

ترجمة النصوص الاقتصادية والمالية: مشاكل وحلول

**The Translation of Economic and Financial Texts
Problems and Solutions****Dr. Guessabi Fatiha**

Tahri Muhammed University- Bechar- Algeria

fatiha_guessabi1@yahoo.fr

ملخص: تعد ترجمة المصطلح الاقتصادي من أصعب المشاكل التي تعترض المترجم الاقتصادي أو أستاذ الاقتصاد أثناء أدائه مهامه، وذلك لأن المصطلح الاقتصادي يحمل شحنات اقتصادية على المترجم فهمها وذلك بالاطلاع المستمر على هذا المجال وعلى التطورات المستجدة فيه لان الهدف من وراء ترجمة هذا المصطلح هو إيصال المعلومة الاقتصادية أو المالية بطريقة صحيحة. وعليه فإن الترجمة ذات الطابع الاقتصادي والمالي تعترضها مشكلة تعددية ترجمة المصطلح الاقتصادي فقد نجد للمصطلح الواحد عشرات المصطلحات في اللغة العربية، وسبب هذا الفوضى التي تعيشها الترجمة الاقتصادية هو عدم توفر مصطلحات اقتصادية باللغة العربية واضحة ومتفق عليها. يهدف هذا المقال إلى تعريف الترجمة لي أصحاب هذا المجال، أساتذة أو طلاب، لتفادي الأخطاء التي قد يقع فيها الأساتذة أثناء تدريسه أو طلاب الاقتصاد عند ترجمة أبحاثهم و ملخصات مذكرات التخرج. حاولنا هنا أن نعرف ماهية الترجمة و كيف تتم من نص اقتصادي أجنبي إلى نص اقتصادي عربي أو العكس فوجدنا في الأخير بعد مقارنة للغات الثلاثة أن المشكلة مشكلة اتفاق على ترجمة المصطلح الاقتصادي.

كلمات مفتاحية: تقنيات الترجمة الاقتصادية؛ اللغات الأجنبية؛ المصطلح الاقتصادي والمالي؛ النص الاقتصادي والمالي.

Abstract: From the point of view of translation studies many problems arise when translating a special text especially the economic and financial. The translation of economic and financial texts requires a range of skills extending far beyond linguistic expertise. Certain knowledge of the language of economics is one of the most important qualities that the specialized translator should require it. This article sets out to show how the language of economics is translated. This paper will investigate how the economic terms are conveyed from the source language into the target language and will discuss various aspects of economic and financial translation focusing on such issues as collocation, metonymy and polysemous terms. This article will deal as well as with the translation from English to French texts in the field of economics. First it will define the translation and describe the main steps of the process of translating involving two languages and two cultures. Second a comparison of equivalents in three languages reveals the existence of stable terminology items and various periphrastic options among which translation choices can be selected. This work is devoted to the teachers of economy and finance to show them how they can translate their works from one language to another.

Keywords: economic texts, financial texts, process of translation, techniques of translation, translation.

JEL Classification: A12.

Introduction:

In some press articles, the economic language is seen alive and a technical language. The economic texts are also full of technical terms, which make the work of translators very delicate. Indeed, the rapid development of the Internet and the online stock exchange led to a huge number of economic and financial terms. As a result, a real effort are made by the translators to enable the readers especially the Arabian one to better understand the most common terms in the economic language. There are many specialized dictionaries appeared in the sites that allow the economic readers and students of economy to understand the realities of today's economic world. Therefore the reader of economic texts is less deprived than before, but it will remain difficult for him to grasp all the subtleties if he does not benefit from a thorough knowledge of this field. In this context Frédéric Houbertsaid:

'... Sous l'effet du développement fulgurant d'Internet et de la Bourse en ligne, un réel effort de communication a été consenti pour permettre au grand public de mieux comprendre les termes les plus courants de la langue économique. Il existe ainsi de nombreux sites Internet de vulgarisation qui permettent au « retail investor » (« petit investisseur ») de mieux appréhender les réalités du monde économique d'aujourd'hui. Le lecteur de textes économiques est donc moins démuné qu'hier mais il lui restera difficile d'en saisir toutes les subtilités s'il ne bénéficie pas d'une connaissance approfondie du domaine.' (Houbert, 2001)

However, the economic and financial languages contain many terms and it borrows numerous expressions from different fields; as Gérard Ilg mentioned in his article « *Le traducteur de langue française à la tâche* » and « *les économistes et les banquiers adorent filer les métaphores* », such as: Martial, medical, meteorological, and navigation. In this context Frédéric Houbert added:

“La langue économique et financière emprunte en effet à de très nombreux registres et a ainsi largement recours au vocabulaire martial (percée sur le front du chômage, veillée d'armes, camper sur ses positions, retraite prudente des investisseurs, colmater les brèches), médical (rechute des cours, traitement de choc, marché en pleine convalescence), ou météorologique (avis de tempête sur les marchés, chute du baromètre, raz-de-marée, embellie/acalmie, etc). Les techniques ne sont pas en reste, le marché étant souvent assimilé à une voiture (tomber en panne, mécanisme grippé, tour de manivelle, courroie de transmission, remettre les gaz), pas plus quele domaine de la navigation (coup de tabac, perdre le nord, prendre l'eau, avoir le vent en poupe, maintenir le cap, lâcher du lest, maintenir à flot, régime de croisière”. (Houbert, 2001)

The economic and financial texts are full of terms directly borrowed from the English language this due to the domination of the United States on the economic and financial world. In fact this explains the terminological challenges

that face the professionals and the translators of economy and finance in the entire world especially the French professionals as the magazine financial life ' cited on October 9th, 1999 in France:

« *Au grand dam des défenseurs de la langue française, notre vocabulaire financier est envahi par les termes anglo-saxons, souvent par facilité, parfois par snobisme* »(the magazine financial life ' cited on October 9th, 1999).

To face the ever-increasing of neologisms which come from the Atlantic and the Mediterranean Sea, the Arabian states decided decades ago to set up terminology committees to find translations to these terms which will threat the integrity of the Arabic language. As a result economic and financial dictionaries appeared to solve this problem. This committee brings together members of the economic and financial administrations, private companies as well as researchers, technicians and journalists. The definition and the equivalent of each new term will be examined by a specialized group after it will be debated in plenary session for the finalization of a final text. The new terms are presented to an advisory economic group before they are being submitted to the International Council of Language, then to the General Delegation of Language and finally to the Academy of language. Lastly, it is up to the Minister of the Economy himself to give the green light to such a translation to be used and becomes obligatory in the administrations and the civil service. This kind of work we can find it in the Arab World and in the French state too. In any case, it is always interesting to follow the evolution of a neologism and its equivalent formulated by the Committee of Economic and Financial Terminology.

1. Translation of the economic language:

1.1. What is translation?

In order to answer this question we should insist on these terms: communication, mediator, message, and code. Translation is the transfer of the original message of the source text to another message in the target text by keeping the style and the meaning. And the target readers or audiences should understand the target text as the original readers or audiences have understood the original one. In 1993, Maurice Pergnier said in French language:

“tous les faits de communication dans lesquels une information formulée dans un code est reformulée au moyen d'un code différent ”(Maurice Pergnier , 1993), this means that all the facts of communication where the information is done by one code will reformulate by another different code. And he defines the translator as a mediator of communication and his work is to reformulate the message from one code to another. However, Jean-René Ladmiral insists that translation is the transmission of the message from the source language to the target one, he said :

“La traduction est un cas particulier de convergence linguistique : au sens le plus large, elle désigne toute forme de « médiation linguistique », permettant de transmettre de l’information entre locuteurs de langues différentes. La traduction fait passer un message d’une langue de départ (LD) ou langue-source dans une langue d’arrivée (LA) ou langue-cible.”(Ladmiral, 1994).

Finally, Danica Seleskovitch et Marianne Lederer estimate that translation is not the transfer of signs from one language to another, but it is to find the equivalent or the correspondent of these signs in the target language. They added that if we find the suitable meaning, the polysemy of the words and the ambiguity of the sentences will be lifted; so the translator can start writing the arrival text easily:

« traduire ce n’est pas seulement transformer des signes en d’autres signes », « il faut au préalable, déterminer la signification pertinente de ces signes pour trouver la correspondance dans l’autre langue ». Une fois levée la polysémie des mots et l’ambiguïté des phrases, il ne peut être question pour le traducteur de se lancer dans la rédaction du texte d’arrivée « tant que les signes linguistiques ne se combinent pas en un message »(Lederer, 2001).

1.2. Translation of the economic and financial texts:

In the translation of specialized texts the translator should know the terms and all the concepts of this field. This type of translation we called it specialized translation. According to Pierre Lerat the translator should be a specialized bilingual translator in this domain which is economy and he should know the synchronic and diachronic terminology of economic as well as. In the specialized translation, the translator must involve words and concepts in any language after he verifies whether they are direct equivalent or special one according to the language or the scientific culture. Moreover, diachronic analysis allows avoiding the loss of the new evolution Terminology and technology, because the evolution of specialized language has a relation with the scientific development. In energy saving, the term firewood originally translated in French language as « bois de feu » or « bois de chauffe » ;i.e., wood used as a means of producing heat, but today this term is « bois-énergie» in the documents of specialists . the same problem we can find it with the term “regulator” the fist translation in French language is « commission de surveillance » or « organisme de contrôle », but now it is « régulateur, autorité de régulation, instances de régulation ».

2. The stages of economic translation:

In the language of economic, the stages of translation differ from the general translation only in the special discourse, and Lexical and stylistic characteristics of the document.

2.1. The first stage: reading and comprehension.

In order to translate an economic text from the source language to the target one, the translator should read the text and understand it by decoding its terms. In this case, the translator should imitate the original writer by expressing his mental image in the target text; i.e., he should find the willing of the original writer « retrouver le vouloir dire de l'auteur » (Seleskovitch, 2001). However, this condition cannot be done only by contacting him and try to understand his ideas before starting the translation. In this context, Isabelle Perrin in her book "Didactic of English": how to translate? Stated that "To translate first of all is to understand" (Perrin, 1996). To understand the original text, as Marianne Lederer mentions in her book "Translation today", you should understand both linguistic and extra-linguistic knowledge. In the case of the translator of economic texts, linguistic knowledge is theoretically acquired before starting his profession, and extra-linguistic background is concerned with the knowledge of the subject.

2.2. Second stage: the transfer; in this stage the translator started to find the exact meaning and the equivalent to the original message in the target language.

2.3. Third stage: the rewriting in the target language.

3. Some techniques of economic and financial translations:

3.1. The case of collocations and metonymies:

The definition of metonymy in oxford dictionary is:

“Metonymy: a figure of speech that consists of the use of the name of one object or concept for that of another to which it is related, or of which it is apart, as “scepter” for “sovereignty,” or “the bottle” for “strong drink,” or “count heads (or noses)” for “count people”. In order to avoid repetition in the target text the translator is obliged to use metonymy to solve this problem; for instance:

« *The US dollar should continue to perform well as the domestic economy is robust. However, Federal Reserve action to tighten monetary policy will impact the direction of the US dollar* ». (Houbert, 2001)

In this example the word US dollar is repeated twice in the source text; so the translator in his target text should solve this problem by eliminating the word US dollar and replace it with the metonymy “billet vert” in French language: “« *Le dollar américain devrait continuer à bien se comporter compte tenu du dynamisme de l'économie nationale. L'évolution à plus long terme du billet vert dépendra toutefois du tour de vis que la Réserve fédérale décidera ou non de donner à sa politique monétaire* » (Houbert, 2001)

Similarly, if there is a risk of repetition of currencies, the translator may prefer the "unique currency" for "the euro" and "Majesty's currency" to the pound sterling. Besides currencies there are countries also; for example, “Japan” can be replaced in the target economic text by "the country of the rising sun" or "the

Archipelago " in English but in French «le pays du Soleil levant ; l'Archipel » to avoid repetition in the target text.

If the above-mentioned expressions concern countries or currencies, we must not forget those which exist in the domains of politics, administration, and advertising, etc. As: "La Maison Blanche" or "Washington" for the American government, "Quai d'Orsay" for the French Ministry of Foreign Affairs, "Matignon" for the French Prime Minister's Palace, could add "Bercy", referring to the French Ministry of Economy and Finance. Moreover; the same expression with "the White House" in America, and the British expression "Old Lady of Threadneedle Street" metonymy which refers to the Bank of England. Therefore; before translating the English metonymies, the translator should know if these metonymies popular among the target readers. Indeed, the phrase "the old lady of Threadneedle Street"; for example, is probably less known than "the greenback", but it can be replaced by "the Bank of England" in order to be a comprehensible direct referent to all the target readers, except, of course, if it is a question of translating a press article that contains both names. In all cases, it is necessary to avoid using a metonymy if one has not previously used.

Like any specialized language, the economic and financial language is made up of collocations and co-occurrences. The translator should know these linguistic manifestations but if he does not master them, an incredible text will be produced in the arrival language. Moreover; the translation of collocation leaves a little doubt in the target readers and the translator also often encounters some terms which need a very precise collocation in the text of arrival ;for example, the adjective "sluggish" translated in French to« déprimé »; in English "depressed" or "morose" in the field of market, but into« peu soutenue » ("little support") if it is to qualify the demand, and into« anémique » if one speaks of growth, and so on. In the same way, the translation of "strength" will differ according to the context if one speaks of the economic recovery it will be translated to« vigueur » in French ("vigor" in English), of exports it will be translated to « dynamisme » ("dynamism"), and of a currency it will be translated to « fermeté » or « bonne tenue » ("Firmness" or "good behavior"). "Slump" may be translated depending on the context into French by « crise »("crisis"),« effondrement des marchés » ("collapse" of markets), "marasmus",« depression conjoncturelle » ("cyclical depression"), etc.

As Gérard Ilg, in his article:« Le traducteur de langue française à la tâche » (in English "The French Language Translator at Work") says in French :

« Le traducteur de textes économiques et financiers a besoin, beaucoup plus que de lexiques, de recueils phraséologiques. Pour lui, ce sont avant tout les collocations, les cooccurrences qui comptent »(Ilg, 1994)

And in English is translated to:

"The translator of economic and financial texts needs not only lexicons and collections phraseology; but For him, the collocations and co-occurrences should be taken into consideration at first before anything else ".

Thus , the economic translator should not only know the economic lexicons and glossaries; but he must necessarily acquire a deep knowledge of co-occurrences; which Gerard Ilg calls "blocks of meaning", from reading regular specialized press which is rich with idiomatic expressions and collocations.

The translator must pay attention to the collocations in the economic texts, such as "market" for example, a term for which there are many "blocks of meaning" (market dynamism, market marasmus, well-oriented market, down market, market euphoria, etc.). The translator must draw up a list of vocabularies, terms and expressions used to indicate the increases and decreases observed on the markets as: sagging, retreating, falling, free fall, collapse, implosion, progression, surge, soaring, etc. if hemasters these vocabularies, he will preserve the images and metaphors present in the original text:

« *The sky-high valuations of technology companies seem finally to be coming down to earth* ». (Houbert, 2001)

« *Après les cours astronomiques de ces dernières semaines, il semblerait que les valeurs technologiques redescendent enfin sur terre* » (Frédéric Houbert ,2001).

The translators should know collocations and co-occurrences to avoid the pitfalls of the false friends: "debt restructuring" translated in French to « rééchelonnement de la dette » rather than « restructuration de la dette », « banking institutions » translated in french by « établissements bancaires » rather than « institutions bancaires », « tax evasion » with « fraude fiscale » and not by « évasion fiscale » etc.

In conclusion, it is noted that the translator should avoid the use of the verbs "faire"(make) and "être"(be) in French economic texts such as: « exercer un droit »("exercise a right"), « dresser une liste »("draw up a list"), « délivrer un certificat »("issue a certificate") and « figurer sur une liste »(appear on a list) respectively instead of « faire usage d'un droit » ("make use of a right"), « faire une liste »(make a liste), « faire un certificat » ("Make a certificate") and « être sur une liste »("be on a list").

3.2. Some cases of economic and financial translation:

It is difficult for the translator to grasp the exact and the correct meaning of some terms in the economic and financial texts; for example in the phrase "global emerging markets universe», the term "universe" refers to all global markets which are parts of the category of the emerging markets and in the statement:« *The market has benefited from a strengthening earnings environment*» the word "environment" is not very interesting; it can be omitted it, in French is translated to : « *Le marché a bénéficié de l'orientation à la hausse des bénéfices* »(we can say in

English also "the market has benefited from strengthening earnings", without losing the meaning of the term "environment"). In addition to that, there are many cases will be illustrated in the table below:

Tableau 1 : «Economic Terms' Translation »

In English	Into French
The short-term outlook is gloomy.	Les perspectives à court terme sont peu encourageantes
A cautious outlook and expectations of higher rates led investors to take profit.	Les investisseurs, rendus prudents par l'évolution du marché et la perspective d'une hausse des taux, ont procédé à des prises de bénéfices
Our outlook for global bond markets remains cautious	Nous restons prudents vis-à-vis des marchés obligataires mondiaux
Japan outperformed most other Pacific Rim markets in February	Le Japon a distancé la plupart des autres marchés du bassin Pacifique en février
Mitsubishi Chemical outperformed its sector.	Mitsubishi Chemical a réalisé des performances supérieures à celles de son secteur.
off-balance sheet exposure.	risques ou engagements hors bilan
our heavy exposure in the US market.	notre présence importante sur le marché américain.
The European Central Bank tightened its monetary policy in response to strong global growth.	La Banque centrale européenne a durci sa politique monétaire afin de contenir la vigueur de la croissance mondiale.
Buoyant consumer confidence and improving employment prospects suggest that robust economic growth will continue throughout Europe.	La grande confiance affichée par les consommateurs et l'amélioration des perspectives en matière d'emploi donnent à penser que la croissance économique va se poursuivre avec la même vigueur dans toute l'Europe.
A stronger German economy should support the Euro.	Le rétablissement de l'économie allemande devrait profiter à l'euro.

Source :(Houbert, 2001)

These examples show the risks that any translator can face during their translating. Thus, the translators should be sufficiently aware of the specific meaning of some common terms in the economic and financial context. Many terms translated in different way according to the places and the context of the economic texts. Thus, if the term "price" in every language is always translated in

French as "prix", it will often be translated into « cours » in French economic texts; for example « les cours du pétrole » not « les prix du pétrole » in particular if it is a matter of accounting for fluctuations of the stock market. Similarly, if the term "year" is translated to "année", the French expression « exercice » is used to translate the financial results of a company. Besides this, the economic and financial translator can face problems of polysemy; for instance, the word « Stock » can be translated in french to “stock, marchandises, provisions” and the term « Equity » into « actions , titres or valeurs » and the term « Inventory » in French is « inventaire » but it can be translated to “stock” in this sentence « a sharp drop in crude **inventories** » in French « une forte baisse **des stocks** de brut ».

The translator should not be himself a specialist in the field of economy but he must have information about the special documents he wants to translate. Add to that, he must equal between the both languages for examples the fixed economic expressions in English and French:

Tableau 2 : «Economic Expressions in English and French and Arabic»

English	French	Arab
<i>Tax basis</i>	l'assiette fiscale	القاعدة الضريبية
<i>Break-even point</i>	le seuil de rentabilité	نقطة التعادل
Deal	Accord , n.m. ♦ Domaine : Économie et gestion d'entreprise. ♦ Voir aussi : négociation, transaction. Source : <i>Journal officiel</i> du 28 juillet 2001.	التفاوض، الصفقة
♦Delayed rate settlement (DRS).	Accord à taux différé ♦ Abréviation : ATD. ♦ Domaine : Finances. ♦ Définition : Contrat par lequel les partenaires concluent qu'une opération sera réalisée sur la base du taux de marché constaté au moment du dénouement de celle-ci, à une date fixée dans le contrat. Source : <i>Journal officiel</i> du 22 septembre 2000.	اتفاق المعدل المؤجل مستحقة السداد
*Cut-off. *Clean-cut	Accord de règlement ♦ Domaine : Assurance. ♦ Définition : Transaction globale portant sur des sinistres, négociée par une société d'assurances qui désire mettre un terme à la liquidation d'une activité qu'elle ne pratique plus. Note : Lorsqu'un tel accord concerne	اتفاقية التسوية

	l'intégralité d'une catégorie de sinistres et qu'il est conclu pour solde de tout compte, mettant définitivement un terme aux engagements de l'entreprise dans cette catégorie, on parlera d'« accord de règlement définitif » Source : <i>Journal officiel</i> du 14 août 1998.	
*Virtual shopping.	Achat sur simulation électronique ♦ <i>Forme abrégée</i> : achat sur simulation. ♦ <i>Domaine</i> : Économie et gestion d'entreprise. ♦ <i>Définition</i> : Achat fondé sur une présentation simulée des produits. Source : <i>Journal officiel</i> du 12 mai 2000.	التسوق الإلكتروني
*Hot line, *Hotline.	Aide en ligne ♦ <i>Domaine</i> : Économie et gestion d'entreprise. ♦ <i>Définition</i> : Assistance à distance immédiatement accessible. Source : <i>Journal officiel</i> du 28 juillet 2001.	خط إتصال مباشر
♦ Churning.	Barattage commercial ♦ <i>Domaine</i> : Économie et gestion d'entreprise. ♦ <i>Définition</i> : Technique de vente qui consiste à persuader les clients fidèles de renouveler rapidement leur équipement (par analogie avec une pratique du monde de la finance). Source : <i>Journal officiel</i> du 26 mars 2004.	التمويل
E-applicant, on-line applicant	Candidat en ligne ♦ <i>Domaine</i> : Économie et gestion d'entreprise. Source : <i>Journal officiel</i> du 14 mai 2005.	مترشح على النت
♦ Supply chain.	Chaîne logistique ♦ <i>Domaine</i> : Économie et gestion d'entreprise. ♦ <i>Définition</i> : Ensemble des processus nécessaires pour fournir des produits ou des services. Source : <i>Journal officiel</i> du 14 mai 2005.	سلسلة التمويل
♦ Direct marketer	Démarcheur, -euse, n. ♦ <i>Domaine</i> : Économie et gestion d'entreprise. ♦ <i>Voir aussi</i> : vente directe. Source : <i>Journal officiel</i> du 26 octobre 2006.	مندوب مبيعات
♦ Bid-ask spread, bid-offer spread, spread.	Ecart de cotation ♦ <i>Domaine</i> : Finances. ♦ <i>Définition</i> : Différence entre le cours auquel	عرض السعر

	les acheteurs se déclarent prêts à acheter un actif financier et celui auquel les vendeurs sont disposés à céder ce même actif. Source : Journal officiel du 19 novembre 2008.	
◆ Outreach.	Faire-savoir , n.m. ◆ <i>Domaine</i> : Tous domaines. ◆ <i>Définition</i> : Diffusion efficace d'informations sur les performances et les réalisations d'une entité ou d'un secteur d'activité dans un but de promotion, de vulgarisation ou de notoriété Source : <i>Journal officiel</i> du 30 janvier 2005.	التوعية الترويج الكفاءة
◆ Push and pull funding, push funding. Impulso financiero (Esp.)	Financement incitatif ◆ <i>Domaine</i> : Finances Relations internationales. ◆ <i>Définition</i> : Utilisation de fonds publics ou privés pour orienter les comportements des agents économiques et sociaux. Source : Journal officiel du 19 janvier 2010.	التمويل/الإنفاق العمومي
◆ Package.	Forfait ,n.m. ◆ <i>Domaine</i> : Tous domaines. ◆ <i>Définition</i> : Ensemble de prestations proposées à la vente à un prix global. Source : Journal officiel du 10 juin 2007.	صفقة
* Instant win.	Gain immédiat ◆ <i>Domaine</i> : Économie et gestion d'entreprise. Source : Journal officiel du 26 octobre 2006.	الربح السريع.

Source (française, 2012)

Conclusion

To translate is to reformulate the source text into the target language by being faithful to its meaning and to adapt it with the style and the culture of the target readers. In the translation of economic documents from English into French and arabic, the main difficulty is not related to the technicality of terms or expressions, but to the evidence of their contextual meaning in the text submitted to the translation and what Pierre Lerat calls « la recherche de l'adéquation communicative » in English "the search for the communicative equivalence " (Lerat, 1995).

Finally, the economic and financial translation needs a specialist translator who has a satisfactory knowledge and some mastery in economic and financial terminology. He must also ensure that his text is very well understood and analyzed in both content and form in order to eliminate any ambiguity; and he must render the original meaning accurately and faithfully in the target language. Thus, every

translator must possess the faculty of reorganizing his economic text in the target language.

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