Journal of Scientific Research and Islamic Studies | V 18 N 3 ( second semester, 2026) p. 89 - 110

# From *Ribā* to Usury: The Semantic Distortion of Islamic Economic Concepts in English and French Translation

**Khedim Raziq [1*], Belahai Taher [2]**

[1] University of Oran 1 Ahmed Ben Bella, Institute of Translation, (Algeria)
Khedim.raziq@edu.univ-oran1.dz

[2] University of Oran 1 Ahmed Ben Bella, Institute of Translation (Algeria)
belahia.taher@univ-oran1.dz

Submitted: 17/01/2026 Accepted: 27/07/2026 Published: 28/09//2026

**Abstract:**

This study analyzes semantic distortion in translating Islamic economic terminology into English and French. Utilizing frameworks by Venuti, Berman, and Baker, it examines core concepts like *Ribā*, *Gharar*, and *Zakāt*. Findings indicate that domesticating strategies (e.g., "usury" for *Ribā*) distort legal and spiritual meanings by assimilating them into inaccurate Western categories, whereas foreignizing strategies preserve conceptual integrity.

The research advocates for an "Ethical-Paratextual Model" retaining original terms alongside detailed paratextual explanations to bridge epistemological gaps and ensure translational fidelity to the Islamic worldview in global finance.

**Keywords:** Islamic Economics, Qur'an Translation, Semantic Distortion, Domestication and Foreignization, Paratextual Explanation.

[*] Corresponding author

## 1. INTRODUCTION:

The Holy Qur'an, revealed as a "divine constitution" (dustūr rabbānī) in the Arabic language, is intended as a universal mercy (raḥmatan lil-'ālamīn) and a source of guidance for all humanity. Its message is comprehensive, establishing an integrated framework for human life that encompasses creedal, social, political, and, crucially, economic spheres. The act of translating this sacred text, therefore, is not merely a linguistic exercise but an epistemological imperative, essential for conveying its divine guidance (al-hadī al-Qur'ānī) to a global, non-Arabic-speaking audience.

Within this holistic framework, the economic dimension holds a place of particular significance. The principles laid out in the Qur'an and the Prophetic Sunnah form the bedrock of a distinct "Islamic Economic System" (al-Iqtiṣād al-Islāmī), one that is grounded in an ethical worldview that balances the practical nature of humanity with divine objectives of justice and equity, famously encapsulated in the legal maxim of "لا ضرر ولا ضرار" (do not inflict or accept harm).

However, the transfer of this economic worldview across linguistic and cultural boundaries via translation is fraught with profound challenges. The core economic vocabulary of the Qur'an terms such as Zakāt, Ribā, Gharar, and al-Bay', among others are not simply words but terminological concepts (mafāhīm iṣṭilāḥiyyah). Each term is embedded within a dense semantic field of legal, ethical, and spiritual meanings that are often conceptually incommensurable with the secular, capitalist paradigms that dominate modern Western economic thought. A survey of existing English and French translations reveals significant divergences in the handling of this specific semantic field, pointing to the absence of a consistent, theoretically grounded methodology.

This paper contends that this gap leads to systemic distortions where the unique principles of the Islamic economic system are obscured, flattened, or assimilated into familiar but inadequate Western categories. This study, therefore, moves beyond a simple assessment of lexical "correctness" to conduct a critical analysis of the translation strategies themselves and their underlying ideological implications to propose a more responsible framework for future translations.

The central problem this research addresses is the significant semantic and ideological loss that occurs during the translation of core Quranic economic terminology into European languages. Domesticating translation strategies, often chosen to maximize reader accessibility, risk stripping these concepts of their foundational integrity, thereby presenting a distorted or impoverished vision of the Islamic economic worldview. This leads to a crucial question of "equivalent effect": how can the profound, action-oriented impact that a term like Zakāt has on its original Arab-Muslim reader be faithfully conveyed to a French or English reader when rendered as a simple "charity" or "tax"?

To systematically investigate this problem, this research will be guided by the following primary research question:

To what extent, and through which strategies, do existing English and French translations of the Qur'an succeed or fail in conveying the semantic and ideological integrity of its core economic terminology?

To answer this overarching question, the study will address the following sub-questions:

1. What are the primary translation strategies (e.g., domestication, foreignization, lexical borrowing) employed for key Islamic economic terms in influential English and French translations?

2. How do these divergent strategies impact the conceptual meaning of the terms, particularly in relation to their legal, ethical, and spiritual dimensions?
3. What ideological assumptions (e.g., ethnocentrism, reader-centric functionalism, Orientalist framing) appear to underpin the choice of a domesticating versus a foreignizing approach in this specific semantic field?
4. Based on this critical analysis, what constitutes a more ethically and epistemologically responsible framework for translating these complex, culture-specific concepts to preserve their Quranic integrity?

## 2. Literature Review:

This chapter establishes scholarly context and analytical tools for the study. It is structured in two parts. The first section reviews the broader field of Qur'an translation, outlining its historical debates and specific challenges to provide the necessary context. The second section presents the specific critical-theoretical framework from translation studies that will be employed as the primary analytical lens for this research.

### Part I: The Context of Qur'an Translation

The translation of the Qur'an has been a site of intense theological and scholarly debate for centuries. At its heart lies a fundamental tension between the divine, inimitable nature of the source text (i'jāz al-Qur'ān) and the human necessity of rendering its message accessible. Historically, this has led to a primary distinction between al-tarjamah al-ḥarfīyah (literal translation), which is almost universally rejected by Muslim scholars as inadequate and misleading, and tarjamat al-ma'ānī (translation of the meanings), which is seen as a form of exegesis (tafsīr) and is the accepted paradigm (Ben Bali, 2021).

Within this paradigm, two broad historical approaches can be identified: the Orientalist and the Muslim. The Orientalist tradition, exemplified by translators like Régis Blachère, often approached the Qur'an as a historical artifact to be critically deconstructed. In contrast, the Muslim tradition, exemplified by translators like Muhammad Hamidullah, treats the text as sacred scripture, and their translations are often interwoven with commentary to guide the reader's understanding.

Contemporary scholarship has moved beyond these broad labels to focus on more specific challenges. Studies have examined the translation of particular linguistic features, such as the fixed lexical collocations that give the Qur'an its unique stylistic force. For instance, Kahil (2010) provides a detailed analysis of how the translator Muhammad Hamidullah grappled with rendering these formulaic phrases into French. Other studies have provided deep, single-concept analyses, such as Benbali's (2022) critique of the domesticating translations of Zakāt in French. In a different vein, scholars within Islamic economics, like Abu Sarhan and Tbilah (2025), explore the modern application of Quranic principles in fields like behavioral finance, highlighting the enduring relevance of these concepts.

While these studies are invaluable, they tend to remain within their specific domains linguistics, single-concept analysis, or modern economics. What is missing, and what this research provides, is a study that synthesizes these approaches by analyzing a complete thematic corpus of economic terminology through the lens of contemporary critical translation theory.

## Part II: The Critical-Theoretical Framework

To conduct this analysis, this study moves beyond the internal debates of Quranic studies to adopt a robust framework from the field of translation studies. This framework allows us to systematically identify, categorize, and critique the strategies used by translators.

### 2-1. The Problem of "Equivalence" and Functionalism

The theoretical starting point for critique is the functionalist paradigm, most famously articulated by Eugene Nida (1964) as "Dynamic Equivalence." This reader-centric model, which aims for an "Equivalent Effect," has implicitly or explicitly guided many popular translations. While its goal of naturalness and accessibility is understandable, its application to the Qur'an is problematic as it tends to prioritize the target reader's cultural comfort over the source text's conceptual integrity, leading to the domesticating choices critiqued by scholars like Benbali (2022).

### 2-2. The Critical Turn: Venuti, Berman, and the Ethics of Translation

This study positions itself firmly within the "critical turn" in translation studies, which reframes translation as an ethical and ideological act. The foundational work of Lawrence Venuti (1995, 2008) provides the core analytical dichotomy of "Domestication" versus "Foreignization." Domestication is the strategy of erasing the source text's cultural and linguistic otherness to create a fluent, "invisible" translation. Venuti critiques this as an "ethnocentric violence" that assimilates the foreign text into the dominant values of the target culture. In contrast, foreignization is an ethical and political strategy of resistance that deliberately preserves the linguistic and cultural difference of the source text, challenging the reader's assumptions.

This ethical stance is deepened by Antoine Berman (2012), who argues that the primary responsibility of the translator is to respect the

"foreignness" of the foreign text. He identifies several "deforming tendencies" inherent in domesticating translations such as rationalization, clarification, and the destruction of linguistic patterns that systematically erode the source text's character.

### 2-3. Diagnostic Tools: Mona Baker's Framework of Non-Equivalence

While Venuti and Berman provide ethical and ideological lens, Mona Baker's (2018) work, In Other Words, provides practical, linguistic tools for diagnosing translation problems. Her typology of non-equivalence is essential for this study, as it precisely identifies why the Quranic economic terms lack direct one-to-one equivalents. She points to causes such as culture-specific concepts, differences in semantic fields, and divergent collocational patterns a challenge specifically highlighted in the context of Qur'an translation by Kahil (2010). Baker's framework allows us to move beyond simply stating that a translation is "wrong" to systematically demonstrating how and why it fails to account for the source text's unique conceptual structure.

By integrating the contextual background of Qur'an translation with the critical-ethical framework of Venuti and Berman and the diagnostic precision of Baker, this study establishes a comprehensive methodology capable of analyzing not just what was translated, but how it was translated and the profound implications of that choice.

## 3. Methodology:

This study employs a multi-layered qualitative methodology designed to conduct an in-depth, interpretive analysis of translation choices and their ideological underpinnings. The research design integrates comparative textual analysis with critical translation theory to move beyond a superficial description of equivalents and delve into the cognitive, legal, and ethical dimensions of translating sacred economic terminology.

### 3-1. Research Design and Methodological Stance

The overall approach is qualitative, comparative, and critical. It is qualitative because the research is not concerned with the frequency of terms but with the nuanced, context-dependent meanings and the complex effects of translation strategies. This approach allows for a rich, interpretive understanding of how core Islamic concepts are reconstructed in different linguistic and cultural contexts.

The design is fundamentally comparative, not only contrasting translations between two target languages (English and French) but, more importantly, between two opposing translation ideologies within those languages: domestication and foreignization. By analyzing these divergent approaches, we can isolate the impact of the strategy itself, revealing systematic patterns of distortion or fidelity that transcend individual linguistic constraints.

Finally, the stance is critical. This study does not assume a neutral position but actively evaluates the translation choices against the theoretical frameworks of Venuti, Berman, and Pym. The objective is to uncover the underlying ideological assumptions, power dynamics, and ethical implications inherent in the act of translation, particularly when dealing with texts that carry normative legislative authority.

### 3-2. Corpus Design and Rationale

To facilitate a focused and rigorous analysis, a small, purposive corpus was constructed based on the principle of "maximum variation sampling" (Patton, 2002). This method deliberately involves selecting cases that represent a wide spectrum of characteristics in this instance, different translation strategies, historical periods, and ideological motivations. This allows for a sharp and clear comparison that vividly highlights the impact of these variables.

**Source Texts:** The source texts are foundational Qur'anic verses and Prophetic Hadiths that establish key economic principles. The

selection was not arbitrary; concepts like Riba, Gharar, Zakat, and Jizyah were chosen because they represent a range of distinct translation challenges: the misleading partial equivalent (Riba), the complete conceptual gap (Gharar), the multifaceted socio-religious institution (Zakat), and the politically sensitive legal term (Jizyah). By including a variety of challenges, the study can test the robustness of different translation strategies across different problem types.

**Target Texts:** The four chosen translations were selected to represent four distinct poles of translation practice, providing a rich basis for comparison:

**1. Pedagogical-Foreignizing (English):** Muhammad Muhsin Khan's (1997) The Translation of the Meanings of Sahîh Al-Bukhâri. The habitus of this translator is that of a Muslim scholar aiming for pedagogical accuracy, primarily for a Muslim audience. His consistent use of borrowing and paratextual explanation (glosses) is a conscious strategy to preserve the terminological integrity of the source text and educate the reader.

**2. Readability-Driven Domesticating (English):** Sahih International (1997). This translation was produced by a committee with the explicit goal of creating a fluent and accessible text for a contemporary Western audience. Its habits are market-driven, prioritizing readability over terminological precision, often leading to cultural substitution and generalization. This provides a direct ideological contrast to Khan.

**3. Classical Orientalist (Domesticating) (French):** Houdas and Marçais's (1903–1914) Les traditions islamiques. This translation embodies the 19th-century philological and Orientalist habitus. The translators approached the text as an object of academic study to be understood within Western frameworks, not as a living source of law. Their domesticating choices reflect an era of colonial power dynamics and an academic field that valorized rendering the "Other" intelligible to the Self.

**4. Modern Islamic (Foreignizing) (French):** The Darussalam (2007) translation of Sahih Muslim. This modern translation mirrors the pedagogical and theological habitus of Khan. Its inclusion allows for a crucial cross-linguistic test: it enables us to see how the same foreignizing ideology is implemented in French and to assess whether this strategy is equally effective across different linguistic systems.

### 3-3. The Three-Stage Analytical Framework

To ensure consistency and rigor, the analysis of each concept proceeds through a systematic, three-stage process that integrates juristic grounding with critical translation analysis.

#### *Stage 1: Establishing an Analytical Benchmark*

Before any translation can be evaluated, an objective and multi-layered understanding of the source concept must be established. This stage involves a deep deconstruction of the term in its original cognitive environment to create a "benchmark" for comparison. This is a crucial step to avoid subjective judgments. The process involves:

- Linguistic and Etymological Analysis: Consulting authoritative classical Arabic dictionaries, primarily Ibn Manẓūr's Lisān al-ʻArab, to trace the term's root meaning and its semantic field before its technical specialization.
- Terminological and Juristic Analysis: Defining the precise technical meaning (iṣṭilāḥ) as established in Islamic jurisprudence. This relies on primary commentaries on Hadith (e.g., Ibn Ḥajar's Fatḥ al-Bārī), comprehensive legal encyclopedias (e.g., al-Zuhaylī's work), and the writings of contemporary scholars to capture the concept's full legal, ethical, and economic dimensions.

### *Stage 2: Diagnosis of Translational Strategies and Patterns*

This is the empirical core of the analysis. For each concept, the equivalents used in the four target texts are identified and systematically categorized. This diagnosis uses Mona Baker's (2018) typology as a practical framework to label the specific strategies employed, such as:

- Cultural Substitution
- Translation by a more general word (Generalization)
- Descriptive Paraphrase
- Loan word (Borrowing) plus explanation. This stage maps the "data" of the study, identifying the patterns of choice associated with each translator and school of thought.

### *Stage 3: Critical Evaluation of Semantic and Ideological Impact*

This final, interpretive stage assesses the consequences of the strategies identified in Stage 2 by comparing them against the benchmark established in Stage 1. This evaluation is explicitly guided by our critical theoretical framework. We analyze the "semantic loss" and assess the degree of "ethnocentric violence" (Venuti) or "deforming tendencies" (Berman) present in each choice. The central goal is to determine whether a translation leads to:

- Epistemological Reduction: Where a complex, multi-dimensional source concept is flattened into a simplistic or inaccurate target-language category.
- Epistemological Enrichment: Where the translation strategy, typically foreignization with paratextual explanation, challenges the reader and provides them with the tools to understand a new and different conceptual structure.

By systematically applying this three-stage framework to each case study, the research ensures that its conclusions are grounded in a rigorous and transparent analytical process, allowing for a robust and well-supported argument.

## 4. RESULTS AND DISCUSSION

The comparative analysis of the corpus reveals systematic patterns of semantic loss directly correlated with the translators' choice of strategy. The findings are summarized in the following tables, which are organized according to the primary translational challenge each concept represents.

### 4-1. The Misleading Partial Equivalent

The most common and arguably most damaging form of distortion arises from the use of a "misleading partial equivalent," where a target-language term that covers only a fraction of the source concept's meaning is presented as a full equivalent. The case of Riba is the archetypal example of this failure, as shown in Table 1.

**Table 1. Comparative Analysis of Translating Riba**

| Source Text (Hadith) | Translator / Source | Translated Text | Strategy | Critical Analysis of Semantic Loss |
|---|---|---|---|---|
| *"...and consuming Riba."* | Muhsin Khan (English) | "...and eating Riba (usury)." | Borrowing + Gloss (Foreignizing) | Preserves specificity; alerts the reader to a unique concept distinct from the gloss. |
| (Al-Bukhārī, 2001) | Sahih Int'l (English) | "...and consuming interest." | Cultural Substitution (Domesticating) | Severe distortion; replaces an absolute prohibition with a neutral term central to the Western economic system. |
| | Houdas & Marçais | "...et de se nourrir du | Cultural Substitution | Legal reduction; confines the |

| | | | | |
|---|---|---|---|---|
| | (French) | produit de l'usure." | (Domesticating) | absolute prohibition to the narrower legal concept of "excessive interest." |
| | Darussalam (French) | "...et de manger l'intérêt usuraire (Ar-Riba)." | Paraphrase + Borrowing (Hybrid) | Acknowledges the problem but the primary term *intérêt usuraire* still frames the concept incorrectly. |

The data in Table 1 reveal a clear dichotomy that can be interpreted through our theoretical lenses. The domesticating choices of *interest* and *usury* are classic examples of Nida's "dynamic equivalence" gone awry, prioritizing a flawed "equivalent effect" over conceptual accuracy. From a Bourdieusian perspective, the choice of *l'usure* by Orientalist scholars like Houdas and Marçais reflects their habitus as philologists within a secular academic field; their goal was to make the text analyzable within Western categories, not to preserve its theological integrity.

This act constitutes one of Berman's (2012) "deforming tendencies" specifically, the destruction of the original conceptual network. Anthony Pym's (2012) ethics of mediation would deem this choice professionally irresponsible, as it maximizes the risk of misunderstanding for the sake of fluency. Conversely, Khan's foreignizing strategy is an ethical act of resistance (Venuti, 1995). By retaining *Riba*, he acts as a responsible intercultural mediator, forcing the reader to confront the concept's foreignness and using the paratext (the gloss in parentheses) to begin the process of explanation.

## 4-2. Conceptual Gaps and Institutional Incommensurability

A second major challenge arises from "conceptual gaps," where the source text describes institutions or legal contracts that have no direct counterpart in the target culture's legal or social framework. Domesticating such terms often leads to their reduction into familiar but inaccurate categories, resulting in legal inaccuracies and the erasure of their institutional uniqueness. Table 2 analyzes three such concepts.

**Table 2. Analysis of Translating Concepts with No Direct Western Equivalents**

| Source Concept | Translator / Source | Translated Text | Strategy | Critical Analysis of Semantic Loss |
|---|---|---|---|---|
| **Zakat** | Blachère (French) | acquittez l'aumône (pay the alms) | Cultural Substitution | Conceptual Reduction: Strips a pillar of Islam of its obligatory and spiritual nature, reducing it to voluntary charity. |
| **(Qur'an 2:43)** | Hamidullah (French) | Acquittez l'impôt (pay the tax) | Cultural Substitution | Conceptual Reduction: Secularizes a multifaceted act of worship, reducing it to a civil fiscal duty. |
| | Abdelaziz (French) | Acquittez la Zakāt (with footnote) | Borrowing + Paratextual Explanation | Preserves the concept's unique identity as a mandatory socio-spiritual institution. |

| | | | | |
|---|---|---|---|---|
| **Jizyah** | Berque (French) | un impôt de capitation (poll tax) | Cultural Substitution | Ideological Distortion: Frames a contractual concept as a humiliating tax associated with Roman occupation. |
| **(Qur'an 9:29)** | Chouraqui (French) | le tribut (the tribute) | Cultural Substitution | Ideological Distortion: Invokes colonial connotations of subjugation, completely misrepresenting the term's legal basis. |
| **Fayʾ** & **Ghanīmah** | Hamidullah (French) | Le butin (the booty) for *Fayʾ* | Generalization | Legal Inaccuracy: Collapses the critical legal distinction between property acquired with combat (*Ghanīmah*) and without it (*Fayʾ*). |

Table 2 vividly illustrates the consequences of forcing unique Islamic institutions into Western molds. The reduction of *Zakat* to *aumône* (alms) or *impôt* (tax) is a failure to respect the "otherness" of the source concept (Berman, 1999). This choice reflects a secularizing habitus that cannot accommodate a concept seamlessly integrating the spiritual, social, and economic.

The ideological distortion of *Jizyah* into *tribut* is a stark example of Venuti's "ethnocentric violence," where the translation choice is dictated by the power dynamics of the colonial field of Orientalism. The collapse of the *Fayʾ*/*Ghanīmah* distinction through generalization is a failure of professional ethics (Pym, 2012), as it sacrifices legal precision for simplicity. In all these cases, the foreignizing strategy of borrowing combined with paratextual explanation, as used by Abdelaziz for *Zakāt*, stands out as the only ethical solution. Following Genette (1997), her footnote is not an appendix but an integral peritextual device that constructs the meaning for the target reader, thereby bridging the institutional gap responsibly.

## 4-3. Specialized Legal and Ethical Concepts

The final category involves specialized terms whose precision is lost through domesticating paraphrase or generalization. This often results in stripping a legal term of its binding force or flattening a morally charged concept into a neutral descriptor, as shown in Table 3

**Table3. Analysis of Translating Specialized Legal and Ethical Terms**

| **Source Concept** | **Translator / Source** | Translated Text | **Strategy** | **Critical Analysis of Semantic Loss** |
|---|---|---|---|---|
| **Gharar** | Khan (English) | "...forbade the sale of Al-Gharar." | Borrowing (Foreignizing) | Preserves the status of *Gharar* as a technical legal term requiring further definition. |
| **(Hadith, Muslim)** | Sahih Int'l (English) | "...forbade a transaction involving uncertainty." | Descriptive Paraphrase (Domesticating) | Loss of Legal Force: Reduces a direct cause for contract nullity to a mere commercial advisory about "uncertainty." |

| | | | | |
|---|---|---|---|---|
| | Common French Translations | "...a interdit la vente aléatoire." (random sale) | Descriptive Equivalent (Domesticating) | Loss of Legal Force: Fails to convey that *Gharar* is a specific juristic defect, not just a random element. |
| **Iḥtikār** | Houdas & Marçais (French) | "...qui accapare." (he who hoards) | Generalization (Domesticating) | Semantic Flattening: Uses a general term that misses the specific ethical focus on hoarding *essential goods* to exploit public need. |
| (Hadith, Muslim) | Common Contemporary Use | *monopole* (monopoly) | Cultural Substitution | Ethical Neutralization: Replaces a morally condemned act of exploitation with a neutral, descriptive economic term. |

As Table 3 illustrates, domesticating *Gharar* as "uncertainty" exemplifies Berman's (2012) "quantitative impoverishment." A rich, technical legal term that functions as a direct cause for contract nullity is impoverished into a general and legally inert notion. This choice, while reducing the **cognitive effort** for the reader, fails Pym's (2012) test of intercultural mediation by creating a profound misunderstanding of Islamic commercial law. Similarly, rendering the ethically charged term *Iḥtikār* as the neutral economic descriptor monopole is an act of "ethical neutralization." It reflects a modern, technocratic **habitus** that separates economics from morality,

a distinction foreign to the Islamic worldview. Khan's decision to borrow *Al-Gharar* is an act of Venuti's "foreignization." It creates a visible rupture in the text that signals the presence of a foreign concept, ethically compelling the reader to seek understanding rather than passively consuming a familiar but false equivalent. This strategy respects the integrity of the source text's specialized legal and ethical framework.

## 5. DISCUSSION:

The case studies reveal a spectrum of translational failure that can be classified into a "Hierarchy of Semantic Distortion," moving from the most severe and ideologically charged to the less damaging but still significant.

### 5-1. Base of the Pyramid (Most Severe): Ideological Distortion

This is the most dangerous form of distortion, constituting what we term "hostile framing." It occurs when the translator selects an equivalent that is not only inaccurate but carries negative historical and political baggage in the target culture, thereby completely reframing the source concept within a hostile narrative. The translation of Jizyah as *tribut* is a quintessential example. This choice actively participates in an ideological project, replacing a concept of contractual citizenship with one of colonial subjugation. Similarly, translating Riba as *usury* imports the entire Western theological and economic history of interest, distorting the absolute and principled nature of the Islamic prohibition.

### 5-2. Second Level: Legal Inaccuracy

This occurs when translation erases critical distinctions within the source text's legal system. The conflation of Fayʾ and Ghanīmah under the single term *butin* is a prime example. While less ideologically malicious than the first level, it is a grave error that demonstrates a failure to engage with the source culture's legal sophistication, leading to a distorted understanding of Islamic public law and finance.

### 5-3. Third Level: Conceptual Reduction

This involves replacing a multi-dimensional concept with a one-dimensional equivalent that captures only one of its aspects. The translation of Zakat as "tax" or "alms" exemplifies this. The chosen equivalent reduces a rich spiritual, social, and economic institution to a single function, stripping it of its holistic meaning and its place as a pillar of faith. This is a distortion through oversimplification.

### 5-4. Apex of the Pyramid (Least Severe): Semantic Flattening

This happens when a value-laden, ethically specific term is translated using a neutral, general, or technical equivalent. The rendering of Iḥtikār as *monopoly* fits this category. The translation is not entirely wrong, but it flattens the concept's strong ethical condemnation, transforming a morally prohibited act of exploitation into a neutral description of market structure. While less damaging than the other levels, it still results in a significant loss of the source text's moral and ethical force.

## 6. CONCLUSION

This study has demonstrated that translating the core economic lexicon of the Qur'an and Sunnah is a high-stakes ethical and epistemological endeavor. The prevalent domesticating strategies, while aiming for fluency, systematically produce distortion, ranging from semantic flattening to outright ideological hostility. In contrast, foreignizing strategies that respect the "otherness" of the source text emerge as the most faithful and intellectually honest approach.

The central contribution of this paper is twofold: analytically, it offers the "Hierarchy of Semantic Distortion" as a tool for classifying translational failure; practically, it advocates for an **"Ethical-Paratextual Model"** as a methodological solution. This model is based on three integrated principles:

1. **Fidelity to the Term (A Foreignizing Principle):** This insists on borrowing the original term (*Riba*, *Zakat*, etc.) not as a stylistic choice but as an ethical and cognitive necessity. It respects the specificity of the source concept and resists the epistemological hegemony of the target language.
2. **Extensive Paratextual Explanation (An Explanatory Principle):** This elevates the footnote or gloss from a marginal note to an essential interpretive space. The paratext must define the term, compare it with misleading Western equivalents, and critically justify the translator's choice.
3. **Ethical Awareness (A Critical Principle):** The translator must act as a responsible and visible mediator, conscious of their role in facilitating a genuine cross-cultural dialogue based on understanding difference, not erasing it.

Adopting this model is a call for a new translation ethic that prioritizes epistemological fidelity over reductive simplification. In a world of increasing interaction, the accurate and ethical translation of foundational concepts is not merely an academic exercise; it is essential for fostering authentic intercultural understanding, correcting stereotypes, and enabling a truly global dialogue of civilizations.

**7. Bibliography List:**

Abu Sarhan, A. S., & Tbilah, S. H. M. (2025). *Al-Iqtiṣād al-Sulūkī wa-Taṭbīqātuhu fī al-Maṣārif al-Islāmīyah* [Behavioral Economics and its Applications in Islamic Banks]. *Majallat al-'Ulūm al-Islāmīyah wa-al-Ḥaḍārah*, *10*(02), 155-176. https://doi.org/10.55781/rsic.v10i2.547

Al-Hajjaj, M. (2007). Le Sahih Mouslim (A. Harakat, Trans.). Darussalam.

Al-Bukhārī, M. ibn Ismā ʻīl. (2001). Al-Jāmiʻ al-Musnad al-Ṣaḥīḥ al-Mukhtaṣar min Umūr Rasūl Allāh wa Sunanihi wa Ayyāmihi (Ṣaḥīḥ al-Bukhārī) [The Abridged Collection of Authentic Hadith with Connected Chains Regarding Matters of the Prophet, His Practices, and His Times]. (M. Z. ibn Nāṣir al-Nāṣir, Ed.). Dār Ṭawq al-Najāh.

Al-Qaraḍāwī, Y. (2001). Fawā'id al-Bunūk hiya al-Ribā al-Ḥarām [Bank Interest is the Forbidden Riba] (17th ed.). Maktabat Wahbah.

Al-Shāṭibī, I. ibn Mūsá. (1997). Al-Muwāfaqāt [The Reconciliations]. (A. Mashhūr ibn Ḥasan Āl Salmān, Ed.). Dār Ibn ʻAffān.

Al-Ṭabarī, M. ibn Jarīr. (2000). Jāmiʻ al-Bayān fī Ta'wīl al-Qur'ān [The Compendium of Clarification on the Interpretation of the Qur'an]. (A. M. Shākir, Ed.). Mu'assasat al-Risālah.

Al-Zuhaylī, W. (2002). Al-Fiqh al-Islāmī wa Adillatuh [Islamic Jurisprudence and its Proofs] (4th ed.). Dār al-Fikr.

Abdelaziz, Z. (Trans.). (2002). Le Coran : Traduction du sens de ses versets.

Baker, M. (2018). In other words: A coursebook on translation (3rd ed.). Routledge.

Benbali, T. (2022). Semantics of Quranic Economic Concepts from a Translational View: El-Zakat Study Case. *Majallat "fī al-Tarjamah"*, *09*(01), 186-201.

Berman, A. (1999). La traduction et la lettre ou l'auberge du lointain. Seuil.

Berman, A. (2012). Translation and the trials of the foreign. In L. Venuti (Ed.), The translation studies reader (3rd ed., pp. 240–253). Routledge.

Berque, J. (Trans.). (1995). Le Coran : Essai de traduction. Albin Michel.

Blachère, R. (Trans.). (1966). Le Coran. G.-P. Maisonneuve et Larose.

Chapra, M. U. (2000). The future of economics: An Islamic perspective. The Islamic Foundation.

El-Gamal, M. A. (2006). Islamic finance: Law, economics, and practice. Cambridge University Press.

Hamidullah, M. (Trans.). (2000). Le Noble Coran et la traduction en langue française de ses sens.

Houdas, O., & Marçais, W. (Trans.). (1903–1914). Les traditions islamiques : El-Bokhari, Le Sahîh. Ernest Leroux.

Ibn al-Qayyim al-Jawziyyah, M. ibn Abī Bakr. (1991). I'lām al-Muwaqqi'īn 'an Rabb al-'Ālamīn [Information for Those Who Direct on Behalf of the Lord of the Worlds]. (M. A. Ibrāhīm, Ed.). Dār al-Kutub al-'Ilmiyyah.

Ibn Ḥajar al-'Asqalānī, A. ibn 'Alī. (1959). Fatḥ al-Bārī Sharḥ Ṣaḥīḥ al-Bukhārī [Victory of the Creator: Commentary on Sahih al-Bukhari]. Dār al-Ma'rifah. (Original work published 1379 H)

Ibn Kathīr, I. ibn 'Umar. (2000). Tafsīr al-Qur'ān al-'Aẓīm [Exegesis of the Great Qur'an]. Dār Ibn Ḥazm.

Ibn Manẓūr, J. al-Dīn M. ibn Mukarram. (1994). Lisān al-'Arab [The Arab Tongue] (3rd ed.). Dār Ṣādir.

ICD-LSEG. (2021). Islamic Finance Development Report 2021: Advancing Economies. Refinitiv. Retrieved from https://www.lseg.com/content/dam/reinitiv-a-lseg-business/en_us/documents/reports/islamic-finance-development-report-2021.pdf

Investment and Finance Wiki. (n.d.). Gharar. Retrieved from https://investment-and-finance.net/islamic-finance/g/gharar.html

Islam Question & Answer. (2015, July 22). Ruling on gharar sales. Retrieved from https://islamqa.info/en/answers/34624/ruling-on-gharar-sales

Kahil, S. (2010). *Al-Talāzum al-Lafẓī fī al-Qur'ān al-Karīm wa-Tamārīn al-Tarjamah* [Lexical Collocation in the Holy Qur'an and Translation Exercises]. *Al-Mutarjim*, (21), 163-191.

Khan, M. M. (Trans.). (1997). The translation of the meanings of Sahîh Al-Bukhâri: Arabic-English. Darussalam.

Munday, J. (2016). Introducing translation studies: Theories and applications (4th ed.). Routledge.

Muslim ibn al-Ḥajjāj, A. al-Ḥusayn. (n.d.). Al-Musnad al-Ṣaḥīḥ al-Mukhtaṣar... (Ṣaḥīḥ Muslim) [The Abridged Authentic Musnad...]. (M. F. 'Abd al-Bāqī, Ed.). Dār Iḥyā' al-Turāth al-'Arabī.

Nida, E. A. (1964). Toward a science of translating: With special reference to principles and procedures involved in Bible translating. Brill.

Patton, M. Q. (2002). Qualitative research and evaluation methods (3rd ed.). Sage Publications.

Sahih International (Trans.). (1997). The Qur'an: Arabic text with corresponding English meanings. Abul-Qasim Publishing House.

Venuti, L. (1995). The translator's invisibility: A history of translation. Routledge.

Venuti, L. (2008). The translator's invisibility: A history of translation (2nd ed.). Routledge.

Wikipedia. (2024, August 15). Riba. Retrieved from https://en.wikipedia.org/wiki/Riba.