

**BORROWED WORDS IN LANGUAGE TEACHING**  
**(on the economic term system of the**  
**Russian language in the XXI century)**

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DOI: 10.7813/jll.2016/7-2/30

*Received: 09 Apr, 2016*

*Accepted: 26 May, 2016*

**ABSTRACT**

All spheres of human life: spiritual, social, economic, political, and scientific are touched by the process of globalization in the XXI century which leads to intercultural communication and citizenship. Therefore, recent developments in language research focused on the intercultural, economic and political dimensions of foreign language education and foreign language teacher's social, political and moral responsibilities. We explore the connection of foreign language education and borrowings in the economic term system. We are interested in numerous changes in terms, in particular in the economic term system of the Russian language in the XXI century as in correlation of intercultural citizenship as preserving the identity. We observe a quickly changing linguistic reality of the Russian language. It predetermines the necessity of the fastest studying and systematization of the new words appearing in the speech and remaining in language. Last decades the process of replenishment of Russian lexis very dynamically becomes more and more active. Among the new words there is a group consisting of financial and economic terminology and most of the main economic terms are commonly used by the major part of society. Within the cultures of different countries become closer, economic processes of any country involves in world trade closely intertwining economic systems. All processes of economics become the reason of internationalization of economic terminology of the different countries in connection with intercultural communication, exchanging of information, etc. The structure of the Russian language is constantly enriched by new borrowed words meaning the new phenomena which entered our life permanently and it is more rapid process in the XXI century. The economic term system is examined across etymology, parts of speech and the ratio of economic terms to the other fields. The main goal of this study is to characterize borrowed words in the field of economics and its influence on intercultural communication and intercultural citizenship as well.

**Key words:** borrowed words, definition dictionary, etymology, receptor language, source language, economic term system

**1. INTRODUCTION**

Globalization, as a whole-planetary phenomenon, covering all spheres of existence, actualized the problem of global education in multicultural educational space; its leading mechanism of functioning is the pedagogical communication (Hirst, 2002, Auhadeeva, 2015). All spheres of human life: spiritual, social, economic, political, and scientific – are touched by the process of globalization in the XXI century. Growth and development of international trade is caused by mutual integration of economic systems of different countries. (Silaški, 2010). The process of globalization makes a change of economic structures of different countries. The countries join the world market, closely intertwining economic systems. So there is a formation of united world market economics. Cultures of different countries become closer, as well as economic processes.

Globalization of processes of economics becomes the reason of internationalization of economic terminology of the different countries in connection with communication, exchange of information, new services and goods. The structure of the Russian language is constantly enriched by new borrowed words meaning the new phenomena which entered our life.

We observe a quickly changing linguistic reality of the Russian language. It predetermines the necessity of the fastest studying and systematization of the new words appearing in the speech and remaining in language. The Russian language has been always open for borrowed words. Many foreign words were borrowed many years ago, and we can define their origin only with the help of etymological dictionaries.

We believe that the process of borrowing of words from other languages is necessary for the natural development of each language. The interest in terminology problems in general and to the problems of economic terminology in particular increases every year. It is connected with the growth of number of terms and the sphere of their usage: not only a highly specialized area but daily communication.

### Theoretical Overview

The problem of borrowings in the lexis of the Russian language has always attracted a lot of researches.

Krysin L. P. (Krysin, 2002) analyzes the stream of foreign words at the end of XX and the beginning of XXI century. In his opinion, collapse of the Soviet Union, activation of business, scientific, commercial, cultural ties, golden age of foreign tourism, all this caused the intensification of communication with native speakers of foreign languages. Thus, at first in professional, and then and other areas economic and financial terms (бартер, брокер, ваучер, дилер) appeared.

Aliyeva V.N. considers in her article system links in the field of economic terminology, the process of activation of the use of foreign-language words. Refusal of the ideology of communism contributed rapprochement of the East and the West; definition of basic concepts, especially in the field of policy and economics, becomes neutral and close on semantics to the West European samples. (Aliyeva, 2010, pp.191-192).

The English language is the main source language of borrowings. Mitireva L.N. argues that the economic terminology that had entered the Russian language and its mass media without an appropriate explanation didn't get "home" meaning in language consciousness of the Russian people. The author presents a very interesting experiment, comparing English and Russian thinking, and confirms absence of economic thinking among the Russian people. The author declares that in the conditions of absence of aprioristic economic knowledge (economic thinking), the strategies of association are based only on formal signs of words: formal similarity of the foreign-language word «лизинг» is obvious (from English: *leasing*) with the Russian verb «лизать» (Mitireva, 2001, pp. 65-66).

A very interesting research was conducted by Tusupbaeva N.A. She writes about a number of grammatical features distinguishing economic terminology from other lexical groups of words. The author draws our attention to the following facts:

1. New economic terms are submitted by three parts of speech - nouns, adjectives and verbs;
2. While borrowed from English, the words belonging to gerund constructions in the source language become nouns in Russian (*бенчмаркинг* from English: *benchmarking*, *брендинг* from English: *branding*);
3. The gender of new economic borrowings and impregnations is determined, as a rule, by a formal sign (Tusupbaeva, 2007).

Fazylova N. A. (Fazylova, 2008) defines the structure of new terminology in the economic field and carries out its complex analysis using the material of the modern Russian speaking press of 2002-2007. The author investigates functional features of new words in the field of economics. It describes the main regularities of development of the layer of economic terminological lexicon by native speakers and defines a place of economic terminology in all-terminological system of the language.

### Borrowed words in the economic term system of the Russian language in the XXI century

We observe numerous changes in the science about terms, in particular in the economic term system in the XXI century. Most of the main economic terms are commonly used by the major part of society. Our country tries to take the way of the western development. In the last decades the process of replenishment of Russian lexis very dynamically becomes more and more active. Among the new words a very big group consists of financial and economic terminology: *андеррайтинг* (from English: *underwriting*), *дилер* (from English: *dealer*), *овердрафт* (from English: *overdraft*), *офшор* (from English: *offshore*). Economic terminology gets a special importance in process of entry of Russia into the global world economic space as it is impossible to establish and develop trade and economic relations between the countries without it.

As a rule, foreign words first of all get into mass media and only then, being widely used in advertising, enter dictionaries.

The process of lexical borrowings is known to be caused by both the extra linguistic, and intra linguistic reasons. Among the extra linguistic reasons are:

1. Historical contacts of the people;
2. Innovation of the nation in any field of activity;
3. Authoritativeness of the source language;

The following reasons are considered to be the intra linguistic ones:

1. Absence in the source language of the equivalent word for a new subject or concept: *аутлет* (from English: *outlet*), *дискаунтер* (from English: *discounter*);
2. Economy of language means: *делистинг* (from English: *delisting*) instead of «исключение акций компании из числа котируемых на бирже», *кард-холдер/кардхолдер* (from English: *cardholder*) instead of «владелец банковской карточки»);
3. Necessity to differentiate close according to the contents, but nevertheless different concepts: *лейбл* (from English: *label*) — *ярлык, этикетка*);
4. Need of specialization of concepts: *импорт* (from English: *import*) — *ввоз, экспорт* (from English: *export*) — *вывоз*).

Semantically economic terms are admitted to correspond to the following groups:

1. Participants of the economic relations: *кард-холдер/кардхолдер* (from English: *cardholder*); *спонсор* (from English: *sponsor*).
2. Names of the types of economic subjects: *стрит-ритейл* (from English: *street retail*), *хедж-фонд*

(from English: *hedge fund*).

- Names of people according to their social status, profession: *гастарбайтер* (from German: *Gastarbeiter*), *мерчандайзер/мерчендайзер* (from English: *merchandiser*).
- Names of money, currencies, securities: *вексель* (from German: *Wechsel*), *доллар* (from English: *dollar*).
- Names of weight, mass units, and quantities: *процент* (from German: *Prozent*).
- Names of rooms, documents: *мидл-офис* (from English: *middle office*), *бэк-офис* (from English: *back office*).
- Names of types of commercial activity, process, operation: *кобрендинг* (from English: *co-branding*), *листинг* (from English: *listing*).

In the article on economic terms the authors discussed the result of a study of the influence of English and German on the Russian language during the English learning based on lexical borrowings in the field of economics. "Analyzing the results we found out that the age of an individual influences the degree of recognition of borrowings; people connected with the field of economics by their occupation performed more recognized borrowings; the occupation of the participants had more effect than knowledge of goal languages" (Ashrapova, Alendeeva, 2014, p.47). We believed that this study would be useful for English language teaching, so that students would learn the signs of borrowed and would more willingly use native economic terms. Jia J. (Jia, 2015, p.52) believes "that it is necessary to strengthen the awareness of students of native language culture and improve their intercultural communication competence; in addition, foreign language teaching should not only focus on the import of target language culture, but also enhance the inheritance and spread of native language culture, so as to promote national culture and spread international culture".

### Survey/Methods

We have studied E.N Shagalova's dictionary which has collected terms from different areas: computer technologies, mobile telephony and devices, sport, fashion, mass media, law, policy, many other areas and, of course, economics, finance, and trade. "The newest definition dictionary of the Russian language of the XXI century" under E.N. Shagalova's edition was published in 2011 (Shagalova, 2011). The dictionary contains about 1500 words borrowed into Russian in the XXI century. Nearly half of the words hadn't been described in definition dictionaries before (*эмбоссинг* – from English: *embossing*). Most of the terms are borrowings from English that says about the strong influence of English on the lexis of the Russian language. English became the main source language for Russian in the last decades. It is hardly possible to present modern life in Russia without such words as *бренд* (from English: *brand*), *дьюти-фри* (from English: *duty free*). One can find the full interpretation of the borrowed word, the information about the source language, a part of the speech of the provided word in the above mentioned dictionary, some terms are followed by spelling options and synonyms. Created for general public, the dictionary has references to editions of newspapers, magazines, quotes.

Dictionaries can be considered and studied from the different points of view.

We wanted to define the number of the terms relating to area of economics, trade and finance in comparison with the total number of words which had penetrated into Russian in the first decade of the XXI century. It was interesting for us to find out the etymology of borrowed words concerning our research. Belonging of words to different parts of speech was of great importance for us to.

## 2. RESULTS

Having analyzed about 1500 words, we revealed 87 words relating to the interesting for us area (finance, market infrastructure, monetary, currency transactions, crediting, insurance, trade, foreign economic relations, marketing, the exchange, securities) that makes only about 6% of the general structure of the dictionary. 28 other terms can be carried to the adjacent areas not directly relating to an economic term system, however they are actively used there: *менеджмент* (from English: *management*), *мониторинг* (from English: *monitoring*). We have also revealed 13 terms belonging to other areas, for example, air transportation, sport or media, however by origin they go back to words of the economic term system of the source language: *трейд* that means an exchange of players between the teams. The word comes from English: *trade*. We can consider the use of the term on the same level with other economic terms in the economic text to be a sufficient basis to admit this word the term of the economic sphere (Lucy, J. 1992; Fazylova, 2008). We use in our research the terms of such scientific and practical directions as management and marketing as they interact with economics very closely. The total amount of terms belonging to the term system of economics, finance and trade in this or that way relating to three above mentioned groups makes 128 that is only 8,5% of the total number of the new words which entered Russian in the XXI century (Figure 1).

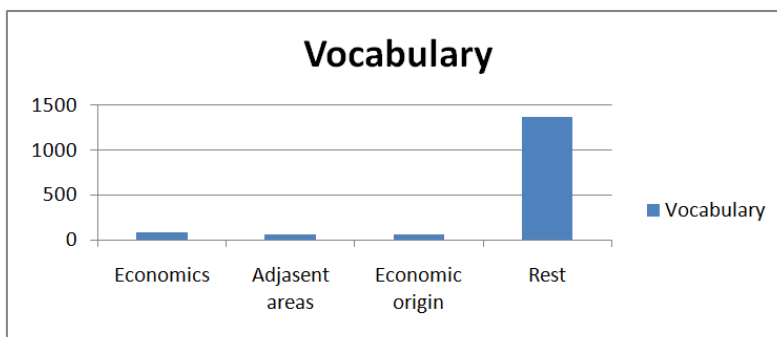


Fig. 1. Vocabulary according to the topics

It was very surprising to find out that 125 words from 128 were borrowed from English, and only 3 words had another origin (*застарбайтер* from German: *Gastarbeiter*; *Моджигеџ* from Italian: *Moggi* (a proper name); *транш* – from French: *Tranche*) (Figure 2). Unfortunately, the author not always gives the original source language, one can find some terms with English origin though the word had been borrowed from another language through English. So, for example, the term *франчайзинг* was included into Russian through the English word *franchising* which, in its turn had been borrowed from French *franchise*. Nevertheless the English language has always been and still is the main source language of borrowings not only for the Russian language but for many other languages too.

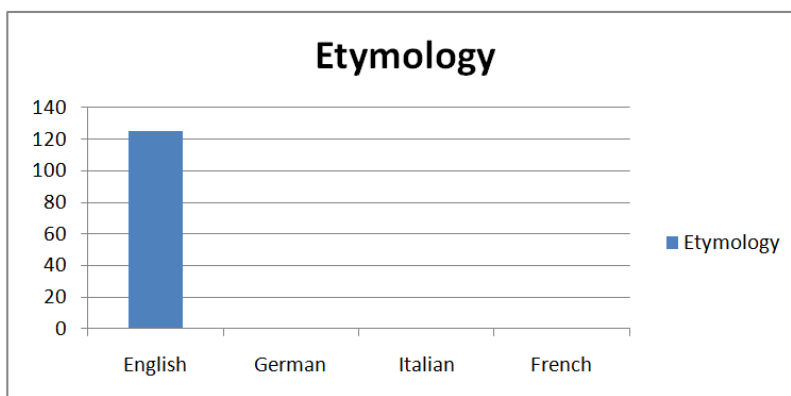


Fig. 2. Etymology of borrowings

We have also analyzed the ratio of the parts of speech of the borrowed words under consideration (Figure 3). There are 121 nouns, 4 adjectives and 3 parts of compound words such as *фишинг-...* from English: *phishing: password- «пароль» + fishing «рыбная ловля»*. It makes obvious that nouns appearing to name new phenomena are more frequently borrowed than other parts of speech.

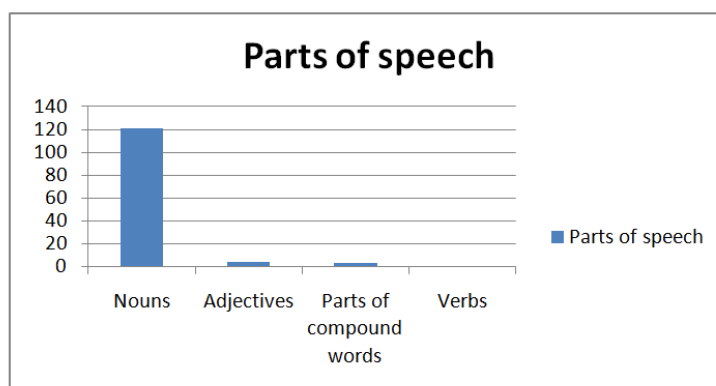


Fig. 3. Parts of speech of the borrowings

### 3. CONCLUSION

Though, despite the developing trade relations, economic terminology of the Russian language is constantly replenished by foreign language international terms, we found out that only 8,5% of the studied words belong to the economic term system. Most terms from the studied dictionary belong to categories of the Internet technologies and devices, advertising.

The results we got from considering words from the etymological point of view testify that nearly 98% of the borrowed economic terms were borrowed into Russian from English. It proves that English is the language of the international communication; it is the world language in the era of globalization. We get it through the contacts with foreigners, shelves full of import technique equipment, fashion, advertising, social networks and music Fromkin, V.;

We have found out that nouns are more frequently borrowed than other parts of speech. It can be simply explained. The main reason of borrowing words from one language into another is the necessity of naming new subjects, realities, phenomena. That is why nouns are borrowed rather than other parts, rare – adjectives, verbs and adverbs. When borrowed the new word is being accustomed and assimilated by the receptor language: it is written in Russian, gets pronunciation and grammatical registration peculiar to the Russian language. The extent of assimilation of borrowed words can be various. Most borrowings are completely assimilated, and nothing reminds of their non-Russian origin (*спонсор* from English: *sponsor*). However, borrowed words can be not fully assimilated: they cannot decline (*дьюти-фри* from English: *duty free*, *такс-фри* from English: *tax free*) and even not completely submit to phonetic laws of Russian (we pronounce consonants firmly before [э]: *брэнд* from English: *brand*, *лейбл* from English: *label*).

We consider that the relevance of research of economic dictionaries and dictionaries of foreign words in Russian is obvious. Not only the financiers, economists and people connected with a trade area need such dictionaries. Students, teachers, experts in the field of the right activity is difficult to abstract from an economic term system nowadays. During the analysis we revealed that the most widespread way of giving the meaning is descriptive. It is worth noticing that there is not always an exact Russian equivalent to a borrowed word. Search for a full equivalent is one of the difficulties of the translation. An interesting question for studying is also the use of borrowings, their adaptation in receptor language: stress marking, joined-up or separate writing of words, hyphen writing, noun declension, different options of writing (*дистрибьютор* и *дистрибутор* – from English: *distributor*, *грейс-период* and *эреус-период* – from English: *grace period*). Results of studying of all these questions make a big contribution to lexicology and lexicography, to the development of the Russian language.

Results of studying make a big contribution to lexicology and lexicography and forming cross-cultural individuals. Though education is never neutral and all forms of education are influenced by many factors, including economics. We consider that economic terms tend to focus on linguistic competence and it deals with culture teaching in foreign language education. At the same time a language learner has a need for intercultural skills becoming tolerant of cultural differences. It is thus in language learning economic terms give an opportunity to bring up citizenship (as intercultural as identity), democracy education and human rights education to address global citizenship (Mukhametzyanova, 2015; Nagimov, 2015). Studying economic terms in this context focuses on universal values and morality and requires modifications.

At the same time we believe that the process of borrowing of words from other languages is necessary for the natural development of each language. The interest is connected with the growth of number of terms and the sphere of their usage: not only a highly specialized area but daily communication. Learning languages with all their peculiarities, borrowed words, the characteristic features of these borrowings is one of the keys to knowledge of other people. The professional level of proficiency in a language helps to develop the feeling of belonging to other countries with all their cultural wealth and a variety and understanding between citizens.

### ACKNOWLEDGEMENT

The research is performed according to the Russian Government Program of Competitive Growth of Kazan Federal University.

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