



LINGUISTIC ANALYSIS OF ECONOMIC TERMINOLOGY IN UZBEK AND ENGLISH

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ABSTRACT

In the modern age of globalization, where economic relations have reached an international scale, the precise and consistent use of economic concepts and the terms that express them is of paramount importance. While the English language has become the de facto global language of economic science, every national language, including Uzbek, fulfills the task of expressing new economic realities based on its own rich lexical fund and grammatical structure. From this perspective, a linguistic (specifically, lexico-morphological) comparative study of economic terms in Uzbek and English is a relevant scientific issue.

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The purpose of this article is to identify the similarities and differences between economic terms in Uzbek and English by conducting a comparative analysis of their formation methods, structural components, and semantic features.

Term formation through affixation (suffixes, prefixes) is considered the most active method of word formation in both languages. In English language prefixes and suffixes are used to form words:

- Prefixes: re- (reinvest, reschedule), de- (devalue, deregulate), mis- (mismanage), over- (overdraft), under- (underwrite).
- Suffixes: -tion (inflation, taxation), -ment (investment, management), -er/-or (employer, investor, auditor), -ism (capitalism, protectionism), -ity (liquidity, profitability).

The Uzbek language, as one of the ancient Turkic languages, has its own unique affixal system. Economic terms are mainly formed using the following affixes:

- Suffixes: -chi/-chi (sarmoyachi - investor), -lik (buxgalterlik - accounting), -lash (globallashuv - globalization, liberallashuv - liberalization),

- Prefixes are less developed in Uzbek; however, some Persian elements like be- (bepul - free) are used, but they are primarily employed to express existing concepts rather than to create new terms.

Term Formation through compounding is also widespread method in both languages. In English words are directly joined together or connected with a hyphen.

- Noun + Noun: `stock market`, `cash flow`, `interest rate`, `supply chain`.
- Adjective + Noun: `gross domestic product`, `fixed asset`, `black market`.
- Other structures: `break-even`, `know-how`.

Compounding in Uzbek is achieved through a possessive case and direct conjunction without a connector.

Possessive case (-ning): `aksiya(ning) narxi` (stock price), `bozor(ning) sharoiti` (market conditions), `pul(ning) qiymati` (value of money).

Direct conjunction without a connector: `pul-kredit` (money and credit), `ish haqi` (wage, literally "work price"), `savdo-sotiq` (trade), `narx-kurs` (price and rate). This structure is similar to English constructions like `price list`.

Borrowed terms and their adaptation

Both languages extensively use borrowings, especially in the field of economics, but their adoption and adaptation differ.

Borrowings in English mainly come from Latin, French, and German (`bank`, `credit`, `capital`, `profit`, `commerce`). They have been fully assimilated into the phonetic and grammatical rules of English.

Economic borrowings in Uzbek consist of several layers:

1. From Arabic and Persian: `bozor` (bazaar/market), `sarmoya` (investment/capital), `moliya` (finance), `hisob` (account/calculation), `daromad` (income). These terms were assimilated into the language long ago and have risen to the level of national terms.
2. From Russian (20th century): `plan`, `fond` (fund), `kassa` (cash desk), `trest` (trust).
3. From English (last 30 years): `inflyatsiya` (inflation), `investitsiya` (investment), `marketing`, `menejer` (manager), `trend`, `biznes` (business).

This most recent layer is the most dynamic, and its adaptation is carried out in following ways:

Transcription: `inflation` > `inflyatsiya`, `investment` > `investitsiya`.

Transliteration: `broker` > `broker`, `leasing` > `lizing`.

Calque or literal translation: `gross domestic product` > `yalpi ichki mahsulot`, `online banking` > `onlayn-banking` (not fully) or attempts like `tarmoq banki` (network banking).

From a semantic point of view, international and national economic terms are being observed in our language.

International terms: terms like `inflation/inflyatsiya`, `bank/bank`, `credit/kredit`, `market/bozor` carry almost the same meaning in both languages. This indicates that they represent universal concepts.

Nationally specific terms: Uzbek contains terms reflecting local economic realities for which it is difficult to find exact equivalents in English. For example:

«Xo'jalik yurituvchi sub'ekt» – this term is widely used in Uzbek legislation. While it can be translated as `business entity` or `enterprise`, it may not fully correspond in meaning.

«Yalpi mahsulot» – corresponds to `gross product`, but the word `yalpi` has its own specific connotation in the Uzbek agricultural context.

«Tadbirkorlik» – while this term is equated with `entrepreneurship`, in Uzbek practice it encompasses additional nuances (e.g., small business).

The conducted comparative linguistic analysis shows that there are both similarities and significant differences between the economic terminology of Uzbek and English.

Similarities are observed in both languages in using affixation and compounding. Furthermore, both languages resort to international borrowed lexicon to express most economic concepts. **When comparing economic terms in both languages, we can observe the following differences:**

1. Term formation ways: English is much more active in forming prefixed words (`re-`, `de-`, `mis-`), while Uzbek prioritizes suffixation (`-chi`, `-lik`, `-lash`).

2. Nature of borrowings: While borrowings in English are largely historically assimilated, modern borrowings in Uzbek (from English) represent a dynamic process currently underway.

3. National component: The economic terminology in Uzbek possesses its own specific terms based on its traditional Arabic-Persian lexicon and those reflecting local economic practices, which distinguishes it from English.

For the further development of economic terminology in Uzbek, it is necessary not only to assimilate international terms but also to develop and systematize terms that accurately express national concepts by productively utilizing the rich possibilities of the language itself.

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