressions may be given for illustration: *Share Incentive Plans (SIPs) – akciový dôchodkový program (SIPs); Save As You Earn (SAYE)–spor, keď si zarábaš (SAYE); Enterprise Management Incentives (EMIS) – zvláštna odmená vedenia podniku*. In terms of adaptation processes, trans-derivatization and trans-syntagmatization have been applied here.

5. Conclusion

Based on the introduced linguistic and translation analysis of the manual in question, some important findings may be stressed. In search for appropriate terminological equivalents, it has frequently occurred that no appropriate equivalents are to be found in Slovak. This has been caused by a number of factors, one of them being that the corresponding entity is non-existent in Slovak culture (Kačmárová et al. 2016). A number of terms associated with the Department of taxation naturally do not occur in Slovak due to the fact that there are different taxation institutions in the two countries, and the English tax system is not identical with Slovak one. Therefore, the TL is supplemented with the lacking terminology and a lot of missing terms are actually translated from the SL" (Horecký 1977, pp. 136-139). Since technical and professional texts are typified by significant incidence of MWUs, the MWU borrowings have entered the Slovak lexis as calques or hybrid calques (in which at least one component is Slovak and the other is an English acronym).

Since the present paper deals with borrowed terminology, in order to better understand the formation of terms, they have been put into categories based on their origin (lexical motivation). Lexical units in a language system cooperate with each other, they never function in isolation, and they are interconnected through lexical motivation. The major types of motivation include terminological, lingual and syntactic motivation; in this particular case, word formation motivation and acronym-based motivation have also occurred. In summary, the following categories have been observed: category 1 based on interlingual

motivation, category 2 based on interlingual motivation and word-formation motivation; subgroup 3 b based on (interlingual motivation) and syntactic (word formation motivation), which accounted for the calques; subgroup 3c based on interlingual motivation and syntactic (onymic motivation) and word-formation motivation accounting for borrowed proper names; 3d subgroup based on interlingual motivation and syntactic motivation (acronym-based motivation) accounting for hybrid calques; and finally category 4 based on interlingual motivation and acronym-based motivation.

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