Linguistic Borrowing from English into Croatian Language of Economics

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Abstract

This thesis studies the way in which linguistic elements are borrowed from English to Croatian in the special field of Economics. In order to introduce the linguistic characteristics of such a field, terminology as a field of study and features of special languages are discussed, followed by a closer look at term adaptation and term creation strategies available in Croatian. The next chapter contains an overview of the theory of language contact and linguistic borrowing, possible motives for borrowing, and principles that can be used to choose the most appropriate terms. Different proposed loan classifications are described in preparation for categorizing loans found in the corpus. The fifth chapter is based on an analysis and comparison of several chapters from two Economics textbooks, different in the fact that one is originally written in Croatian and the other is a translation from English into Croatian. The aim of the analysis was to see what kind of approaches were taken while handling terminology that has entered from English into Croatian and how those approaches may differ depending on whether a text is translated from English or originally written in Croatian. Through close reading of the texts, it is concluded that the text written originally in Croatian contained more loanwords of different types.

Key words: linguistic borrowing, Economics, term, loanword

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1. Introduction

Special subject fields have always been a meeting place for experts of different nationalities and language backgrounds. Communication was facilitated through languages such as Latin that served as lingua franca, but translation to individual languages was also necessary, and, during that process, terms, words, and expressions would get adopted from one language into another. In recent times, English has become the greatest source of lexical innovation in many fields, including Economics. The aim of this thesis is to analyse the way new terms enter into the language under the influence of a foreign language; in this case how Croatian deals with the influx of new terminology from English in the field of Economics.

The thesis is divided into two parts: the theoretical part and corpus analysis. In order to better understand the terminology of Economics, the second chapter deals with the field of terminology in general and describes the basic principles regarding this discipline that are relevant to understanding the differences between special languages and the general language.

The third chapter further elaborates on these differences by defining terms and words and examining their differences which are the starting point for differentiating between general and special languages. Term creation and adaptation processes are also explained in this chapter in order to establish the possible routes that are available to field specialists, terminologists, linguists, translators, and others in creating a term or borrowing one from a different language.

The fourth chapter discusses the phenomenon of linguistic borrowing. Different types of borrowed items are discussed in preparation for classifying the items from the corpus into groups and possible motives for linguistic borrowing are described.

1.1. The Purpose of the Analysis

Considering the often contrasting positions that specialists and translators might have, where translators may approach linguistic borrowing from the position of language specialists, while special field experts may be less concerned with linguistic implications of borrowing and more focused on the concepts that the borrowed items denote, the corpus analysis in this thesis is based on a comparison of a text written in Croatian and a Croatian translation of a text written in English.

The aim of such a comparison is to gain more insight into what approaches were taken while handling terminology that has entered from another language and how those approaches may differ depending

on whether a text is translated or written by specialists from the field of Economics. Based on a large number of anglicisms present in the Croatian language of Economics, it is probable that experts in the field are more likely to borrow and use foreign terms and pay less attention than translators to the specificities of the Croatian language system while translating foreign items into Croatian.

2. Terminology

Terminology as a term can refer to a number of meanings. If we were to infer the meaning of the term terminology from its elements, that meaning would be 'study of terms,' however, this simple definition does not cover the full scope of meanings that terminology can have and is generally not accepted. Sager (1990: 3) lists three different meanings 'terminology' can have:

1. the set of practices and methods used for the collection, description and presentation of terms;
2. a theory, i.e. the set of premises, arguments and conclusions required for explaining the relationship between concepts and terms which are fundamental for a coherent activity under 1;
3. a vocabulary of a special subject field.

Faber (2012: 12) mentions two different meanings the term terminology can have, first of which is "the units in any specialized knowledge field," which corresponds to the third meaning mentioned by Sager, and second "the study of specialized language," which loosely corresponds to Sager's first and second meanings.

Cabré (1999: 32) also offers three different meanings: "a. The principles and conceptual bases that govern the study of terms, b. The guidelines used in terminographic work, c. The set of terms of a particular special subject." Cabré's definitions also generally match the previously mentioned meanings, although she mentions that terminology "refers to at least three different concepts" (ibid), thus leaving space for other possible meanings. Mihaljević (1998: 7) in *Terminološki priručnik* also offers three possibilities: "1. sustav naziva (termina) kojega područja 2. znanost o nazivima 3. publikaciju (rječnik, leksikon) u kojoj su prikazani nazivi."[1]

As evident in these definitions of possible meanings, 'terminology' can refer to a field of study which deals with collecting, defining, processing and arranging terms, however the exact scope of that field and its relation to closely related disciplines and sciences is under discussion.

2.1. History and Development

Technological advancements and the development of sciences during the 18th and 19th centuries generated a need for a standardized set of specialized terms that would facilitate a clearer

[1] All the quotations in languages other than English were translated in English by the author of this paper and provided in footnotes: "1. a system of terms of a certain field; 2. study of terms; 3. a publication (dictionary, lexicon) where terms are presented."

communication between experts in specialized fields of study. The first experts interested in the development of terminology were specialists from the fields of botany, zoology, chemistry, and engineering, including the founder of the first theory of terminology, Eugen Wüster (Cabré 1999: 1). He presented his paper *General Theory of Terminology – a borderline field between linguistics, logic, ontology, information science and the subject fields* in 1972 establishing a theoretical framework for future terminology research (Bühler 1982: 425).

Wüster was a representative of the Vienna school for Terminology, one of the three schools (along with the Prague and Soviet schools) that were active at that time in the field of terminology. One of the main principles of the Vienna school is the study of concepts before terms. Terminology should define concepts and establish clear borders of every concept before that concept is given a term (Temmerman 2000: 5). This is possible because concepts as items do not have a relationship with the language, but are completely separate and independently exist in the world. "The concept approach of the Vienna school of Terminology boils down to an attempt at reducing conceptualisation to a mental activity which can happen outside language" (Temmerman 2000: 6).

Traditional terminologists took an onomasiological approach (starting from concepts which would later be given terms) in an attempt to establish a system of terms where there would be no ambiguity, polysemy or synonymy.

Newer theories in the field of terminology seem to suggest that the traditional approach and its principles are lacking in their ability to fully explain the function of terms and their characteristics. According to Temmerman, traditional terminology "takes univocity to be desirable, but univocity is not a fact, rather polysemy and synonymy are facts. The one concept-one term situation is not a principle which is underpinned by scientific research" (Temmerman 2000: 15). There is terminological variation in special languages that traditional terminology does not account for and that can be caused by context, content, function of the text, intended receivers of the text, etc. (Faber 2012: 13).

2.2. Interdisciplinarity

Terminology's relation to other fields of study was acknowledged in its very beginnings: even the title of Wüster's paper – *General Theory of Terminology – a borderline field between linguistics, logic,*

ontology, information science and the subject fields (Bühler 1982: 425) – lists the most relevant disciplines and gives an indication of terminology's intersectionality.

> Wüster considers terminology as being located at the intersection of linguistics, logic, ontology, information science, computer science and individual disciplines. This interdisciplinarity of terminology is determined by the characteristics of terminological units, which are simultaneously language units (linguistics), cognitive elements (logic and ontology, i.e. part of cognitive science) and vehicles of communication (communication theory). Terms appear in specialized communications (information science) and computers are usually employed in terminographic activity (computer science). (Cabré 1999: 25)

The connection that terminology has with other disciplines can be viewed as merely interdisciplinarity or it can be concluded terminology is in fact a part of those disciplines and not independent. Sager (1990: 1) makes the latter conclusion and says:

> Everything of import that can be said about terminology is more appropriately said in the context of linguistics or information science or computational linguistics. We see terminology as a number of practices that have evolved around the creation of terms, their collection and explication and finally their presentation in various printed and electronic media. Practices, however well-established, do not constitute a discipline.

Traditional terminologists of the Vienna school considered terminology as a separate field of study because its subject matter is not the same as that of linguistics, because terms were not considered words and therefore language for special purposes was considered separate from natural language (Faber 2012: 11).

Cabré points out that terminology can be viewed as part of linguistics, if we were to accept that terms are part of the general language lexicon, however, terminology does not utilize all linguistic methods available and does not accept all linguistic concepts, rather it "takes elements from morphology, lexicology and semantics and only operates with a limited number of concepts from these branches" (Cabré 1999: 32). There are also key differences between terminology and lexicology, namely "in the way they conceive and deal with their approach to the object of study, in the object of study itself, in their methodology, in the way terms are presented and in the conditions that must be taken into account when proposing new terms" (Cabré 1999: 8). Cabré (1999: 32) concludes that terminology is an "interdisciplinary field of inquiry."

Temmerman (2000: 2) argues that traditional terminology cannot be a separate discipline because, while it does have its own subject matter, objective, procedures, methods and a theoretical framework, its objective was always in service of standardisation, which constricts the reach of theories that it develops. Faber and López Rodríguez (2012: 11) take the stance that terminology is a "linguistic and cognitive activity" and deny the traditional terminology's distinction between terminological and lexical units, instead differentiating them only based on context: "terms are linguistic units which convey meaning within the framework of specialized knowledge texts" (Faber 2012: 11).

2.3. Special Languages

Special fields and sciences have their own varieties of language called special languages or languages for special purposes which have particular grammar rules, lexical units, and other characteristics differentiating them from general languages. The questions of what exactly constitutes a special language and what the relationship between general and special languages is can be approached in different ways.

Traditional terminologists considered special languages to be separate from general languages, however, according to Mihaljević (1998: 17) and Cabré (1999: 59), special languages contain and use many elements of general languages and are a part of the general language. We can distinguish between situations in which a special language is used from situations in which a general language is used, the former are marked and the latter are unmarked situations. "The general language (…) containing both marked and unmarked varieties can be imagined as a set of intertwined, interrelated sets. What all the sets share is the general language" (Cabré 1999: 59). According to Cabré (1999: 59), when we use the term 'special languages', we are talking about 'subcodes' that are distinguishable from the general language through characteristics such as different types of special fields, contexts, speakers, etc. Special languages are therefore not characterised only by their linguistic elements, but also by how they are used, in what kinds of contexts, and by the kind of speakers that use them.

However, using any of these characteristics by themselves to define special languages does not produce a clear set of conditions for identifying special languages. Determining whether a text or speech has characteristics of a special language by what kind of context it is used in or the subject field it belongs to can produce questionable results for two main reasons.

Firstly, many sections of everyday human knowledge can be viewed as specialised knowledge, this simply depends on a person's point of view. "Since practically every human activity can be attributed to one subject or another, all language could be split into so many subject languages and the word 'special' would be superfluous" (Sager, Dungworth, McDonald 1980 in Cabré 1999: 64). The prerequisites for claiming one field more specialized than another would have to be quite arbitrary and not suitable for classifying special languages.

Secondly, units that belong to special languages are frequently used in situations that are unmarked, i.e. in general communication, a phenomenon known as 'banalization' (Cabré 1999: 63). Apart from terms being used in everyday conversations, many terms from a wide variety of different specialised fields are used by the media, since journalists need to report on a wide range of topics, with their reports being intended for consumption by the general public, not a small selection of experts from a particular field.

Lexical units of special languages are not completely separate from the general language. Terms can be created and taken out of usage in different ways and many lexical units function both as terms in special languages and words in the general language. According to Mihaljević (1998: 18), terminologization happens when words normally used in the general language start being used in a special language and are given a more precise meaning. This process, however, does not remove them from the general language and it does not stop them from staying the same words as before. There is also a reverse process during which terms created for use in special languages enter the general language where they function as words, while retaining their function as terms in special languages.

> Katkad je u kontekstu znanstvenoga teksta teško ustanoviti je li pojedina riječ naziv ili je upotrijebljena, manje precizno, kao riječ općega jezika. Nije moguće postaviti jasne granice između čistih naziva, riječi koje se upotrebljavaju kao nazivi i kao riječi općega jezika te riječi koje se upotrebljavaju samo u općem jeziku. (Mihaljević 1998: 19)[2]

Defining special language depending on the kind of speakers that use it can also be misleading. As stated previously, terms are often used by non-specialists when talking about topics related to special fields and texts that use special language and are intended for the general public are commonly written

[2] "In the context of a scientific text, it is sometimes difficult to establish whether an individual word is a term or whether it was used less precisely, as a general language word. It is not possible to establish clear boundaries between pure terms, words used as terms and as words of the general language, and words being used only in the general language."

and read. According to Picht and Draskau (1985 in Cabré 1999: 64), special language should still be classified as that even if it is not strictly communication between experts of a particular field because the main characteristic that makes it part of special language is its topic. “These authors hold that a special language can be divided into different levels of specialization, the highest of which corresponds to communication between experts, and the lowest to general purpose information meant for the layman” (Cabré 1999: 64–65).

3. Terminological Units

3.1. Differences Between Terms and Words

The distinction between terms and words is at the basis of terminology as a discipline or field, since terms are its object of study. As previously stated, the main and most commonly perceived difference between terms and words is the fact that terms are part of special languages or appear in context of a special subject field. Cabré (1999: 35) points out that words and terms possess the same linguistic features, i.e. a phonetic form, morphological structure, etc. However, terms are distinguished from general language words by characteristics that become evident once terminologies are compared with dictionaries.

Firstly, terms differ greatly from words with respect to their pragmatic features. Terms and words are used in different kinds of situations, topics, and discourse types, and possibly by different types of speakers, since words are used by all speakers of a particular language, while the use of terms is generally limited to professionals from a particular specialized field. This also means that the use of terms tends to be bound to specific kinds of discourse, while words appear in all types of written or spoken communication (Cabré 1999: 36).

Pragmatic characteristics of terms are mainly influenced by "their acceptability, exclusiveness of existence, and spread of use" (Sager 1990: 59). Terms tend to have a varying acceptability rate and status while they are still new and unestablished, particularly if there are several terms denoting the same concept and competing for acceptance. The term that attains the highest status will be used most frequently and other terms will fade out of usage (Sager 1990: 59). This kind of situation, where it takes time for terms to either gain or lose status, is also evident in situations where a translator is faced with a term in the source language that has no equivalent in the target language. If the translator decides to create a new term, its "validity is restricted to the context in which it has been created unless it becomes accepted as a full term" (Sager 1990: 59).

Secondly, terms are usually, and more frequently than words, created with conscious intent, whereas words tend to enter the language incidentally. When it comes to the methods of term creation, different methods are preferred and most commonly used in comparison to formation of words. "In terminology, units made up of learned formatives and set phrasal constructions are usually much more productive than in general language word formation" (Cabré 1999: 36).

Thirdly, while words in a general lexicon tend to belong to various grammatical categories, terms are usually nouns. This category is preferred because of naming conventions but also for its high potential in classification. Concepts that might be denoted by verbs in general language usually have verbal nouns as their terms, properties that would be conveyed through an adjective tend to have terms that are derived nouns (Sager 1990: 63).

3.2. Term Creation

Terms are created when a need for them appears, which is generally after new scientific, technological and other discoveries, innovations or advancements, changes in knowledge systems, inventions and developments. In other words, when a new concept appears or when significant changes in our perception of an existing conceptual system occur. Standard conventions and naming practices of a certain specialized field will play a major role in the naming of the new concept.

According to Sager (1990: 64–65), naming practices could be based on logical principles or could be a habit that developed in a special field for no discernible purpose. When deciding what to base the new term on, terminologists or subject field specialists have different routes at their disposal. The term can be based on its function or an aspect of one of its functions, material that it is made of, place where it should be kept, etc. Another possibility is to use an existing term and distinguish it by further determining it, e.g. a toolbox is a box determined by its function to hold tools.

A determiner can be a word from any category, but in English it is particularly common to use compound nouns for term determination (Sager 1990: 66). Sager (1990: 72) classifies this method as one of the four means of "modification of existing resources," with the other three being the addition of affixes, conversion, i.e. "a syntagmatically varied use of the same form, e.g. a noun used as a verb, an adjective used as a noun," and compression, which produces items such as abbreviations and acronyms.

Other methods of term creation are the use of existing resources and creation of new linguistic entities (Sager, 1990: 71). Use of existing resources may involve broadening the reach of an already existing term and including the new concept within its meaning or utilizing a figure of speech such as simile or metaphor. Using simile or finding a characteristic of a new concept that is comparable to a characteristic of another concept is often employed as a method of term creation. Reusing a term for

one concept from one special field in another field for a different concept is also possible and often employed (Sager 1990: 72).

When there is a need for a completely new term a neologism can be formed through the process of creation of a new linguistic entity. According to Sager (1990: 79), we can differentiate between two types of neologisms: those that are entirely new and those that are a borrowing from other languages. However, considering the extent of borrowed elements in the English language, and how well they are incorporated into its system, it can be difficult to say with certainty which terms were borrowed and which ones created with the use of borrowed elements. Sager (1990: 80) argues that terms that were borrowed to designate the same concept in English as they do in the donor language can be considered borrowed items, while using borrowed elements to denote concepts that are different than in the donor language should be viewed as creation.

3.2.1. Term Creation in Croatian

Hudeček and Mihaljević (2010: 49) list the following six ways of term creation in Croatian: word formation, borrowing internationalisms of Greek or Latin origin, borrowing foreign terms, terminologization, reterminologization, and linking words into multi-word terms. Some term creation ways are preferable to others, e.g. creating a new term through Croatian word formation is considered better than using a loanword. It follows that, in cases of synonymy, some terms are better to use than their counterparts. The principles that can be used to decide which terms to use are discussed in more detail in chapter 4.4.

When it comes to loanwords, borrowing from Greek or Latin is preferred to borrowing from languages such as English or German. There are several reasons for this; Greek and Latin are languages that have had an immeasurable amount of influence on the development of the Croatian language over a long period of time, which means that there are established strategies of adapting Greek and Latin linguistic elements to Croatian. Because such elements have been present in Croatian for a very long time, there is a more widespread consciousness of their meaning which makes them more productive when forming neologisms (Hudeček, Mihaljević 2010: 59).

Considering the fact that elements of Latin or Greek origin are often used internationally, they are often borrowed into Croatian through other languages. In those cases, the elements can get adapted into Croatian not according to established strategies for Greek or Latin, but as elements from English,

German, French, etc. This may lead to the existence of different forms of the same loanword. According to Hudeček and Mihaljević, since there is a long tradition of incorporating Greek and Latin elements into Croatian, it would be better to follow those existing strategies rather than trying to adapt those elements as parts of the intermediary language: "Zato treba biti *digitalni strojevi*, a ne *didžitalni strojevi*, *enzim*, a ne *encim*, *vizualan*, a ne *vizuelan*, *aktualan*, a ne *aktuelan* itd." (2010: 60).[3]

If the loan is coming from a different language, such as English, it can stay in its original form (unadapted) or elements of it can be changed to fit it into the Croatian language system (adapted). Nouns and adjectives tend to be kept in their unadapted form more commonly than verbs, because verbs need to be conjugated and otherwise adjusted according to the rules of word formation and morphology (ibid. 2010: 61). Even if borrowed terms are being used informally, they ideally should not become the official term and some other form of term creation should be employed. If such adapted or unadapted terms are used in a text, they should be marked in some way; usually they are put in italics or quotation marks.

According to Hudeček and Mihaljević (2010: 67), other ways to create terms are related to the fact that special and general languages are connected and often share vocabulary. The process of words entering a special language from the general language is called terminologization, and it is a common way to form new terms. The opposite process is called determinologization. Words can become specialized (e.g. *(otpusno) pismo*, *(zdravstveni) karton*), or a transfer of meaning through the processes of metaphor or metonymy may happen (e.g. *kruna*, *vrat*, *korijen* as parts of a tooth). They further note (2010: 68) that he process of reterminologization is the process in which terms already established in one special field migrate to a different special field and become part of that field's terminology (e.g. *vrat maternice*, *vrat skalpela*, *vrat gitare*, *vrat tučka*).

Terms often consist of multiple words. In Croatian, this may be the result of translating a term that was already a multi-word term (e.g. *data base – baza podataka*) or coming up with a multi-word translation for a single word term (e.g. *default – pretpostavljena vrijednost*) (ibid. 2010: 62). As Hudeček and Mihaljević (2010: 64) observe, the most common structures of multi-word terms in Croatian are: adjective + noun, noun + genitive, noun + prepositional phrase. The noun + noun structure is very common in English, and is getting introduced into Croatian more, but it does not fit

[3] "This is why it should be *digitalni strojevi*, not *didžitalni strojevi*, *enzim*, not *encim*, *vizualan*, not *vizuelan*, *aktualan*, and not *aktuelan*, etc."

into Croatian very well and may be a source of misunderstandings. The adjective + noun structure would be a better choice (Hudeček, Mihaljević 2010: 64).

The final option for term creation is Croatian word formation. While word formation types in the general language and term formation in special languages can be considered to be different processes, Mihaljević and Ramadanović (2006: 209) view term formation as word formation that results in terms, rather than general language words. This conclusion follows from the fact that term formation patterns are also word formation patterns. Terminological word formation is extremely important because it is a way of creating terms that can meet all of the demands language experts have for terms (terms are not of foreign origin, not synonymous with other terms, etc.):

> Jedan je od važnih terminoloških zahtjeva i težnja za ekonomičnošću pa je stoga bolje da naziv bude što kraći, po mogućnosti jednorječan. Jednorječni nazivi mogu nastati domaćom tvorbom (npr. *računalo*) ili terminologizacijom riječi općega jezika (npr. *tijelo*, *vrat*, *prag* kao dijelovi gitare) ili ponovnom terminologizacijom (reterminologizacijom) naziva koje druge struke (npr. *virus* u informatici). Međutim, terminologizacija nužno dovodi do višeznačnosti… (ibid. 2006: 194)[4]

There are two main word formation processes: derivation (*izvođenje*) and compounding (*slaganje*). Derivation is a process that involves one lexeme and an affix, while compounding is done with at least two lexemes (Mihaljević, Ramadanović 2006: 195). More specifically, the most common word formation types used for the formation of terms in Croatian are:

- suffixation (*sufiksalna tvorba*)
- prefixation (*prefiksalna tvorba*)
- combined prefixation and suffixation (*prefiksalno-sufiksalna tvorba*)
- compound suffixation (*složeno-sufiksalna tvorba*)
- compounding (*slaganje*), a kind of word formation where a compound is made from at least three elements: a base, infix ‘o’, and a word (e.g. *vatrozid*)
- blending (*srastanje*), a type of word formation where the first element is a base or a word, while the second one is a word, and there is no infix between them (e.g. *voltmetar*)
- combined blending and suffixation (*srašteno-sufiksalna tvorba*)

[4] “An important terminological demand is the tendency for efficiency, so it is better if terms consist of one word or are otherwise as short as possible. One-word terms can be created through Croatian word formation (e.g. *računalo*), through terminologization of general language words (e.g. *tijelo*, *vrat*, *prag* as parts of a guitar), or reterminologization of terms from other professions (e.g. *virus* in Computer Science). However, terminologization inevitably leads to synonymy…”

- hyphenated compound formation (*tvorba polusloženica*), e.g. *internet-stranica*.
- initialism formation *(tvorba pokrata*), e.g. *DNK*, *PTSP* (Hudeček, Mihaljević 2010: 51–52).

Additional word formation types are the ones that include suffixoids (e.g. *romboid*), prefixoids (e.g. *polusamoglasnik*), or both (e.g. *biblioteka*) (Mihaljević, Ramadanović 2006: 208).

3.3. Term Adaptation

Languages differ in their orthographic, phonological, and morphological systems, which means that any elements getting transferred from one language to another will likely go through an adaptation process in order to successfully integrate into the new system. This excludes loan translations (calques) as their original forms are completely substituted through the process of translation, although in some cases the original model may be preserved in some syntactic features. An example of this was mentioned in the previous chapter; the structure of noun + noun often gets translated into Croatian from English in that form, even though other types of structures are more in line with the Croatian linguistic system.

The process of integration for loanwords that get transferred in their original forms, not translated, often includes a period during which the new adapted form of the loan is unestablished and not universally agreed upon.

> Prije nego što je neki oblik posuđene riječi društveno prihvaćen, svaki govornik posuđivač može formirati svoju kompromisnu repliku s više ili manje vjernosti prema modelu. To se odnosi jednako na fonemsku i morfemsku supstituciju, a to je uzrok da posuđena riječ ima *alternativne oblike* (alternative forms). (Filipović 1986: 43)[5]

Since orthographic system differ, the spelling of the loan is usually changed during its integration process, but not necessarily. According to Filipović (1996: 41), the spelling of the loan may follow the spelling of the model with no changes, or it may be changed according to the original pronunciation of the model or the influence of an intermediary language. For example, the Croatian spelling of anglicism *tim* was influenced by its pronunciation: /ti:m/, while the spelling of Croatian *štrajk* was changed under the influence of German as an intermediary language (ibid.).

[5] "Before some form of a loanword gets accepted in the language community, any borrower can form their own compromise replica while staying more or less true to the model. This is equally true for both phonemic and morphemic substitution and it is the cause of alternative forms of the loanword."

Adapting a loan in speech means adapting the phonological elements to fit into the phonological system of the recipient language. Filipović (1986: 69) calls this process transphonemization: "Transfonemizacija je zamjena fonoloških elemenata jezika davaoca elementima jezika primaoca, a javlja se u toku formiranja fonološkog oblika posuđenice u jeziku primaocu."[6] If the phonological systems of the donor language and of the recipient language both contain the elements required, the elements remain unchanged. If there are elements in the model that have different descriptions in the donor and recipient languages, the pronunciation in the recipient will somewhat, but not completely, follow the model. Finally, if there are elements present in the donor language that have no equivalent in the phonological system of the recipient language, the transphonemization will happen not based on phonological principles, but according to orthography or on other non-linguistic basis (Filipović 1986: 73). Filipović refers to these three processes as zero transphonemization, partial or compromise transphonemization, and free transphonemization (1996: 42).

Loans also need to be adapted morphologically, and there are multiple ways to do so, depending on grammatical word type, the usage, the form in which it is loaned, etc. The types of transmorphemisation correspond to the types of transphonemization (zero, compromise, and complete transmorphemisation) (Filipović 1996: 42–43). Zero transmorphemisation means that the loan has the same form as the model and no suffix has been added (e.g. English *bridge* – Croatian *bridž*). In the process of compromise transmorphemisation, the original suffix of the model has been loaned (e.g. English *farmer* – Croatian *farmer*). Complete transmorphemisation means that a suffix from the recipient language has replaced a suffix of the same function from the donor language (e.g. English *boxer* – Croatian *boksač*) (ibid.).

Loaned verbs and adjectives tend to be integrated into the word formation system of the recipient language, e.g. *boks-a-ti*, *folklor-an*. Since Croatian, unlike English, has grammatical gender, nouns need to be ascribed gender in order to be integrated into Croatian. In some cases grammatical gender may be assigned according to natural gender, e.g. *džentlmen*, *stjuardesa* (where suffix *-a* has been added to mark a feminine noun) (Filipović 1986: 131). Grammatical gender may also be influenced by the gender of words in the recipient language that are semantically closely related to the loan. For example, words such as *jungle* and *yacht* end in a consonant and could have been masculine nouns in

[6] "Transphonemization is the substitution of phonological elements from the donor language with elements from the recipient language. It happens during the formation of the phonological form of the loanword in the recipient language."

Croatian, but their gender was influenced by the words *šuma* and *lađa* (Filipović 1986: 132). This is called contamination. Most commonly, however, noun loans are masculine, which is referred to as the masculine tendency (Filipović 1996: 44).

4. Linguistic Borrowing

Any type of borrowing between languages depends on there being bilingual speakers of those languages, and, when it comes to borrowings that are frequent and appear often in a recipient language, there is probably a larger number of bilingual speakers present. The behaviour and language choices of bilinguals are therefore important for understanding linguistic borrowing.

Considering the fact that speakers learn new patterns in order to deal with new situations, and that those patterns may come from two or several different languages, Haugen (1950: 212) defines linguistic borrowing as instances of speakers reproducing linguistic patterns of one language in the context of another. "The heart of our definition of borrowing is then the attempted reproduction in one language of patterns previously found in another" (Haugen 1950: 212).

Different languages probably kept interacting and coming into contact during the entirety of history, however, interest in their interaction only appeared in the eighteenth century when lexicographers started to research the origin of words (Filipović 1986: 19). During this time, the terms 'language mixture' and 'mixed languages' were used to indicate the different influences that languages had on one another, although using this kind of mixture metaphor can be misleading.

The extent to which one language can borrow from another is undetermined and is dependent on many factors, such as the intensity and length of contact, speakers' attitudes towards borrowing and towards the other language, the socioeconomic situation and political relationship between the two groups, etc.

The metaphor of mixture is now considered outdated (Filipović 1986: 25). It implies the creation of a new language, made from two or more languages as its components, and the disappearance of these component languages, which is clearly not what happens in reality. What occurs is the transfer of some elements of one language to another. These elements are usually adapted in some way into the recipient language, and while every element alters the language slightly, the language itself remains recognisable as an autonomous system.

> Kad govornici jezika A i jezika B dođu u kontakt u jednoj zajednici, ne stapaju se ti jezici u novi jezik AB, već jedno vrijeme oba jezika čuvaju svoj identitet, iako se svaki djelomično modificira

> preuzimajući ponešto materijala od drugog u skladu s osnovnim zakonima miješanja. Tada ih možemo zvati jezik A^B i jezik B^A. (Filipović 1986: 19)[7]

The question that arises is what gives languages their specific identity even if they are full of elements from other languages. Many linguists agree that the answer is grammar and similar structural language elements: "Many linguists of repute have questioned the possibility of grammatical, at least morphological, influence altogether." (Weinreich 1968: 29).

Filipović (1986: 19) mentions that Rask, Bopp, Grimm, and Müller, among others, all claimed languages do not borrow grammar or morphological elements. Weinreich (1968) cites Meillet and Sapir in their similar claims, but also mentions this view is not universally agreed upon, and some linguists disagree. Weinreich (1968: 29) claims the cause of the disagreement is the fact that the basic terms are not precisely defined: "To this day, there is little uniformity in the drawing of lines between morphology and syntax, grammar and lexicon," however he does not think the lack of defined lines should prevent an analysis of borrowing in the area of grammar, if such lines can be established for the needs of every particular analysis. "The main requirement is that in a given situation, both languages be described in the same terms" (Weinreich 1968: 29).

Haugen (1950: 224) mentions Whitney (1881) analysed how often certain patterns are borrowed, and he concluded that nouns and other parts of speech are borrowed the most, followed by suffixes, inflections, and sounds. While it is possible to borrow any kind of element, Whitney claimed that borrowing of vocabulary items is the most prevalent. Grammar, being "the least material and the most formal part of language" (Haugen 1950: 224), is the most difficult to change and least susceptible to influence. Haugen's explanation for this phenomenon is that language features that are "more habitual and subconscious" (ibid.) are more resistant to change.

4.1. Loanword Classification

Borrowed lexical items can be categorized according to several different criteria, the most common of which are according to the degree of their assimilation into the recipient language and according to the level at which the borrowing took place (semantic, phonemic, etc.). A universally agreed upon

[7] "When speakers of language A and language B come into contact in a community, these languages are not combined into a new AB language, instead, both languages retain their identity for some time, although each of them gets partially modified through receiving some material from the other, in accordance with basic mixing laws. In this case, we may call them language A^B and language B^A."

categorization does not seem to exist, instead, different categorizations often overlap and authors tend to use somewhat different terminologies when discussing borrowed lexical items.

According to Grzega (2003: 24), one of the first classifications was created by Hermann Paul who categorized loans according to which part of the item was borrowed: its external form or internal structure. The former process is called importation, the latter substitution. Grzega (2003: 25) also notes that the three most influential classifications were done by Betz, Haugen, and Weinreich.

4.1.1. Betz

In Werner Betz's classification from 1949 (in Turk 1997: 87), borrowed lexical items are divided into two main categories. The first category consists of general loanwords, i.e. words that are borrowed both on the phonemic and semantic level. The term used for such items is *Lehnwort* which corresponds to *loanword* in English and *posuđenica* in Croatian. The second category is made up of items named *Lehnprägung* which are borrowings on a semantic level, and correspond to Croatian *kalk* or *prevedenica* and English terms *calque* and *loan translation*. The first category can further be subdivided into two types, the first of which consists of those loanwords that have remained unadapted to the recipient language (*Fremdwort*). The second category contains borrowed items that are in some way adapted (*assimiliertes Lehnwort*).

Betz (1949) continues to further divide the calque category, but his basic classification corresponds well to the typically used classification in Croatian, where borrowed items are categorized into *tuđice* and *posuđenice*. The category of *posuđenice* is further divided into *prilagođenice* and *usvojenice* (Mihaljević 1998: 78). *Tuđice* are foreign words that are unadapted according to the rules of Croatian phonological, morphological, orthographic or word formation systems. Unlike them, items from the category of *posuđenice* are adapted to the Croatian language system and are categorized according to the level of their adaptation, i.e. *usvojenice* are items that are completely adapted and integrated into Croatian, *prilagođenice* are items that language users can recognize as foreign, but the item itself is fully adapted and integrated into Croatian.

In his classification of calques, Betz (1949 in Turk 1997: 87) establishes two different categories, both of which consist of three further subcategories. The first category (*Lehnbildung*) is comprised of loan translations that imitate the foreign model completely, both in regards to its formation and meaning (*Lehnübersetzung*); loan translations that partially imitate the model (*Lehnübertragung*); and

neologisms that do not follow the word formation of the model, but are new creations whose formation was influenced by the existence of the foreign model (*Lehnschöpfung*).

The second category of calques consists of semantic loans (*Lehnbedeutung*), phraseological calques (*Lehnwendung*), and syntactic calques (*Lehnsyntax*). A semantic loan, also called loan meaning or semantic extension, is the case of adding new meaning to an already existing native word or phrase, according to the model that exists in a donor language. Phraseological calques are translations of phrases, and syntactic calques are instances of borrowed syntactic forms (Betz 1949 in Turk 1997: 88).

4.1.2. Haugen

In his essay "The Analysis of Linguistic Borrowing" Haugen (1950) defines the terms 'importation' and 'substitution' and comments on the terminology most often used to designate different instances of borrowings. He asserts that there are two types of reproduction when it comes to loans, one where the reproduced item remains recognizable to the speakers of the donor language, and the second one where it does not. The first type of reproduction happened through the process of importation, and the second through substitution.

In other words, if the speaker of the recipient language substitutes a part or the entirety of the loan with elements that are present in the recipient language, but not in the model, i.e. the original form of the borrowing, they have borrowed through substitution: "An AmN speaker who tries to reproduce AmE whip [hwɪp] will often come out with [hypp-]; he has imported the whole form itself with its meaning, but he has substituted his own high-front-round vowel for the E rounded glide plus lowered-front vowel" (Haugen 1950: 212–213).

In regards to the terminology of borrowing, Haugen (1950: 213) claims the term 'loanword' is the vaguest and "may include practically any of the others." Generally, however, it is used for items where both meaning and the phonemic shape have been imported. The term 'hybrid' is used for "loanwords in which only a part of the phonemic shape of the word has been imported, while a native portion has been substituted for the rest" (Haugen 1950: 214). This kind of borrowing process means that speakers of the recipient language understand the model and have consciously decided to replace a part of it with a corresponding element from their own language. Haugen differentiates this process of morphemic substitution from mere phonemic substitution.

When it comes to calques or loan translations, he notices the same process of morphemic substitution has taken place, except in all parts of the word, not just one half. Semantic loans and phrasal loans are similar to loan translations since the process of their borrowing also includes morphemic substitution and the substitution of their phonemic shape (Haugen 1950: 214).

Haugen (1950) thus arrives at the key criterion of morphemic substitution, which is the basis for his categorisation of loanwords. When morphemic substitution is not present at all or when it is partial, phonemic substitution may also be present, and loanwords can be categorized according to how much of phonemic substitution is present. There is no phonemic substitution when the morphemic substitution is complete.

The first category are 'loanwords' which are borrowings that "show morphemic importation without substitution. Any morphemic importation can be further classified according to the degree of its phonemic substitution: none, partial, or complete" (Haugen 1950: 214). This is comparable to the standard Croatian classification of *tuđice*, *prilagođenice*, and *usvojenice*. The second category is made up of loanblends which have both morphemic substitution and importation (i.e. hybrids). The last category are loanshifts which are items with complete morphemic substitution and no importation. Calques and semantic loans are part of this category. Haugen uses the term *shift* because "they appear in the borrowing language only as functional shifts of native morphemes" (1950: 215).

4.1.3. Weinreich

Weinreich in *Languages in Contact* (1968) opts for a somewhat different terminology in regards to the borrowing process: the term 'transfer' is used instead of 'borrow' and 'interference' is used as a term for any kind of influence one language may have on the phonemic, grammatical, or lexical systems of another. "Those instances of deviation from the norms of either language which occur in the speech of bilinguals as a result of their familiarity with more than one language, i.e. as a result of language contact, will be referred to as interference phenomena" (Weinreich 1968: 1).

Weinreich's approach to differentiating between different types of interference is to analyse interference depending on where in the language it occurs in, so he distinguishes between phonic, grammatical, and lexical interference.

When it comes to lexical interference, he first categorizes borrowed elements based on whether they are simple words or compound words or phrases, however, 'simple' is not to be understood from a

linguistic perspective, but rather from the perspective of the speakers who borrow the items. For the purposes of this categorization, Weinreich (1968: 47) considers any "compounds that are transferred in unanalyzed form" simple. Some of the examples he provided are Pennsylvania German *holišmok* from English *holy smoke(s)!* and American Italian *azzoraiti* for English *that's all right* (Weinreich 1968: 47).

Both the simple and compound categories have three subcategories. For the category of simple words, the first subcategory contains the most common types of borrowings: "the outright transfer of the phonemic sequence from one language to another" (Weinreich 1968: 47). The second subcategory consists of the type of interference that "involves the extension of the use of an indigenous word of the influenced language in conformity with a foreign model" (1968: 48). This corresponds to semantic loans. The third and final category includes the kind of interference that "occurs when the expression of a sign is changed on the model of a cognate in a language in contact, without effect on the content" (1968: 50). This type of interference does not correspond to any of the types from other classifications.

When it comes to compound words and phrases, there are three subcategories. The first one consists of those compounds that are "adapted to word-formative or syntactic patterns of the recipient language" (Weinreich 1968: 50), the second one consists of loan translations, i.e. those transfers that are reproduced with equivalent elements in the recipient language. Weinreich (1968) adopts Betz's categorisation of loan translations and divides them into three types: loan translation proper, loan rendition, and loan creation. In loan translations proper the reproduction is exact and every element has an equivalent, in loan renditions the reproduction loosely follows the model but there are differences, and in loan creations a new coinage, one that does not follow the model, is created but the foreign model serves as the motivation for the new phrase or word. The last category for compound words and phrases are hybrid compounds whose elements are a mixture of transfer and reproduction (Weinreich 1968: 51).

4.2. Synonymy

Synonyms can traditionally be defined as two or more lexical units that have the same meaning. However, in general language, synonyms such as those, that have the same denotation, connotation, and usage, are very uncommon, potentially even non-existent (Mihaljević 2001: 191).

If there are several different synonyms that designate the same concept, they are a part of a synonym series in which one word is usually dominant, i.e. prevails in usage. Since synonyms tend to differ mainly based on their usage, dialect or functional style they belong to, the dominant word is usually the stylistically neutral one that is a part of the standard language and not a dialect, slang or jargon. (Mihaljević 2001: 192).

In the general language, synonyms are a welcome feature that enriches the language, however, when it comes to terminologies and languages for special purposes, synonymy may cause confusion and is better to be avoided. In spite of that, special languages often tend to have quite a lot of synonyms which are easily identified in terminologies because of the fact that terms have exact definitions, and synonymous terms therefore have identical definitions. Terminologies have a relatively high number of synonyms due to different terms for the same concept coexisting. This is often due to the fact that borrowed terms and native terms get used in different functional styles of the language (Tafra 1996: 79 in Mihaljević 2001: 192).

According to traditional terminology theories, these kinds of synonyms are unnecessary and one term should be consistently used to denote one concept, however, this rule is often not applied in actual language usage. Drljača (2011: 54) points out a possibility that there may not be such a thing as 'unnecessary synonyms' and that speakers might be motivated to use borrowed items that have a native equivalent by needs other than those for denotative meaning.

4.3. Reasons for Linguistic Borrowing

In the modern world, with incredible speed of information sharing that has existed for decades and will continue to be the norm in the future, new concepts are constantly created and shared, leaving speakers of different languages to come up with ways to incorporate the new concepts into their language systems. Filling these lexical gaps is the most common motivation for borrowing loanwords, while constant exposure to the English language ensures that anglicisms often get used spontaneously (Drljača 2011: 58). Reasons for borrowing lexical items can be grouped into two categories – linguistic and non-linguistic – which are connected and interdependent (Silaški 2012: 18).

The easiest way for speakers to fill a lexical gap is to borrow an already existing lexical unit from a foreign language, thus skipping the work and effort needed for the complex process of word, term or expression creation (Opačić 2007: 23). Along with the ease and simplicity of direct borrowing,

speakers might be more motivated to use anglicisms than existing native terms, loan translations or loan creations because of the prestige anglicisms have. According to Opačić, speakers who use some elements of the prestigious American English do so to achieve a higher status "…jer najprestižnije sredstvo komuniciranja baca dio svoje globalne slave i aure i na one koji se njime vješto služe" (Opačić 2007: 23).[8]

Another possible reason for borrowing words and terms can be insufficient knowledge of the English language. Silaški (2012: 24) claims speakers may be unaware of false pairs that can be present in the donor and recipient languages, which can lead speakers to use incorrect terminology by borrowing a word instead of using the correct translation.

Translations or native words that are easily understandable and clear also do not seem to sound as modern or contemporary as their borrowed counterparts, which encourages speakers to use anglicisms when they want to present something as new, interesting and current. This is particularly evident in job titles that are more and more expressed in English even though there might be existing Croatian terms for them (Drljača 2011: 59-60).

When it comes to certain language styles, in particular the journalistic style, anglicisms are often used to introduce variation, in other words, to allow authors to avoid repeating the same term multiple times in a row in a text. Anglicisms may also be useful when trying to avoid certain taboo terms that in Croatian might sound harsh, but their impact is toned down with the use of a loanword (Onysko 2004: 62 in Silaški 2012: 18).

4.3.1. Reasons for Linguistic Borrowing in Special Languages

English-speaking countries, particularly The United States, export most of today's professional and scholarly literature in the field of Economics. Information sharing is usually fast and leaves little or no time for terminologists or other specialists to create terms in their own language, making it necessary for researchers and professionals of other nationalities to deal with new foreign terminology and texts in English. By the time native terms are created, the anglicism is usually already somewhat established, according to Silaški (2012: 21) "…reakcija u tom smislu neretko je zakasnela, te su anglicizmi nejčešće već popunili postojeće pojmovne i leksičke praznine."[9] Also due to the dominance

[8] "…because the most prestigious method of communication extends a part of its global fame and aura to those who are able to skilfully use it."
[9] …the reaction in that sense is often late and anglicisms have already filled the existing conceptual and lexical gaps.

of English-speaking countries in the study of Economics, a lot of English terms have an international status and are therefore regularly used by experts and researchers (Drljača 2011: 62).

Silaški (2012: 23) points out that due to anglicisms being less understandable than words from their own language to most foreign speakers, they make those who use them sound more educated and professional. Such 'mystification of terminology' makes clear and understandable native terms sound common and unprofessional, encouraging the notion that they do not belong in the discourse of special subject fields (Silaški 2012: 23).

Among other linguistic reasons is the fact that using anglicisms is often more economical than using native words (Silaški 2012: 19, Drljača 2011: 59). Language users are always drawn to shorter and simpler words because they save time and effort when pronouncing or typing them. Translations of foreign terms often tend to be longer words or phrases (e.g. *dumping – plansko obaranje cijena*, *backtesting – retraktivno testiranje*, *default – neispunjenje obveza*) that explain the content of a much shorter anglicism (Drljača 2011: 59).

Conciseness is extremely important in terminology, as it is one of the main characteristics of acceptable terms. Long phrases that translate a simple one-word term are therefore at a disadvantage (Silaški 2012: 19). English also provides many possibilities for easy compounding resulting in lexical units that often need to be translated into a longer and more complex sentence or syntagm (Drljača 2011: 59). Considering the fact that the use of one anglicism tends to encourage the use of another one, anglicisms and their counterparts have a different potential for making collocations (Drljača 2011: 62).

Prčić (2009: 110 in Silaški 2012: 19) determines three characteristics of the English language which enable it to produce shorter, more attractive and more usable words and phrases:

1. leksička kratkoća (raspoloživost velikog broja kratkih, jednosložnih, dvosložnih i trosložnih reči, koje su dovoljne da ispune široku lepezu potreba i u usmenoj i u pisanoj komunikaciji;
2. funkcionalna višestranost (postojanje produktivnih i efikasnih mehanizama i formalne i semantičke leksičke inovacije uz relativno očuvanje leksičke kratkoće); i

3. gramatička jednostavnost (postojanje jednostavnih, jasnih i fleksibilnih morfoloških i sintaktičkih pravila kombinovanja reči u fraze i rečenice).[10]

In Croatian, there is a lot of stress on using the standard variety correctly, making sure new words and expressions are appropriate and that they fit into the system and follow all the rules. This kind of strict approach restrains playfulness and creativity that are so typical of English. Consequently, English speakers seem to be more inclined to use metaphor and wordplay to create new terms (Drljača 2011: 60).

4.4. Terminological Principles

Terminology and linguistics differ in many ways, one of which is the fact that, unlike linguistics, terminology has a normative function (Cabré 1999: 34). Terminological activities are not just descriptive; terminologists intervene when it comes to language usage and give their suggestions and opinions on different terms in regards to their suitability and adaptation to language norms. Such prescriptiveness is especially important when assessing loanwords and other borrowed language items. Mihaljević (2001: 205) states that terminologists should strive for achieving a terminological norm and that terminological dictionaries should have recommendations on which terms would be best to use when dealing with synonyms.

Recommendations such as those should be made according to universal and agreed upon principles, which would make the choices on the best terms to use consistent and systematic. This kind of approach would ideally eliminate confusion and simplify the process of choosing the correct term. Hudeček and Mihaljević (2010: 70–75) list nine terminological principles that should be used in Croatian when deciding on which term to recommend or when creating a new term.

1. Croatian words are preferred over foreign ones.
2. Terms of Latin or Greek origin are preferred over those from other foreign languages.
3. The more widely used term is preferred.

[10] "1. lexical conciseness (availability of a large number of short, monosyllabic, disyllabic, and trisyllabic words which are enough to fill a wide range of needs in both verbal and written communication; 2. functional versatility (presence of productive and efficient mechanisms for both formal and semantic lexical innovation while maintaining relative lexical conciseness); and 3. grammatical simplicity (availability of simple, clear, and flexible morphological and syntactic rules for combining words into phrases and sentences)."

4. The term should be phonologically, morphologically and syntactically adapted to the standard Croatian language and follow Croatian word formation rules.
5. Shorter terms are preferred over longer ones, except when that goes against the first principle, in which case it is better to use a longer Croatian term than a shorter foreign one.
6. Terms that can be used to form derivatives are preferred over those that do not have that potential.
7. Terms that are polysemous within the same field should be avoided, i.e. one term should have one meaning within one special field.
8. The meanings of terms should not be changed without a good reason. New meanings should not be added to terms that already have one meaning and meanings that already have a term should not be given additional terms.
9. When it comes to synonymous terms, those that suit the concept they denote and that fit in within the terminological system are preferred.

It is important to note that just because a term works according to one principle does not mean it is automatically the best one to use. All principles should be considered when deciding on the most appropriate term, in order to make sure all possibilities have been taken into consideration (Hudeček, Mihaljević 2010: 76).

5. Corpus Analysis

5.1. The Corpus

The corpus analysis part of the thesis is based on selected chapters from the Croatian translation of the seventh edition of *International Economics: Theory and Policy* (henceforth referred to as IE) by authors Paul R. Krugman and Maurice Obstfeld, and *Međunarodna ekonomija* (henceforth referred to as ME) written by Mato Grgić and Vlatka Bilas, published in 2008. The title of the Croatian translation of IE is *Međunarodna ekonomija: teorija i ekonomska politika*, it was published in 2009, and translated by Josip Funda and Ivo Krznar.

These particular books were chosen because they are often used as textbooks or otherwise appear on reading lists of university courses of the same subject. The chapters chosen for analysis are the third chapter from ME titled "Trgovinska politika" and the fifth and sixth chapters from IE titled "Standardni model trgovine" and "Ekonomije obujma, nesavršena konkurencija i međunarodna trgovina." The chapters from the two different books cover roughly the same topics.

5.2. Research Questions

The analysis was conducted with the goal of determining which of the two texts contains more loanwords and uses more terms influenced by the English language, in order to see whether there would be differences in the approaches to linguistic borrowing between translators working on an originally English text and Croatian authors writing in their own language. As mentioned in chapter 4.3.1., there are several key reasons that make experts from a particular field more prone to using anglicisms and direct or literal loan translations. The aim was to see whether the results of this small scale corpus study will support that claim.

Since the same loanword can sometimes have different forms (adapted or unadapted, or different levels of adaptation) and since newly coined Croatian terms can be in competition with a foreign loanword, synonymy sometimes occurs. The second goal of the corpus study was to determine whether there were any synonyms present and how prevalent synonymy was in the texts.

Knowing the syntax issues that sometimes occur in terms that had been influenced by the syntax of English terms (discussed in chapter 3.2.1.), attention was paid to the way some of the terms were constructed and translated, the choices made by authors and translators in situations where synonymous terms had different syntax, and some problems that appeared in those situations.

5.3. Methodology

The textbooks analysed in this paper were chosen on account of their use in higher education and their availability. The length of ME (the text originally written in Croatian) is 17600 words, and the length of IE (the translation) is 26533 words. The chapters from the books were chosen for the corpus because they deal with the same subject matter, and it follows that the texts would contain a number of the same concepts.

Instances of linguistic borrowing in the corpus were found through careful reading of the texts. The usage of found terms and phrases was further researched online (frequency on Google, articles available on hrcak.srce.hr, study materials for students of Economics, Eur-Lex, and corpora available on Sketch Engine), as were the concepts they denote and potential synonyms. This research has some quantitative features because the frequency of the borrowed terms in the corpora analysed and other sources consulted will be taken into account. However, this study should primarily be considered as a qualitative one, since all the occurrences of the borrowed terms are carefully examined and analysed one by one to gain insight into the trends prevailing in their use by translators and field experts.

The classification of found borrowed elements from both texts is based on previously discussed classifications in chapter four. However, the classification is simplified and contains fewer categories, based on which categories were represented in the texts. The loans are thus roughly categorized into unadapted loanwords, adapted loanwords, loan translations (calques, loanshifts), and hybrids (loanblends). More specific categorization will be mentioned where it is relevant. Instances of authors/translators purposely including English terms and phrases alongside Croatian in the texts and some observations on syntax will also be mentioned.

5.4.Results

5.4.1. Unadapted Loanwords

	English	**Croatian**	**Variants**	**Number of occurrences**
ME	Input	Input		25
	Output	Output		17
IE	-	-	-	-

Table 1. Unadapted loanwords found in analysed texts

The Table 1 above contains unadapted loanwords found in the corpus analysed. The second column contains the identical terms used to denote the same concepts in English, which was confirmed through web searches of the terms. It illustrates the fact that the loans used are unadapted. As visible above there were no unadapted loanwords found in IE, while there were two unadapted loanwords in ME: *input*, used 25 times, and *output*, used 17 times. These terms were used relatively frequently and were always italicized. They were used consistently; no synonyms were used to denote the same concepts.

In IE, *output* was translated to *proizvodnja*, and *input* to *faktor proizvodnje*. *Input* and *output* were never used.

There does not seem to be an established term in Croatian that is consistently used for these terms. Possible translations for *input* found online were *repromaterijal*, *ulazni materijal*, *ulazna sredstva*, *sirovina*, *proizvodna sredstva*, *ulazni element u proizvodnji*, *ulazni resursi*, *proizvodni resursi*, *proizvodni faktor*. The most frequent of these in the Croatian Web Corpus 2.2 (hrWaC, searched through Sketch Engine), were *repromaterijal* (1801 tokens), followed by *proizvodni resursi* (117), *proizvodni faktor* (111), and *faktor proizvodnje* (101). In the EUR-Lex Croatian 2016 corpus, *ulazni materijal* (342 tokens) was the most used, *repromaterijal* and *proizvodni faktor* were used only 3 times.

While the use of unadapted loanwords is to be avoided according to the terminological manuals consulted, the choice to use unadapted loans and not translations or native terms is not surprising considering the fact that the available translations in this case are longer and less precise. The two terms (*input* and *output*) are also semantically connected and it is logical to either use both of them, or neither of them, as they are opposites. This relationship between the concepts is contained within the language of the English terms, but none of the corresponding Croatian translations reflect that relationship so clearly.

5.4.2. Adapted Loanwords

	English	**Croatian**	**Variants**	**Number of occurrences**
ME	Dumping	Damping		25
	Anti-dumping	Antidamping		9
	Investments	Investicije	Investitor, investirati, investiranje	12

	Experts	Eksperti		1
	Lobbies	Lobiji	Lobirati, lobiranje	4
	Transfer	Transfer		2
IE	Transfer	Transfer		50

Table 2. Adapted loanwords found in analysed texts

The English counterparts of all adapted loaned terms listed in the Table 2 above were found through web searches and confirmed in various online dictionaries and texts that dealt with these topics, mainly news articles. The only loanword adapted from English into Croatian found in IE was *transfer*, which is a word of Latin origin, meaning that English served as an intermediary language in this case. Generally, in Croatian, *transfer* is adapted only phonologically, since it already fits into Croatian morphologically and orthographically. *Transfer* appeared in the text 50 times. Its usage was consistent – no synonyms appeared to be used.

There were six adapted loanwords found in ME that are either used because of the influence of the English language or have originated in English. *Investicije*, *eksperti*, and *transfer* have a clear Latin origin, which is why it may be said English was an intermediary language. It is difficult to definitively determine the origin of a word or how and when it was loaned, and these kinds of loans can be approached in different ways, depending on one's perspective or opinion. What is probable, however, is that the influence of English has an effect on the rate of usage of such loans, making them appear more frequently than suitable native words, in this case *ulaganja*, *stručnjaci*, and *prijenos*.

Damping, *antidamping*, and *lobi* are loans of English origin in the Croatian language. They have all been orthographically adapted and the resulting transcriptions are more in line with the Croatian orthographic system. The vowel /ʌ/ is transcribed as [a], /i/ in *lobby* becomes [i]. Both *anti-dumping* and *antidumping* are used in English, however, in Croatian, the prefix *anti* is not followed by a hyphen.

In IE, *dumping* was translated as *plansko obaranje cijena*, and *anti-dumping* as *mjere protiv obaranja cijena*. These are neologisms (loan creations), and it seems they have not been widely accepted as terms. Only *damping* and *antidamping* are used in the EUR-Lex 2016 corpus. There were 85 tokens of *obaranje cijena* in hrWaC, but *damping* was used most often (595 tokens). This is not surprising since the proposed neologisms are overly long and not economical to use, even though, if we were to consider the terminological principles (chapter 4.4.), the neologisms would be preferred to the adapted loan.

5.4.3. Loan Translations

Translation was the most frequently used borrowing strategy in the analysed corpus.

English	Croatian	Variants	Number of occurrences
Capital controls	Kapitalne kontrole		1
Free trade	Slobodna trgovina		28
Trade war	Trgovinski rat		2
Cheap foreign labor	Jeftini strani rad		4
Beggar-thy-neighbour	tzv. "osiromašivanje susjeda"	politika osiromašivanja susjeda	3
Trade partners	Trgovinski partneri		4
Inflation pressures	Inflacijski pritisci		2
Trade deficit	Trgovinski deficit		1
Underemployed	Podzaposlen		1
Technological spillover	Tehnološko prelijevanje		1
Theory of the second best	Teorija tzv. drugoga boljeg rješenja		1
Interest group	Interesne skupine		1
Economies of scale	Ekonomija obujma		5
Scarce factor of production	Oskudni/oskudniji faktor (proizvodnje)		7
Effective rate of protection, effective protection rate	Efektivna stopa zaštite	Stopa efektivne zaštite, stupanj efektivne zaštite	27
Perfect substitutes	Perfektni supstituti		2
Strong substitutes	Jaki supstituti		3
Deadweight loss	Mrtvi teret gubitka		4
Loss of deadweight	Gubitak mrtvog tereta		7
Substitution effect	Efekt supstitucije		1
Production/spending distortion	Distorzija (iskrivljavanje) proizvodnje/potrošnje		4
Trade barriers	Trgovinske barijere		3
Perfect price discrimination	Savršena diskriminacija cijena	"savršeno" diskriminirati cijene	3
Price discrimination	Cjenovna diskriminacija		2
Price discrimination	Diskriminacija cijena		9
Perfect competition	Savršena konkurencija		1
Imperfect competition	Nesavršena konkurencija		2

Imperfect competition	Imperfektna konkurencija		3
Investment allocation	Alokacija investicija		2
Targeted industrial policy	Ciljana industrijska politika		5
Added value	Dodana vrijednost		32
Differentiated products	Diferencirani proizvodi		1
Indifference curve	Krivulja indiferentnosti		18
Indifference curve	Krivulja indiferencije		6
Internal price	Interna cijena		1
Income effect	Dohodovni efekt		1
Intermediate goods	Intermedijarna dobra		31
Final product	Finalni proizvod	Finalna potrošna roba	29

Table 3. Loan translations found in ME

The English terms listed in the first column in the table above were found through back translation of the Croatian terms and conducting web searches for confirmation of their use.

The translations for *beggar-thy-neighbour – osiromašivanje susjeda* – was preceded by *tzv*. and put in quotation marks possibly because it is not established or well-known as a term. This is similar to *teorija tzv. drugoga boljeg rješenja*, which is likely a mistranslation of *theory of the second best* (*teorija drugog najboljeg rješenja*).

Economies of scale (*ekonomija obujma, ekonomija razmjera*) is an example of a term that has variants, which is typical for early stages of a translation entering the terminology, but may persist later on and cause confusion. *Ekonomija razmjera* seems to be used more often, but both are correct.

In *perfektni supstituti*, *perfektni* is a word of Latin origin used because of English influence, so *savršeni supstituti* would be preferred. In contrast, *interesne skupine* is an example of a translation not misled by the influence of English; *skupine* is a better solution to the sometimes used *grupe*. *Intermedijarna dobra* and *finalni proizvod* (and *finalna potrošna roba*) are also examples of a Latin loan used in Croatian because it was used in the English term. In Eur-Lex, for example, an attempt had been made not to use loans. *Poluproizvodi*, *polugotova roba*, *međuproizvodi*, and *posredna roba* can be found as translations for *intermediary products*, and *konačni* or *gotovi proizvod* for *final product*.

For the term *effective protection rate*, authors used *stopa* in most places, but *stupanj* in another place.

English	Croatian	Variants	Number of occurrences
Production-possibility frontier	Granica proizvodnih mogućnosti		18
Standard trade model	Standardni model trgovine		10
Standard trade model	Standardni trgovinski model		2
Market value of production	Tržišna vrijednost proizvodnje		1
Indifference curve	Krivulja indiferencije		12
Income effect	Dohodovni učinak		4
Substitution effect	Supstitucijski učinak		2
Trading partners	Trgovinski partneri		1
Biased growth	Pristrani rast		26
Export-biased growth	Izvozno pristrani rast		10
Import-biased growth	Uvozno pristrani rast		10
Factor proportions model	Model faktorskih proporcija	Teorije temeljene na faktorskim proporcijama	3
Immiserizing growth	Osiromašujući rast		8
Capital goods/capital equipment	Kapitalna dobra		2
Capital equipment	Kapitalna oprema		2
Marginal propensity to spend	Granična sklonost potrošnje/potrošnji		9
Non-tradable goods	Dobra kojima se ne trguje		11
Capital flows	Kapitalni tokovi		1
External prices	Eksterne cijene		3
Internal prices	Interne cijene		6
Internal relative price	Interna relativna cijena		3
Internal relative price	Unutarnja relativna cijena		1
Distorting production and consumption incentives	Iskrivljavanje proizvodnih i potrošačkih poticaja		1
Economies of scale	Ekonomija obujma		90
Imperfect competition	Nesavršena konkurencija	Nesavršeno konkurentna	22
Perfect competition	Savršena konkurencija	Savršeno konkurentna	10
Increasing returns	Rastući prinosi		17
Knowledge spillovers, spillover of knowledge	Prelijevanje znanja		6
Marginal revenue curve	Krivulja graničnog prihoda		3
Marginal revenue	Granični prihod		24
Marginal cost	Granični trošak		12

Differentiated products	Razlučeni proizvodi	Razlučiti proizvode, razlučivanje proizvoda	14
Integrated market	Povezano tržište		10
Intraindustry trade	Unutarindustrijska trgovina		41
Interindustry trade	Međuindustrijska trgovina		18
Price discrimination	Cjenovna diskriminacija		10
Trade barriers	Trgovinska ograničenja		1

Table 4. Loan translations found in IE

The corresponding English terms of loan translations found in IE listed in the table above were all found in the English edition of the same textbook.

There were instances of minor variations, such as with the term *standard trade model*, which was mostly translated as *standardni model trgovine*, but twice as *standardni trgovinski model*. The term *non-tradable goods* had been translated as *dobra kojima se ne trguje*, which is a somewhat impractical term due to its length. Other options include *nerazmjenjiva dobra* (8 tokens in hrWaC), *neutrživa dobra* (2 tokens), and *roba kojom se ne trguje* (1 token).

Internal, in *internal relative price*, had mostly been translated as *interna*, but once as *unutarnja*. This term had been included in the key terms list at the end of the chapter. In the Croatian translation, *interna relativna cijena* was listed on the corresponding list.

The terms *intraindustry trade* and *interindustry trade* were translated using prefixes of Croatian origin (*unutarindustrijska* and *međuindustrijska trgovina*), but versions with Latin prefixes (*intraindustrijska* and *intra-industrijska*, *interindustrijska* and *inter-industrijska*) are also used (e.g. a course called "Analiza intra-industrijske trgovine" offered at the University of Zagreb, a paper available at hrcak.srce.hr titled "Intra-industrijska razmjena između Europske unije i Zapadnog Balkana").

5.4.3.1. Synonyms

There were some differences between the two texts in choices of terms that denote the same concepts.

ME	**IE**
Efekt supstitucije	Supstitucijski učinak
Trgovinske barijere	Trgovinska ograničenja
Diskriminacija cijena, cjenovna diskriminacija	Cjenovna diskriminacija

Imperfektna konkurencija, nesavršena konkurencija	Nesavršena konkurencija
Diferencirani proizvodi	Razlučeni proizvodi
Krivulja indiferentnosti, krivulja indiferencije	Krivulja indiferencije
Dohodovni efekt	Dohodovni učinak

Table 5. Variations in terms between ME and IE

Trgovinske barijere is also a translation influenced by English, *trgovinska ograničenja* is used in IE. Other possible terms used elsewhere are *trgovinske prepreke* and *prepreke trgovini*. Of these, the most frequent in hrWaC was *trgovinske barijere* (92 tokens), while the most frequent in theEUR-Lex 2016 corpus was *prepreke trgovini* (211 tokens).

Similarly, different translations are used for *imperfect competition*; both *nesavršena* and *imperfektna konkurencija* are used in ME, while only *nesavršena konkurencija* is used in IE.

For the term *price discrimination*, two different translations are used in ME: *diskriminacija cijena* and *cjenovna diskriminacija*, while only *cjenovna diskriminacija* is used in IE.

Indifference curve is usually *krivulja indiferentnosti*, but sometimes *krivulja indiferencije* (another possible term is *krivulja ravnodušnosti*, although that was not used in either text).

Efekt is another example of a word of Latin origin being used instead of a suitable Croatian word under the influence of English, mainly in terms *efekt supstitucije* and *dohodovni efekt* in ME, while *supstitucijski učinak* and *dohodovni učinak* are used in IE. The tendency of IE translators to avoid words of Latin origin when possible is also illustrated by the fact that *razlučeni proizvodi* is used for the term *differentiated products*, as opposed to *diferencirani proizvodi* in ME.

5.4.3.2. Syntax

The common English noun + noun structure, where a noun is used as a premodifier, should be translated with a structure more suited to the Croatian language system, such as adjective + noun or noun + genitive (see chapter 3.2.1.). According to Hudeček and Mihaljević (2010: 62), the noun + genitive structure should always be replaced by an adjective + noun structure (e.g. *vozni red* is preferred to *red vožnje*), unless this changes the meaning (e.g. *praznik rada*, not *radni praznik*).

An example of this are the terms *kapitalne kontrole* (from ME) and *kapitalni tokovi* (from IE). In the corresponding English terms, *capital* is a noun premodifier, and generally that kind of structure can be translated using an adjective. However, in these cases translating those terms with an adjective +

noun structure changes their meaning. Noun + genitive structures (*kontrola kapitala*, *tokovi kapitala*) should be used, because then the meaning corresponds to the English terms. *Kapitalni tokovi* and *kapitalna kontrola* do not appear in the EUR-Lex 2016 corpus, while *tok kapitala* and *kontrola kapitala* do.

Some other examples of English terms that also have the noun + noun structure are *price discrimination* and (*standard*) *trade model*, however these can be translated with either of the structures mentioned, without change in meaning. Both options were found in the texts, used interchangeably. As mentioned in the previous chapter, *diskriminacija cijena* and *cjenovna diskriminacija* were used in ME, while only *cjenovna diskriminacija* was used in IE. *Cjenovna diskriminacija* appeared more frequently in hrWaC, while *diskriminacija cijena* appeared more frequently in EUR-Lex 2016. *Standardni trgovinski model* and *standardni model trgovine* were both used in IE, although the noun + genitive structure was used more frequently.

5.4.4. Hybrids

The category of hybrids or loan blends consists of the following phrases, all from ME:

English	**Croatian**	**Type**	**Number of occurrences**
Dumped prices	Dampinške cijene	Adapted loanword + native word	2
Cost-benefit analysis	*Cost-benefit* analiza	Unadapted loanword + native word/adapted loanword	1
Rent-snatching argument	(engl. *rent-snatching* argument)		2
Rent-switching argument	(engl. *rent-switching* argument)		2
Input coefficient	Input koeficijent		2
Persistent dumping	Ustrajni damping	Native word + adapted loanword	2
Predatory dumping	Grabežljivi damping		2
Sporadic dumping	Povremeni damping		2

Table 6. Hybrids found in ME

Damping lends itself well to Croatian word formation in this instance and results in the phrase *dampinške cijene*. The unadapted elements in phrases that consist of unadapted loans and native words were all in italics. In other texts, *cost-benefit analysis* is often translated as *analiza troškova i koristi*.

This loan translation appeared 97 times in hrWaC, although the hybrid *cost-benefit analiza* was more frequent (144 tokens).

5.4.5. Terms in English

In ME, *rent-snatching argument* and *rent-switching argument* are terms given in brackets following an explanation of the concepts they denote (as shown in Table 6). The same has been done with the term *consumer's reservation price*:

(1) Kupac plaća maksimalnu cijenu koju je voljan platiti (engl. *consumers reservation price),* neovisno o troškovima proizvodnje i ponude. (Grgić, Bilas 2008: 200)

The authors did not propose a translation or a corresponding Croatian term for those particular terms, however, there were examples of a translation in quotation marks preceding the term in English, possibly because the translation had not been established as a term at that time:

(2) Model je nazvan 'zaštita na prodaju' (engl. *protection for sale)* (ibid. 2008: 163)
(3) Postojanje rente ima implikacije za proces poznat kao 'traženje rente' (engl. *rent-seeking)* (ibid. 2008: 186)

The term *Voluntary Export Restraints* had also been translated (*dobrovoljno ograničenje izvoza*), although, throughout the rest of the text, mainly an abbreviation of the English term (*VER*) was used. The Croatian translation functions well, however, when used as a verb:

(4) Zemlje uvoznice 'nagovaraju' zemlje izvoznice da dobrovoljno ograniče njihov izvoz (ibid. 2008: 187)

Other instances of terms given in English are the types of price discrimination, which were not translated into Croatian, but were numbered instead:

(5) prvi stupanj diskriminacije cijena (engl. *personalized pricin*g), drugi stupanj diskriminacije cijena (engl. *menu pricing*), treći stupanj diskriminacije cijena (engl. *group pricing*) (ibid. 2008: 199)

The only two English terms in IE were *dumping* and *antidumping*, which appeared in brackets after the proposed neologisms that served as translations.

5.5. Discussion

Only one adapted loan was found in IE, and this particular loan (*transfer*), while it may have been borrowed from English, has a Latin origin. There were more adapted and unadapted loans in ME, which supports the notion that experts writing in their native languages are less focused on language norms and terminological principles.

The number of loan translations (calques) was the same in both texts, however there were more synonyms based on linguistic variations in ME (e.g. *diskriminacija cijena* and *cjenovna diskriminacija*, *imperfektna konkurencija* and *nesavršena konkurencija*). There were some variations in IE (*interna cijena* and *unutarnja cijena*), but not as many. Overall, IE translators opted for native Croatian words instead of Latin loans in most cases.

While a lot of the terms discussed have synonyms used elsewhere, the chosen terms present in the corpus are used fairly consistently, with some minor variations. Most of the synonyms used in the analysed texts differ either in syntactic structures or the use of Latin loans instead of Croatian words.

6. Conclusion

Linguistic borrowing usually follows language contact, but something unique that has been happening during the last few decades is the fact that new ideas and concepts can be exchanged extremely fast and within incredibly large groups of people. With loanwords appearing in large numbers and having a high frequency of occurrence and use, it is difficult to coin native language replacements before loans get accepted into widespread use.

Translating phrases and terms is a common way of filling a lexical gap while still working within the system of the Croatian language. Terms coined in such a way have the advantage of being understandable and accessible to more language users, however, shorter terms are usually more popular and tend to prevail, even if foreign.

Language users tend to have varying levels of interest in language purity, and the attitudes towards loans and linguistic borrowing are bound to differ from person to person and based on context. The aim of this thesis was to explore whether there would be differences in linguistic choices made in two different circumstances, one being a text written from the start in Croatian, the other a Croatian translation of a text originally written in English.

The analysed text written in Croatian contained unadapted loanwords, which were used fairly frequently, and adapted loanwords used in places where a Croatian word could have been used without a change in meaning. In contrast, the translated text contained no unadapted loans, and no replaceable adapted loans. Furthermore, the analysis of loan translations showed that the authors of the Croatian text more frequently used Latin loans adapted to Croatian to translate Latin loans present in the English terms. On the contrary, an effort to avoid this and use native Croatian words was evident in the translated text. Overall, the translation adhered better to the terminological principles, reflected a consciousness of the influence of the English language on Croatian and an effort made by the authors to produce a text in line with the Croatian language standard.

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