

REFERENCE AND DEIXIS IN THE HYBRIDIZATION STRATEGIES OF A WESTERN- ISLAMIC CORPUS OF FINANCE IN ELF A Discourse Analysis

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Abstract – The paper introduces a socio-cognitive enquiry into the hybridization processes occurring in the academic discourse of Islamic Finance as represented in a corpus of recently-published textbooks written in English as a ‘specialized lingua franca’ dealing with financial topics (cf. Iqbal and Mirakhor 2011). Hybridization involves the structural, textual and pragmatic choices identified in such textbooks reflecting as they do a specific attempt on the part of the text producers to make financial concepts informed by Shariah practices accessible (Widdowson 1991) and acceptable to Western/International university students, especially those from the expanding circle. The focus is placed on selected texts written by Islamic/Muslim scholars reformulating original texts in the L1-Arabic through ELF structures and pragmatics in order to provide explanations and clarifications to the original Islamic concepts. The objective of the enquiry, based on a systematic comparative analysis grounded on Halliday’s (1985) functional grammar, involves an identification of the strategies writers apply to: (a) make a text function in a cross-cultural perspective and (b) facilitate students to acquire content competences in a way that best fits their background knowledge of the discipline. Therefore, facilitating strategies such as definitions, periphrasis and repetitions of noun phrases shall be explored as triggers for Western students’ processes of schema redefinition, of cross-cultural revision of textuality standards (de Beaugrande and Dressler 1981) and of simplification rules (van Dijk 1980) which actually define a specialized ELF variety of hybrid academic discourse in English.

Keywords: discourse analysis, hybridization, academic discourse, ELF variety of specialized discourse, finance.

1. Research context

This study arises from the observation that there are new specialized Islamic concepts of Finance that need to be investigated as represented in textbooks written in English because of their relevance in the global context of this disciplinary domain and of their contextual implications in terms of ‘discourse analysis’ (Brown and Yule 1983). By the term ‘discourse analysis’, reference is made to a contextual analysis of the situations defining the interactions, the speakers’ own level of competence, degrees of knowledge of that specific discipline, including the structural parts of discourse, and to what extent they agree or disagree on presupposed, established routines of the discipline. Such awareness is at the basis of the interaction’s success/failure, and is crucial to the investigation of the comprehension process. Another aspect to be taken into account and implied by the locutors’ interaction, is represented by ‘power asymmetries’ (cf. Guido 2008), and determined by their involvement in the ‘speech acts’ represented (i.e., concerning the comprehension of the textbooks contents).

The assumption is that their relevance should be evaluated in comparison with the conventionally recognized patterns and normative rules of discourse as they are established in the parallel US/Western disciplinary framework (Swales 1990; Gotti 2005).

The hypothesis at the basis of the study is that a process of ELF discourse *hybridization* is taking place at the levels of specialized conceptual and register structures in these new textbooks, and that precisely this theoretical construct, if investigated, may allow the identification of the processes of simplification enacted by the Islamic text producers aimed at facilitating the understanding of the original Islamic concepts. Hence the need to define the concept of *hybridization* informing the new ELF academic genre. The following sections are aimed at defining the theoretical background at the basis of the study and the method of analysis of three selected corpora of Western-Islamic academic textbooks.

2. Rationale

The concept of hybridization at the basis of the study involves a focus on the strategies of simplification and reformulation of the original Islamic concepts and register of Finance in such a way as to make both conceptual and register structures *accessible* (cf. Widdowson 1991) and *acceptable* to the audience of Western/International students. As a matter of fact, *hybridization* is defined here as the process by which the new textbooks systematically display culture-bound original specialized concepts and structures written in English with parallel structures in the receivers' specialized culture, thus enacting a process of reformulation through ELF at different levels: structural, textual and pragmatic, in order to enhance the two constructs of accessibility and acceptability (de Beaugrande and Dressler 1981) that are to be reconsidered in an intercultural perspective.

Accessibility is defined at the level of the cognitive access to specialized constructs on the part of receivers, and also to the structural level of discourse. As a matter of fact, focus is placed upon referential pronouns and other deictic elements, whose identification takes relevance, if we want to understand: a) the positioning of the expert writers towards the specialized issues dealt with, and (b) the 'shared knowledge' (cf. Widdowson 1991), encoded in the choice of the selected referential items. This latter structural item may, in fact, reveal further information about the levels of the assumed knowledge of the audience with the subject(s) treated and the convincing tone of the arguments.

This implies a focus on the linguistic and textual processes by which hybridization or retextualization occurs and thus determines the ongoing construction of a new Western-Islamic academic genre in ELF. Moreover, the register itself to which the genre belongs, i.e. the instructive or didactic register (Widdowson 1996), should be explored with a focus on the discourse functions (Halliday 1985) that allow understanding on the part of the receivers. Among these there is the explanatory function aimed at providing clarification on new and unfamiliar concepts to the implied Western audience of students, i.e. for instance on the Islamic law of reasoning also influencing economic regulations in Islamic countries. The main objectives of the study therefore are: (a) to identify the discourse strategies by which such unfamiliar ways of thinking and behaving are made accessible so as to fit the receivers' own *background knowledge* (cf. Carrell *et al.* 1988) of the discipline, and (b) to allow the construction of texts that may act in a cross-cultural perspective. 'Background knowledge' is technically referred to by Carrell (*ibidem*) as 'schema', and refers to the knowledge by participants of both the specialized concepts, and the structural level of discourse, which in specialized contexts such as global Finance, may require a sort of pragmatic simplification process in order to re-balance the interacting participants' awareness of asymmetrical relationships in terms of 'power and cognition' (Fairclough 1989).

3. Method and Analysis

The method that is applied in the study accounts for a critical comparative analysis between three selected corpora, whose nature is identified in ways that are here described. Corpus A is defined as the original Islamic corpus from the Shari'ah law as officially translated into English and that is characterized by peculiar traits, which are thought to be 'available' (Widdowson 1991) only in the minds of the Islamic text producers. Corpus B includes texts from the parallel US Finance register, which may be compared with the first category of concepts, so as to allow the Western readership understand the difference, and eventually adapt/translate them appropriately. In this perspective, discourse strategies such as 'parallelism' and 'equivalence' are taken into account. Finally, Corpus C focuses on the new hybrid ELF texts aimed at enhancing 'acceptability' on the part of Western receivers.

As for the focus of the analysis, some reformulation strategies may be pointed out here as they may help explain the process of ELF hybridization. Among these, there are: 'simplification', which is applied in an extended perspective as involving the use of definitions; periphrasis and repetitions of noun phrases as discourse strategies, aimed at triggering processes of 'schema redefinition' on the part of Western students'; revision of cross-cultural standards of textuality (de Beaugrande and Dressler 1981); and simplification rules (van Dijk 1980). Each of these processes will be further explained as representing some salient stages in the reformulation processes; although it seems worth adding here some relevant details about each of them, and their role in the reformulation process. Generally speaking, 'schema redefinition' is a label identifying the process by which unfamiliar specialized concepts are redefined in such a way as to be comprehensible or to fit with the 'background knowledge' of the receivers. Revision of cross-cultural standards of textuality implies considering the theoretical framework of de Beaugrande and Dressler (*ibidem*), in terms of the ways their standards are applied and 'recontextualized' in this cross-cultural academic context of Finance. As an exemplification, only some 'standards' are here taken into account: 'informativity' identifying the degrees by which unfamiliar and new concepts are provided to the audience; 'intertextuality' considered in the perspective of a facilitating device, i.e. as the author's reformulation of the original specialized 'background knowledge' items as they are adapted to the author's current needs, that in this particular case are aimed to inform/instruct about the Islamic Finance in such a way as to fit the Western students' own disciplinary knowledge.

Let us introduce some extracts from the three selected corpora associated to three theoretical constructs outlined above. The first one from Corpus A, 'availability', is identified in the extract from the 'Surah-al-Baqarah' corpus, with a particular focus on (a) the specialized financial concepts considered as problematic within the perspective of the global Finance normative and disciplinary patterns, and (b) the textual structures of the original Islamic specialized register. Here is an example from the 'Shari'ah' legal corpus identified as relevant in terms of the semantic dimensions associated to the concepts focused on.

“Those who benefit from *riba* shall be raised like those who have been driven to madness by the touch of the Devil; this is because they say: “Trade is like *riba* while God has permitted trade and forbidden *riba*””. From *Surah al-Baqarah Fourth Revelation, verses 275-81* (Emphasis added).

The emphasis is in particular placed upon the specialized concept of 'riba' that has been conventionally translated as 'interest' by Western experts, but in fact possesses various

other semantic dimensions that have been often neglected or not rendered in translation. This concept also appears as particularly relevant in terms of its pragmatic implications, i.e. on the cognitive effects produced by the use of such terminology in specialized contexts. ‘Riba’ has negative connotations, implies negativity, and is usually associated to negative acts and words, such as ‘forbidden’. This negative dimension is in stark contrast with the positive dimension associated to the US/Western economic corpus, where the positive character is associated to the value of words and to the positive connotation that they have, as it is visible from the following quotation from Bodie *et al.* 2008, p. 73:

“Some of the *more popular* mortgage derivative products have been *interest-only* and *principal-only* strips.”

The positive connotation is emphasized by the use of either specialized concepts endowed with a positive tone such as ‘interest-only’ and ‘principal-only’, and also adjectives in a comparative structure such as ‘more popular’. The second construct, ‘acceptability’, is correlated to the socio-cultural conventions of the multicultural context which this type of discourse transaction implies. In order to better understand its scope, let us quote and analyze the following extract from one of the new hybrid texts produced by Usmani (2002, p. 13). Considering them may be important, insofar as these may offer students from varying socio-cultural backgrounds, new problem-solving strategies and ways for understanding social relationships in the global domain of Finance.¹

One of the strategies focused on is, thus, represented by the reformulation as well as the application of ‘macrorules’ (van Dijk 1980) as they have been adapted to this intercultural context. From Usmani 2002, p. 13:

“**No doubt**, the use of the rate of interest for determining a *halal profit* **cannot** be considered *desirable*. It certainly makes the transaction resemble an *interest-based financing*, at least **in appearance**, and keeping in view the severity of *prohibition of interest*, **even this apparent resemblance should be avoided** as far as possible. [But **one should not ignore** the fact that the most important requirement for validity of *murabahah* [correlated concept introducing another Islamic financial topic] is that *it is a genuine sale* with all its ingredients and *necessary consequences*.]”

The relevance of the above extract from an hybrid textbook is due to the need for a pragmatic explanation of what is allowed in the Islamic Finance model through the lexical choices identified in bold and through specialized textual structures identified in italics, examples of which will be brought into focus in the following lines. The assumption to this statement is that precisely these discourse choices may serve to meet Western students’ expectations, in particular by pointing out what is meant by ‘*halal profit*’, ‘halal’ meaning ‘sane’ in Arabic. In such a way one can try to avoid what would be inappropriate interpretations from the standpoint of the Islamic Finance genre as well as to renegotiate meanings from the perspective of ‘accessibility’ and ‘acceptability’ to an international audience. Here are quoted some items from the above statement indicated in terms of

¹ It is relevant at this point to point out further implications of the study, in terms of knowledge expectations from the students’ viewpoint and as to how the mediator/trainer of intercultural mediation may act. Point 1: by raising awareness/dismantling the students’ previous beliefs upon the uniqueness of certain disciplinary patterns (i.e., US economic laws as the principles governing this specialized domain), and by challenging it in the terms of mediation strategies. Point 2: further comparing this corpus with parallel corpora of International English for didactic purposes, such as the ACE from the ASEAN corpus, in order to focus on a parallel perception of global topics also in oral interactions.

linguistic relevance also because they are based on the ‘construction’ macrorule (van Dijk 1980). ‘Construction’ is here applied from van Dijk’s framework of macrostructures, in the sense that the Islamic concepts from the moral/religious domain are hybridized with traditional Western concepts of economics in such a way as to make single items such as the salient concept of ‘profit’ work as the joining item or ‘gist’ of the discourse and thus to make the new textual structure accessible also in terms of the ‘retextualization’ process of specialized and technical knowledge. From this perspective, the application of van Dijk’s macrorules may represent a strategy for by-passing the traditional limits of the Islamic laws in text construction, and facilitate interactions especially through the use of joining semantic elements such as the term ‘profit’. The two objects of focus are: lexis on the one hand also in noun phrases such as ‘the use of the rate of interest’, ‘halal profit’, whose aim is to clarify the sense of prohibition of this financial concept to an International audience, who are potentially unaware that such concepts are forbidden behavior, and textual strategies on the other hand, i.e. in particular the use of the deictic pronoun ‘it’ (“It certainly makes the transaction resemble”). Definitions such as these are meant to provide complete retextualizations through ELF of the original Islamic concept of ‘murabahah’ as a form of contract according to the Islamic canons (“murabahah is a *genuine sale*”).

The above statement may be also interpreted in the light of the ‘standards of textuality’, in particular ‘informativity’ and ‘intertextuality’. The former indicates the degree to which new information is provided to explain ‘the structure of Islamic Finance’, in order to focus on the prohibition of Riba and also on the need to keep ‘the *legality of profit*’. ‘Intertextuality’ defines here the way(s) the producers of the hybrid textbooks may convey the desired meaning, by redefining the essence (van Dijk 1980) of the ‘murabahah’ contract through the economic register of US words and textual patterns (“loan/debt”). The example is: “murabahah is a *genuine sale*”.

Another element to be focused on is the ‘modality’ structure, in the sense that hybridization is also realized through the use of specific modal structures aimed at rendering the objective of the new information as acceptable as possible to the implied receiver. Among the main examples are low-degree deontic modals (Halliday 1985) such as ‘cannot’, ‘should’, ‘should not’ respectively suggesting permission and advice, thus aiming to act rather as some directives for correct behavior or as some discourse strategy with the objective of steering the receiver towards correct pragmatic procedures as well as hedging potentially controversial stances also reinforced through other discourse elements (“*even this apparent resemblance should be avoided*”), (“*one should not ignore*”). The possible intentionality encoded in the hedging statements is to avoid controversial reactions due to the different perception of the same economic concept, ‘Riba’ and ‘interest’ respectively in the two Islamic and Western contexts. Let us also point out the fact that the new hybrid textbooks also are based on some sort of divergence of the textual structures applied in the reformulation process, that are aimed at enhancing clarity and precision at the expense of economy. Here are some examples from the same textbook from Usmani (2002, p. 13) aiming to highlight this structural aspect of the hybridization process with the repetition of prepositions in complex noun phrases (“*the use of the rate of interest*”, “*the severity of prohibition of interest*”), thus representing a novelty also in terms of the parameters of textuality by de Beaugrande and Dressler as applied to this particular intercultural domain. The following section is aimed at introducing the results of the ethnomethodological work with Western students of Economics from the University of Salento, aiming to probe empirically the constructs of ‘accessibility’ and ‘acceptability’ as applied in the hybrid texts.

4. Fieldwork

This section is mainly aimed at pointing out the results of the ethnomethodological work with students from the Faculty of Economics who are involved in the study of academic disciplines such as Finance, in order to point out the results of an empirical work with them. Students will be tested, so as to probe the accessibility of hybrid concepts to them. The empirical work is a qualitative study constructed on a set of questions and aimed at evaluating the degree of accessibility of some specialized concepts. Among these there are extracts from a hybrid textbook by Iqbal and Mirakhor (2011), focusing in different chapters on relevant concepts from the Islamic Finance, associated to the main cognitive needs of the students.

Below are lines taken from the interviews with them. The first extract submitted for testing was aimed precisely at testing the ‘accessibility’ of the reformulated concept of ‘riba’, since this was taken to be parallel in terms of conceptual equivalence to the Western economic concept of ‘interest’.

“Literally, the Arabic term *riba* refers to excess, addition and surplus, while the associated verb implies “to increase, to multiply, to exceed, to exact more than was due, or to practice usury”. (From Iqbal and Mirakhor 2011, p. 11).

“At least, four characteristics define *the prohibited interest rate*: (1) it is positive and fixed *ex ante* (*italics* in the original version); (2) it is tied to the time period and the amount of the loan; (3) its payment is guaranteed regardless of the outcome or the purposes for which the principal was borrowed; and (4) the state apparatus sanctions and enforces its collection.” (Iqbal and Mirakhor 2011, p. 15)

Both extracts focus on the two constructs of ‘accessibility’ and ‘acceptability’, in the sense that the first one aims to focus on the exact redefinition of ‘riba’ and the second one on some correlated salient concepts such as ‘the prohibited interest rate’. The selection of the two extracts is correlated to the application of the ‘functional grammar’ (Halliday 1985) through which it is possible to investigate the discourse strategies applied in the reformulation process: besides definitions, also the use of the verbal structure in the present tense (“it is positive”, “it is fixed ex-ante”) aims at providing to the sentences a sense of ‘absolute truth’, as if the utterances contained the metaphorical aspect of ‘normative rules’ (cf. Guido 2004). These discourse strategies are also accompanied by the use of modality structures, aimed at expressing in the epistemic dimension a sense of possibility that an action will occur, in particular aiming to involve the receiver into this interpretative option as has been preferred by the author. The following example best illustrates this aim:

“The response from Muslim scholars to the argument that *interest* is justified as marginal productivity of capital is that although the marginal productivity of capital *may enter* as one factor into the determination of the rate of interest, interest, per se, has no relation with the productivity of capital.” (From Iqbal and Mirakhor 2011, p. 16)

The relevant element in the above extract is the epistemic ‘may’ to signal the interpretation value of ‘speculative judgment’ (Guido 2004), in the sense that it is employed to represent the situation of ‘entering the determination of the rate of interest’ as a possible negative factor to be taken into account since it is also important in determining the correlation between the two concepts of ‘interest’ and ‘capital’. The paragraph which was included in the interview with the students was thus essential in identifying the modality structures and the dimensions associated to its value in the overall context of the

disciplinary discourse about Islamic Finance. Modality thus represents a relevant structure whose knowledge and use are essential in identifying the relationship between the producer of the hybrid texts, on the one hand, and the implied receivers.

The objective of the following lines is to focus on the response of the group of Western students, providing their feedback on the ‘acceptability’ issue of the statements as these are given in the reformulated/hybridized texts. Among these there is in particular the one quoted above on the relationship between ‘interest’ and ‘capital’, that has been evaluated also individually by a post-doc student defining such a relationship as not ‘acceptable’. Here are quoted exactly the lines from the student’s feedback that may be also analyzed linguistically in terms of the emphasis given to the single items, in particular to the controversial concept of ‘interest’.

“The response from Muslim scholars to the argument that *interest is justified as marginal productivity of capital* (my emphasis) is that although the marginal productivity of capital *may enter* as one factor into the determination of the rate of interest, interest, per se, has no relation with the productivity of capital.” Which parts of the text do you find *unacceptable* in terms of (a) explanation and (b) semantic representation?

If we take into account some lines from the above paragraph referring to this concept, it is thus essential to focus on (a) the modality structure attempting to convey/modalize statements whose full form is dispreferred; and (b) on their ‘acceptability’ value from the viewpoint of the Western receivers aiming to probe their actual effect on them. The question asked by the interviewer also represents some sort of guideline in conducting this process of delving into the textual effect and introduces some crucial hints in the cross-cultural discourse of Finance, more in terms of the ‘acceptability’ issue and even its technical parameters, as well as it regards the correlated question on its pragmatic acceptability “Which parts of the text do you find *unacceptable* in terms of (a) explanation and (b) semantic representation?”. The individual response from an Economics student reflected a lack of pragmatic acceptability as is also conveyed by the language used and taken from the ethnomethodological work based on ‘field-notes’ and ‘thinking-aloud’ techniques.

From a Post-doc student’s viewpoint: “*The interest rate is the rate at which* the money market is in equilibrium. Its nature *is linked to* the sacrifice of giving up one’s own resources. The fact that the interest rate is equal to the marginal productivity of capital is only a consequence of the functioning of markets.”

Relevant items are: the thematization of ‘the interest rate’, which is also reiterated as a noun phrase in the continuing sentence, may be also considered as the most important element in the structure, and as the introductive psychological subject of the sentence (Halliday 1985), thereby defining a marked element as well as reflecting an ideological structure typical of and correlated to the mental structures of the Western Finance stances. This is shown by the positive connotation and by the formalization level (cf. Halliday 1978), maintained in the technical terms “interest rate”, which is meant as a sort of ‘gatekeeping’ element, as well as by positive elements and phrases such as: “equilibrium”, “equal to”.

To sum up: if the response to the ‘accessibility’ issue of the reformulated sentences was positive as evaluated by the students, the ‘acceptability’ issue was more problematic, as shown in particular through the response by the post-doc student, which suggested the need for a process of further hybridization.

7. Conclusions

The object of the study was to explore the process of hybridization of new textbooks of Finance in ELF since this theoretical construct represents a subject of investigation both in terms of the conceptual development of academic disciplines such as Finance, and in its structural and pragmatic dimensions. The main focus of the analysis was indeed a comparative analysis between the original corpora of economic texts in English from respectively the L1-Arabic corpus and the US corpus, and some new hybrid textbooks produced by Islamic scholars and applying a new ELF register. Among the main results of the enquiry, there is the need to point out a double level of results. On the one hand, the new register is defined through the textual strategies of definitions, periphrasis and modality structures that may act either in the process of conceptual accessibility, and in the redefinition and clarification of behavioural processes which may sound new and clear to the implied receivers. These students as addressees of the texts were also considered in the empirical work aiming to test the theoretical constructs investigated through the method, in the 'method and analysis' section. Although it seemed effective in some parts of the study, the reformulation/hybridization processes still showed a need for improvement especially when dealing with controversial aspects and concepts of the academic discipline of Islamic Finance and of its 'acceptability'.

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