

English Loanwords in Urdu Language: A Study of Borrowing

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ABSTRACT

When a new object or activity or idea enters in a culture, the word or words which express it may be borrowed. The most basic function of a loanword is communicating the new object or idea. A culture may elect to use its own resources (as 'horsepower' for a steam locomotive engine) for the new item Hoffer, (2002). The present research aims at examining the English borrowed words into Urdu language. It begins with Introduction to the borrowing in general and English with reference to Urdu in particular. It also discusses various forms of borrowing. English language has been in contact with Urdu during the British colonization in India. This has resulted into borrowing so many lexicons into Urdu which must be studied linguistically. It is argued that borrowing has enhanced the communicative range of Urdu lexicons. This is the qualitative study in its nature. Loanwords have been categorized in different domains. Then, the historical background of Urdu and English language interaction until now, and the processes, reasons that are involved in the borrowing of loanwords in Urdu from English language has been discussed.

Keywords: *Borrowing; Cultural Borrowing; Loanwords; Loan Translation; Loan Shift, Loan Blend.*

INTRODUCTION

Borrowing is the process of incorporating linguistic items from one linguistic system by another, a process that occurs any between two or more cultures over a period of time Thomason & Kaufman, (2023). Adoption of a linguistic expression from one language into another language, usually when no term exists for the new object, concept, or state of affairs. Among the causes of such cross-linguistic influence may be various political, cultural, social, or economic developments (importation of new products, prestige, local flavour, internationalization of specialized languages and jargons, among others). The expansion of the Roman Empire, the migration of the Scandinavians, Christianization, the development and growth of science and the humanities, French borrowings on and off since the Norman conquest, and more recent borrowings from dozens of languages in modern times, especially through the growth of telecommunications and universal travel, are just a few examples of how foreign cultures and languages have influenced English throughout its history.

Whenever there is a cultural exchange, linguistic exchange will inevitably take place as well. After the arrival of European powers, Urdu in India began absorbing words

from other languages, particularly during the two centuries that the British ruled the country. Language influences from English, Portuguese, and French are audible. The formation of the Urdu language is the outcome of linguistic contact. It is a linguistic reality that Arabic, Persian, Turkish, and Sanskrit are widely incorporated into Urdu lexicons.

The study of loanwords is one of the most important aspects of linguistics. This occurrence sheds new light on the phonological and morphological structures of both the donor and recipient languages. The loan words entering the loan language from the source language Mose, (2021). Raza, (2020) has conducted a research on the topic about phonological processes as the Coda Neutralization and Phonotactics of English Loans in Pilibhit Hindi-Urdu within the framework of Optimality Theory (OT). Meanwhile, Suhery, et.al (2019) point out that how a Pilibhit Hindi-Urdu speaker broke the consonant cluster with the addition or insertion of a particular vowel in the English loanwords. It is investigated that Pilibhit Hindi-Urdu speakers did not preserve the consonant clusters in the initial, medial and final positions of English loanwords. It is found that Pilibhit Hindi-Urdu speakers have the assimilation process between the two obstruent segments. They tried to find out the facts that there is coda devoicing in the monosyllabic words when a tense vowel precedes it. Meanwhile, the present paper primarily aims at examining the English loanwords in Urdu and the way Urdu has adapted them. It deals with "cultural affinities of the borrowing language with those of lending language. It further gives an account of typology of borrowing pertaining to English loan words in Urdu. Scholars of history and culture have succeeded with this tool of language study in the making of their opinions, a nation or a speech community by the works left in the linguistic borrowings of different periods of those nations" Sharma & Spitz, (1980).

Living languages are constantly evolving and borrowing from one another. To fulfil the demands of the time frame, Urdu, like any other language, has broadened its purview by adopting and borrowing. The fast growth of science and technology has driven the Urdu language to employ lexicons or expressions that do not exist, resulting in borrowing. Urdu speakers need borrowing not just in terms of outcomes and products, but also in terms of nomenclature. This research explains in detail how loanwords that are taken from a foreign language go through numerous procedures.

METHOD

The present study is based on qualitative and empirical research. The data for the study are extracted from the different sources and these sources in turn divided into four categories. These are as follows: Urdu newspapers published in India, dictionaries, online Urdu news web portal, and literature. An attempt has also been made to collect the most frequently used English loanwords in Urdu language both in written as well as spoken form. This process involved very attentive, concentrated, and careful data collection. Many English loanwords collated for the research are those present in the vocabulary of Urdu - dictionaries, novels, news web portal, magazines, popular journals, newspapers and from the routine conversation of all age group of people.

FINDINGS AND DISCUSSION

Edward Sapir rightly assumes that languages, like cultures, are rarely sufficient by themselves. Because of the requirement of communication, speakers of one language come into direct or indirect contact with those of neighboring or culturally dominating languages. This might be in the realm of commerce and trade, or in the realm of knowledge, which includes art, science, technology, religion, culture, and philosophy. Languages, like cultures, interact with and enhance one another. Speakers of one language come into touch with speakers of another language due to an urgent need to communicate. People from various countries or even from the same country cannot live in isolation, especially in the modern day given the effects of globalization. Language is the most practical instrument for facilitating human communication. The desire for direct or indirect communication with speakers of a nearby or culturally dominant language is common among speakers of a particular language.

Linguistic borrowing has been a topic of research for a long period of time. Many linguists Abdul & Safir, (1921); Bloomfield, (1933); Haugen, (1950); Hockett, (1958); Moravcsik, (1978); Thomason & Kaufman, (1988); Weinreich, (1953); Whitney, (1881) had tried to explain the borrowing in terms of internal (i.e, linguistic) and external (i.e, socio-cultural) factors. Bloomfield, (1933) and Thomason & Kaufman, (1988) have stressed upon the significant effects of cultural factors on linguistic borrowing. Their studies have been considered as important research in the realm of borrowing.

Bloomfield, (1933) research has also been one of the significant studies in which an attempt is made at classifying lexical borrowing. He distinguishes between “dialect borrowing, where the borrowed features come from within the same geographical or speech-area (as, father, rather with [a] in a [ɛ] -dialect), and cultural borrowing, where the borrowed features come from a different language culture”

The term cultural borrowing is reserved for the importation of words for cultural novelties, such as sir, dining hall/table from English, which is introduced to the culture of the borrowing language. Clearly, this is an increasingly important phenomenon, especially in relation to the influence of (British) English on other languages. Cultural borrowing is not necessarily one-sided, and intensive contact between speakers of both languages is not a prerequisite. When speakers of different languages come into more intensive contact, borrowing “extends to speech-forms that are not connected with cultural novelties” Bloomfield, (1933). The close contact and the intimacy between the two languages are called intimate borrowing and it is generally one-sided: borrowing goes predominantly from the upper language to the lower language, which is from the culturally, politically or economically dominant language speakers to the speakers of the less prestigious language.

Haugen, (1950); Weinreich, (1953) in addition to borrowing develop the typology of lexical borrowing. Haugen's approach is about the structural constraints on borrowing and the structural effects on the borrowing language as a whole. Weinreich does not only discuss lexical borrowing (or in his terminology: lexical interference), but also takes the syntactic and phonological interference into consideration. His work stands out from all

other attempts to prevent copying because he also develops connections with the sociolinguistic and psycholinguistic ideas of the period. Although the sociolinguistic and psycholinguistic components of his work are frequently no longer in use, the classifications of various forms of borrowing that Weinreich and Haugen developed are still in use today. The discussion that follows will just cover Haugen's typology because of how similar they are.

Haugen, (1950) distinguishes different types of borrowing, based on the question of whether or not source language morphemes are imported into the borrowing and whether or not substitution of source language morphemes or phonemes by borrowing language elements occurs.

The work on language histories and borrowing resulted in several major dictionaries, such as *The Oxford Elementary Learner's English-Urdu Dictionary*. The field of historical linguistics had studied the issues related to borrowing by the time of Ferdinand de Saussure's work (1915) in linguistics Koerner, (2013). To De Saussure, "the objects of linguistic study are the internal workings of the linguistic system. The external elements, such as its social use, are outside the scope of this area of linguistic study". The sociolinguistic approach to the study of borrowing was an example of an external linguistic phenomenon that is important in the historical study of language but is not relevant within a language system: "a loan-word no longer counts as such whenever it is studied within a system; it exists only through its relation with, and opposition to words associated with it. Saussure, (1959).

Why do languages borrow words?

Explaining why languages change is generally very difficult, and explaining why languages borrow words is no exception. In fact, it is probably more difficult to explain lexical borrowing than most people think. This section will thus limit itself to raising and discussing a number of issues, rather than propose or endorse specific explanations. A simple dichotomy divides loanwords into cultural borrowings, which designate a new concept coming from outside, and core borrowings, which duplicate meanings for which a native word already exists Jake et al., (2002); Myers-Scotton, (2006).

The reason behind Borrowings

An attempt is made in following lines to extend systematic explanation that prompt people to borrow an item from another language. These are as follow:

Media

The media has made significant contributions in this regard by facilitating the flow of English terms into Urdu Ahmad et al., (2018). Today, Urdu contains not only English nouns but also adjectives, verbs, and adverbs. Almost everyone who has an abundance of electronic media is multilingual. It is the business language. The majority of the data saved on computers is in English. English is utilized in international sports and entertainment programs. English amusing programmers are quite popular among them; they admire and imitate them. Today's Urdu contains a wide variety of English

borrowings. Therefore, one of the key causes of borrowing has been the media. Everything in a newspaper that isn't advertising is referred to as editorial.

Sports or business pages, opinion: editorials or leaders, a statement of the newspaper's own views on an issue, usually on an inside page / e.g. columns, letters to the editor and reviews.

Special-topic news: e.g. sports, racing, arts, computers.

Curfew /kə:rfju/, ordinance /ɔ:dnəns/, circuit house /s:rkɪt haʊs/, commissioner /kəmɪʃnə/, budget /bʌdʒet/.

Headlines, crossheads or subheadings, bylines, photo captions Bell, (1991).

Code-Switching and Mixing as an enhancing factor

In the same conversation, bilingual speakers frequently switch back and forth between the two languages, sometimes even inside the same word or sentence. This occurrence is known as code-switching. The alternation between the two languages is not conventionalized in code-switching, despite some grammatical limitations Muysken, (2000); Myers-Scotton, (1993). Code-switching does not necessarily indicate the presence of a mixed code, but speakers do generate mixed utterances that incorporate parts from both codes. Following data exhibits some borrowed elements in Urdu phrases and sentences in day-to-day observation and communication.

Urdu Phrases & Sentences with Borrowing items	Gloss
1. Program <i>badhiya raha</i> (progra:m baɽhiya raha)	- program was good,
2. <i>hamara</i> department (hamara dɪpɑ:tmənt)	- our department
3. <i>chhota sa</i> break (tʃhoʈɑ sa brek)	- short break,
4. <i>badi badi</i> companiyan (baɽi baɽi kɑmpniyɑ)	- big companies,
5. police <i>chor ko court</i> legayi hai (pulis chor ko koʈ le gɑɽi)	- police took the thief to the court
6. <i>mein</i> library <i>ja raha hun</i> (mɛ̃ laɪbrəri ʃɑ raha hũ)	- I am going to library,
7. department <i>main</i> seminar <i>chal raha hai</i> (dɪpɑ:tmənt mɛ̃ semɪnɑ:r ʃɑl raha hɛ)	- there is a seminar going on in the department
8. <i>naya</i> session <i>abhi</i> start <i>hone wala hai</i> (nɑjɑ seʃən əbhi ɪstɑ:ʃ hɔne vɑlɑ hɛ)	- new session is going to start
9. <i>ye</i> depend <i>karta hai</i> (je dɪpend kɑ:rtɑ hɛ)	- depends on
10. Protest <i>huye hain</i> (prɔʈɛst hujɛ hɛ̃)	- protests have been staged
11. <i>koi bada</i> initiative (koi bɑdɑ ɪnɪʃiɑ:tɪv)	- any important initiative

12. *meri mother serious hai* - my mother is in serious
(mɛɾɪ mətʰər kɪ kəndʒɪʃən sɪrɪəs hɛ) condition
13. *dial kiya gaya number abhi vyast hai* - The number you've dialled is
(d̪aɪl kɪjɑ gɑjɑ nʊmbər abhi bɛjst hɛ) currently busy
14. *kripya prateeksha karen, aap queue mein hain* - Please wait-you are in a queue
(kɪɾpjɑ pɛrtɪkʃjɑ kərəɪ̃ a:p kɪjʊ m̃ h̃ɛ)
15. *toh wait kis baat ki?* - So, what are you waiting for?
(to weɪt kɪs bɑ:t ki)

A simple dichotomy divides loanwords into cultural borrowings, which designate a new concept coming from outside, and core borrowings, which duplicate meanings for which a native word already exists Myers-Scotton, (2002), (2006).

Social Consciousness

According to the Albert C. Bough (2010) “He is likely to make an effort to adopt the standards of grammar and pronunciation of the people with whom he has become identified.”

In countries such as India, Pakistan, Bangladesh, Kenya, Singapore, and Nigeria, English has become the second language. This is quite surprising that in education sector of India, we hardly find any one not employing English. Students are unable to finish their discourse without the assistance of borrowings. People practice code mixing to represent their social rank. They make an effort to communicate in English with their children. Some young children have grown up speaking English as their first language.

Functions of Loanwords

Loanwords serve several functions other than ordinary communication of words and ideas. “When a new object or activity or idea enters in a culture, the word or words which express it may be borrowed. The most basic function of a loanword is communicating the new object or idea. A culture may elect to use its own resources (as ‘horsepower’ for a steam locomotive engine) for the new item” Hoffer, (2002). In other cases, the loanword enters the language and becomes part of the regular dictionary. As ‘pizza,’ ‘bread’, ‘noodles’, ‘sandwich’, ‘juice’, ‘rail’, ‘computer’, ‘internet’, ‘browsing’, ‘coach’ etc, and all the many numbers of other loanwords have as their basic function simple communication of the dictionary meaning of the word or phrase. These new words may enter and remain for centuries, as mentioned for nouns, things and place names in the words list, or they may enter for a time and then fall into disuse. Usually, a word must be in use for twenty to twenty-five years before it enters a major dictionary. Over the past decade or so computer-related words were being generated with high frequency. As a computer, human technology, internet, digitalization, connectivity, broadcasting, server, network, tower, Wi-Fi, WhatsApp, facebook, laptop, desktop, intel, processor and so on are familiar to any Indian who keeps up with the modern age.

The native word / səjəvət/ refers to the traditional decoration, while the loanword /dekureɪʃən/ refers to the Westernized version of the same word. The word kitchen

/kɪtʃən/ functions to identify the style of the room, the probable style of the house and its occupants.

Euphemism can be considered as one of another important function behind borrowing. Euphemism for a native word or phrase that carries negative connotations. In early English language materials, the word 'die' was often avoided and consequently, substituted from 'death', 'left', 'passed away', 'expire', and so on.

Typology of Borrowing

The speakers of a language have various options when confronted with new items and ideas in another language. Hockett, (1958) has organized the options as follows:

- a. Loan words
- b. Loan shift
- c. Loan blend

Loanwords

The borrower may adopt the donor's word along with the object or practice: In loan words both form and meaning are borrowed, or 'assimilated', with some adaptation to the phonological system of the new language. Loan words are generally result from cultural and economic contact between languages. This occurs when a speech community adopts the name for a new invention or concept from another language. For example, in Urdu language the words 'railway-station, rail, etc. when these words adopted by Indians are finally borrowed and adapted to Indian phonology, and syllable structure as 'rail-gādi' 'Train' 'isteʃən' 'Station' 'isku:l' 'School' 'əspaʃə:l' 'Hospital' 'kəmputer' 'Computer' 'kamən hall' 'Common hall'. etc. such loanwords adopt the original word to the phonological constraints of the borrowing language. English language has been accepted as an international Lingua Franca and it has spread through the domains of science and technology. Where, it has been easier for other languages speaker to adopt the English names of new concepts and inventions.

In borrowing a linguistic item is copied from another language, with the phonological and semantic properties basically remaining intact. In Carol Myers-Scotton's work, a core borrowing is a loanword that is adopted despite the fact that a word for the concept already exists in the recipient language. The following is an account of such borrowed item in Urdu language:

Borrowed Items	Existing One	IPA	Borrowed Items	Existing One	IPA
Watch	<i>ghadi</i>	ghaɖi	Lawyer	<i>wakeel</i>	vaki:l
Shop	<i>dukaan</i>	ɖuka:n	bench	<i>rukn</i>	rɔkn
Crime	<i>jurm</i>	dʒɔrm	client	<i>mowakkal</i>	mɔvkkɪl
Councillor	<i>musheer</i>	mɔʃi:r	Criminal	<i>mujrim</i>	mɔdʒrɪm
Jail	<i>qaid khana</i>	qɛdkhən	Municipality	<i>baldiya</i>	baldɪjə
Congress	<i>majlis</i>	mɑjlɪs	Democratic	<i>jamhoori</i>	dʒɔmhu:ri

Cultural borrowing

In cultural borrowing a loanword is adopted to express a concept that is new to the recipient language speakers' culture. It is basically the use of objects or elements of a non-

dominant culture. The term is especially used in Myers-Scotton's work and in work influenced by her.

"Cultural borrowings are words that fill gaps in the recipient language's store of words because they stand for objects or concepts new to the language's culture." Myers-Scotton, (2006).

The English words 'sandwich' and 'hamburger', which are called 'fast food', carry with them western cultural norms. When an Indian tries to have such dishes, he/she comes closer to western culture. In Indian culture, people used to have beans, eggs, milk, etc. for their breakfast, but now they are used to western dishes like sandwich and hamburger. In Indian culture, such dishes symbolize a new style of food habit. In addition, foods like caramel, jelly, cream, jam, ice-cream, pizza, etc. are all new to Indian culture.

The following are some more example such borrowing in Urdu language. These are

Burger /bʌrgər/,	sandwich /sænwɪtʃ/,
Hotdog /hɒtdɒg/,	French toast /frentʃtəʊst/,
chilli chicken /tʃɪli-tʃɪkən/,	fried rice /fraɪdraɪs/,
noodles /nuːdəl/,	cream roll /kri:mroul/, etc.
pizza /piːzə/,	

such kind of words and expressions are labelled as culturally borrowed items. The speakers of a language have various options when confronted with new items and ideas in another language. Hockett, (1958) has organized the options as follows.

Loan-shift

When confronted with a new object or practice for which words are needed, the borrower may not accept the donor's words along with the new cultural item. Instead, he may somehow adapt material already in his own language. The precise adaptation, however, may be in one way or another patterned on the donor's verbal behavior. In any case, a new idiom arises, and since it arises under the impact of another linguistic system, it is a loan shift.

Loan shifts refer to a change in the meaning of an established native word to accommodate a new concept acquired from another language. In the case of loan shifts only a meaning, simple or composite, is imported, but the forms representing this meaning are native Appel & Muysken, (1987).

For example, '*bijli*' an Urdu word which originally means thunder is extended to electricity.

'*kalabazār*' (Kala-black, 'bazār-market) is the Urdu word from the black market. Printer (*print nikalne wala*), blackboard (*kala tākħā*), rays (*kirnē*) etc.

Urdu News Medial presents good illustration of such borrowing. The following is an account of such words where meaning from donor language is borrowed whole the form and structure are native in origin:

Loan Shift words in Urdu	IPA	Translation
<i>godī media</i>	godī meḍja	Lapdog Media
<i>lal feeta shahi</i>	la:l fi:ta ʃa:hi	Red Tapism
<i>shahe rag</i>	ʃahe rag	Lifeline
<i>waqʃe sifar</i>	vafe sifar	Zero Hour
<i>kala bazari</i>	kala: ba:zari	Blach Marketting
<i>shuai jaanch</i>	ʃʊai dʒātʃ	Radiographic Testing
<i>zohrana</i>	zohra:na	Lunch
<i>ashaiya</i>	aʃ:ija	Dinner
<i>khwateen tafweez akhtiyarat</i>	khvati:n tafvi:z ikhtiyara:ra:t	Women empowerment
<i>samaji faselageeri</i>	samdʒi fasela gi:ri	Social distancing

It we analyse the aforementioned words we can easily understand that the metaphorical meaning of donor language i.e., English is translated literally in recipient language i.e., Urdu. Hence loan shift is all about the phenomenon whereby the meaning is borrowed, and the form is native.

Loan-translation

A loan-translation or calque occurs when the native language uses an item-for-item native version of the original. The most frequently cited examples of calques are compounds, such as German *herunter-laden* (calqued from English down-load), French *presqu'île* (calqued from Latin *paen-insula* 'almost-island'), But calques may also be morphological derivatives, such as Czech *diva-dlo* 'theatre' (calqued from Greek *theatron* (*look-PLACE*)), or Italian *marcat-ezza* (calqued from English *marked-ness*). And calques may be fixed phrasal expressions, such as English *marriage of convenience* (calqued from French marriage *de convenance*).

"Loanword" itself is a loan-translation of the German *lehnwort*, the marriage of convenience is from the French, and long times no see is a somewhat altered version from the Chinese. An example from the earliest Christian era is gospel, from good (good) and spella (story; book).

Example of such types in Urdu are wristwatch (*haath ghadi*), / *diwaar-ghadi*/), lunar taxi (*chañd gadi*) airplane (*hawai jahaaz*) etc.

Some illuminating examples from Urdu news Media are listed below:

Loan Translation in Urdu	IPA	Donor language Items
<i>Sareul karkat fauj</i>	sar:ul harkət faudʒ	Rapid Action Force
<i>Tasheer gadi</i>	taʃhi:ri ga:di	Advertising Vehicle
<i>Majmooi ghrelu paidawaar</i>	madʒmoi ghrelu paidava:r	Gross Domestic Product

The English contribution has been more extensive and pervasive, given the popularity of English medium education, of the spread of global television networks and the Internet, and the international dominance of English in the spheres of science and technology. The contribution to Urdu vocabulary can be seen in many aspects of the Urdu words. It appears in well-established and thoroughly nativized loans items that are used by virtually all members of the Urdu speaking community.

For example,

Hotel	‘/hotal/’	Line	‘/lain/’
Telephone	‘/fon/’	Almira	‘/almari/’

school	‘/isku:l/’	Station	‘/ɪstəʃən/’ etc.
radio	‘/redio/’		

It can also appear in the form of newer loan arising from the worldwide spread of new technology and popular culture. For example, Computer, disco, some of which even appear in hybrid complex words, parts of which form other sources of the vocabulary e.g, ‘*computerikaran*’ from computerization loan translation based on English models is a frequent phenomenon, such as ‘*khambha*’- pillar, column, - newspaper column, ‘*sitara*’ from star, as filmstar and ‘*girja ghar*’ from church etc.

Loan Blending

Loan Blending is a process in which both the loanword and the loan shift mechanisms are involved. The borrower imports part of the model and replaces part of it by something already in his own language. Here, two elements which do not normally co-occur, according to the rules of the language, come together from two different languages within a single linguistic unit where the meaning is borrowed but only part of the form. For example, the following is a list of blending in English which shows the source and output of blended words:

Source	Output
Education + entertainment	Edutainment
Information + entertainment	Infotainment
International + police	Interpol
Motor + hotel	Motel
Smoke + fog	Smog
Transfer + resistor	Transistor
Web + seminar	Webinar

Blending with reference to English and Urdu words are as follows, examples are, *Phal-Fruits*, *Lathi-Charge*, *Love-Jihad*, *Jeera-rice*, *Angrezi-medium*, *rail-gā di*, *Alami-cup*, *shān- haity*, and *lord-sāhib* etc.

In loan blending the recipient language adjusts the borrowing items according to its linguistic feature. That is why this process is also known as ‘Nativization’. We can find several examples from Urdu News Media where one part of the word is taken from donor’s language while remaining part is of recipient’s native one.

Loan Blends	IPA	Native’s Part	Donor’s part
<i>Sarjikal hamle</i>	seɾʃɪkəl həmlə	<i>Hamle</i> ‘attacks’	Surgical
<i>Digital zeraat</i>	dɪʒɪtəl zəɾət	<i>Zeraat</i> ‘cultivation’	Digital
<i>Door to door muhim</i>	ðɔː tʊ ðɔː mʊhɪm	<i>Muhin</i> ‘movement’	door to door
<i>ekwire arazi</i>	ekwaɪr əɾɑːzi	<i>Arazi</i> ‘lands’	Acquired
<i>Ittelaati muwaselati</i>	ɪtələːtɪ kəməʊnɪkəʃnəl	<i>Ittelaati muwaselati</i>	
<i>technology</i>	teknələdʒɪ	‘Informational communication’	Technology
<i>Supreme mogar</i>	sʊpɾɪːm mɔːhər	<i>Mohar</i> ‘seal’	Supreme

Another form of loan blending in Urdu language is the one in which the affixes of recipient (Urdu) language is attached to the base of donor's language for syntactic purpose i.e., to change it into plural form. This can be seen from the following examples:

Borrowed items	Singular/Plural	Urdu Suffixes	Loan Blend	Singular /Plural
member	singular	-a:n	<i>membran</i>	plural
morpheme	singular	-yaat	<i>Ma:rfimiya:t</i>	plural
Chalan	singular	-a:t	<i>Chalana:t</i>	Plural
Case	singular	-on	<i>cason</i>	Plural

CONCLUSION

Urdu speaker has been in contact directly or indirectly with the English- or English-speaking world. English in the latter half of the twentieth century has induced Urdu very much. That is why it has become nearly impossible to count English words in Urdu. The process of borrowing is still going on in different form i.e., loan translation, loan shift, loan blend which in turn continuously enlarging the communicative range of Urdu lexicons. The contact between the English and Urdu language reveals the fact that the number of English loanwords in Urdu is extensively large. These loanwords are mainly used for expressing new concepts or objects, imported from the west, for making a description vivid and interesting, and for better, effective expression. Urdu has enriched its vocabulary by borrowing a treasure of words. Urdu started borrowing English Words, it underwent the process of simplification. This simplification enabled Urdu language to cope with the new situation which was necessary to retain the interest of the speakers. The advancement of science and technology, internet, social media and transportation are major factors which cause Urdu speaker to borrow loanword.

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