

The Use of English Loanwords in Balti LanguageNasir Hussain¹, Andaleeb Sahar², Dr. Uzma Anjum*³**Original Article**

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Abstract

This study aims to investigate the English loan words in Balti with a focus on number assignment. This study also sheds light on phonological and semantic changes that the loan words undergo and the factors affecting the linguistic changes. The analysis is based on 35 nominal loanwords culled from 3 local radio podcasts in Balti. The result showed that most of the English loan words were pluralized attaching the Balti plural markers {kun} and {un} following the phonological conditioned rule in order not to violate the phonological and morphological system of the native language. However, only one instance of an irregular plural pattern of English loan word in Balti was found that the loan word /sɪnəmə/ "cinema" ends in a vowel sound /ə/. Still, it does not follow the phonologically conditioned plural rule of Balti and takes the plural marker /kun/ instead of /un/. The finding also revealed that the English loanwords have also undergone phonological and morphological changes in Balti to fit into the linguistic system of the native. Moreover, we can determine that the only reason for the adaptation of English loanwords in Balti is due to the lack of corresponding terms in the Balti language. Based on the research outcomes, it has significant pedagogical implications for the ESL teachers who are serving in Baltistan. The study concludes with a recommendation for further research on loanwords concerning the plural formation of Urdu loanwords in Balti.

Keywords: Balti, English Loanwords, Lexical borrowing, Number, Plural marker

1. INTRODUCTION

Languages borrow primarily to communicate; thus, borrowing arises out of necessity or need when a language lacks a readily available word for something Karūrū (2013). Borrowing, as explained by Poplack et al, (1988) is the adaptation of terms from a second language (L2), which acts as the source or lending language, into the lexicon of a first language (L1). Typically, borrowed words undergo phonological and morpho-syntactic changes to correspond with the linguistic patterns of the borrowing language. Borrowing occurs for a variety of reasons, such as when a new concept is introduced in a language, borrowing occurs to bridge the linguistic gap (Katamba, 2005). Similarly, the Balti language, which is categorized as an endangered language, lacks replacement words for coinage, particularly for technological concepts. Therefore, whenever a new technology is introduced and named, it is borrowed into the Balti language.

Balti is a Tibeto-Burman language that belongs to the Western Tibetan sub-family. Balti is primarily spoken in the region of Baltistan, of northern Pakistan, known as Baltiyul (Balti State) as well as in the neighboring Ladakh region in India. The Balti language is spoken by approximately

400,000 speakers across four districts of Baltistan: Skardu, Khaplu, Kharmang, and Shiger (Abbas, 2016).

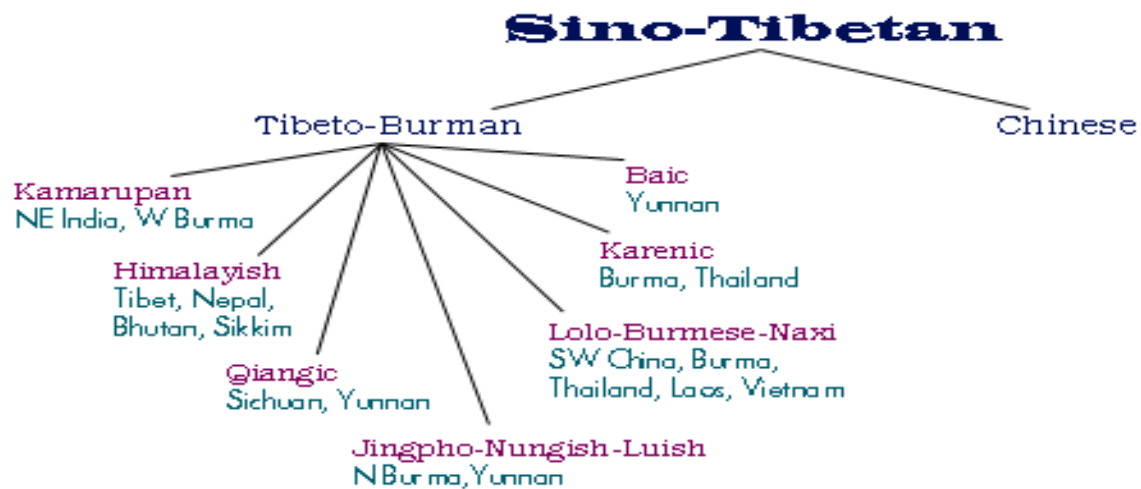


Figure 1. Classification of Sino-Tibetan Languages (stedt.berkeley.edu)

The adoption of English loanwords in the Balti language is a relatively unexplored area of research as Abbas et al, (2022) believe that Balti is one of the lesser-known languages in Pakistan and no significant work on the Balti language has been conducted. Therefore, the present study aims to contribute to our understanding of this phenomenon by examining the patterns and outcomes of loanword adoption in Balti with a particular focus on number assignment. The adoption of English loanwords in the Balti language has important social and cultural implications, as it reflects the influence of globalization and modernization on language use and identity in the region. By examining the linguistic and social aspects of English loanwords in the Balti language, this study hopes to shed light on the complex process of language contact and the morphological adaptation of loan words.

According to Naikoo (2014) the Balti language spoken in Kargil, India features two morphological rules: [un] and [kun] to form plural. It is important to observe that the choice between [un] and [kun] as a plural marker is determined by the final phoneme of the word. If the word ends in a consonant, the plural marker used is [kun], whereas if it ends in a vowel, the plural marker used is [un] Naikoo (2014). In contrast, the Balti language, spoken in Baltistan, Pakistan, utilizes a distinct plural marker for words ending in vowel sounds. Words ending in a vowel sound in Balti are attached with the plural marker {ʊŋ} to form the plural. However, the morphology of English nominal loan words in Balti has not been explored yet. Therefore, the present study is important to discover the number assignment of English borrowed words into Balti.

The objectives of the present study are threefold:

- 1) To investigate the number markers used to integrate English nominal loan words into Balti.
- 2) To explore what type of linguistic changes the English loan words undergo amid adaptation into Balti.
- 3) To investigate the possible reasons for the adaptation of English loanwords in Balti.

2. Literature Review

Languages that come into contact with other languages frequently employ loanwords. Many languages around the world have adopted English loanwords, and these words are becoming increasingly important in the lexicons of non-English languages and this is why language contact and borrowing have been important topics in linguistics and language studies. However, to provide a comprehensive analysis of the borrowing and pluralization of loan words, this literature review incorporates a range of studies on borrowing and the adaptation of morphology. This literature review begins by defining language contact and borrowing and then proceeds to examine the historical and social contexts of English loanwords in languages other than English. The review also surveys linguistic and sociolinguistic research on the patterns and outcomes of English loanword adoption, including phonological and morphological adaptation, semantic transfer, and grammatical integration. The literature review concludes by identifying gaps in research and discussing the implications of English loanwords in the Balti language.

Borrowing is an important mechanism of linguistic change and adaptation, and it often occurs when languages come into contact with one another through trade, colonization, migration, or other social interactions (Crystal, 2003; Stalmaszczyk *et al.*, 2009). English, as a global language, has had a profound impact on many languages around the world, and loanwords from English have become increasingly prevalent in languages such as Urdu (Jamil, 2021), Japanese (Allen, 2020), Persian (Pirmoradian & Chalak, 2022), and Mandarin Chinese (Glewwe, 2021). The adoption of English loanwords is often driven by various social and cultural factors, such as globalization, modernization, and prestige (Trudgill, 2000). However, the process of borrowing is not unidirectional, and many English loanwords have undergone adaptation and modification to fit the linguistic and cultural contexts of the recipient languages (Poplack, 2017).

The influence of loanwords on a language has been studied extensively, and researchers have investigated various aspects of loanwords in different languages. Almathkuri (2022) examined the effect of English on Arabic and explored the linguistic and phonological aspects that have been affected by this contact. They found that the factors that decide how English loanwords are phonologically adjusted in Taif Arabic are credited to Taif Arabic phonological highlights, so it is the speakers' first language that controls the adaptation process. Similarly, Septianasari (2023) explored the use of English loanwords in Indonesian and its cultural implications. According to them, the loanwords of Bahasa Indonesia serve as a cultural conduit for global exposure to Indonesian culture. Harris (2019) conducted a small-scale study that investigated whether the presence of Japanese loanwords of English origin in a vocabulary size test results in higher test scores for Japanese students. The study found that students are more likely to answer questions correctly when test items focus on vocabulary used as loanwords in Japanese. The results suggest that loanwords can be viewed as a useful pedagogical tool for language teachers. Kachru (1992) proposed the teaching of world Englishes in language education and argued for the importance of acknowledging linguistic diversity. Mufwene (2001) proposed an ecological approach to language evolution and suggested that languages adapt to their environments, including the influence of other languages. Nagano (2014) analyzed the influence of English on modern Japanese and investigated the factors that determine which English words are borrowed and how they are adapted. The adoption of loanwords involves a complex process of linguistic and cultural exchange, and the patterns and outcomes of loanword adoption can vary widely depending on the linguistic and social contexts of the borrowing and lending languages. Research on loanword adoption has shown that loanwords can undergo various types of linguistic changes, such as phonological adaptation, semantic shift, and grammatical integration (Poplack, 2017). For instance, loanwords may undergo phonological adaptation to fit the phonological system of the borrowing language, as in the case of examining the tonal adaptation of English loanwords in Mandarin (Glewwe, 2021). Loanwords may also undergo a semantic shift, whereby the meaning of the loanword is altered in the borrowing language due to cultural and linguistic differences between the borrowing and lending languages (Takamura *et al.*, 2017). Additionally, loanwords may undergo grammatical integration, whereby they are incorporated into the grammatical

structure of the borrowing language. Studies on loanwords have shown that grammatical integration can occur in different ways depending on the borrowing language and the type of loanword. For example, a study on English loanwords in Dholuo found that loanwords in Dholuo undergo both phonological and grammatical integration (Sure, 1993).

One area of loanword research that has received relatively less attention is gender and number assignment. Gender and number assignment refers to the process of assigning gender and number to nouns in a language, which is an important aspect of its grammatical system. Research on gender and number assignment in loanwords has shown that the assignment of gender and number in loanwords can be influenced by various factors, such as phonological and morphological similarities between the borrowing and lending languages, semantic and pragmatic factors, and cultural and social factors. While there has been research on the grammatical and phonological integration of English loanwords into other languages, there has been relatively less attention given to gender and number assignment in loanwords. Therefore, this study aims to contribute to the understanding of loanword integration in the Balti language by examining the gender and number assignment of English loanwords.

3. METHODOLOGY

3.1 Method

The present study is qualitative and exploratory in nature. Inasmuch as the aim of the study is to analyze the English loan words into Balti, the qualitative research method was appropriate for the present study because, through the use of this approach, the patterns and outcomes of loanword adoption will be explored with reference to the particular focus on number assignment.

3.2 Data Collection

Data for this study were collected from the Facebook page (Suno FM Radio Skardu) of Suno FM 89.4 Skardu where on-air programs simultaneously go live on Facebook. Suno FM 89.4 Skardu is a widely listened private radio station that broadcasts on the frequency 89.4 MHz in four districts of Batisan. Suno FM 89.4 Skardu interacts with its audience through live phone calls, interactive programs, and contests, encouraging listeners to participate and express their thoughts and ideas on a number of topics and also broadcasts local news updates, weather forecasts, and other several informative programs in Balti Language. The use of radio programs as a source of data was an innovative approach as it allowed for the collection of spoken language data in a naturalistic setting. We selected three podcasts: Lamdus, Jargat, and Nangkhangma based on their content to ensure that a wide variety of loanwords were included. The total number of episodes was fifteen; five episodes of each program. The length of each episode was 30 minutes which were listened to at playback speed 1.5. The podcasts were selected because they were in the Balti language and also based on their contents to ensure that a wide variety of loanwords were included. After listening to the podcasts, we found 35 nominal loanwords which were orthographically transcribed by the researchers, who are native speakers of Balti and also fluent in English, to ensure accurate representation of the loanwords used in the podcasts. However, the researchers also utilized the Cambridge Online Dictionary:

<https://dictionary.cambridge.org/dictionary/english/class> to check the pronunciation of the loanwords in order to identify the morphemic and phonemic boundaries of the loan words.

Table 1. Distribution of Data

Podcasts	Number of Episode	Length of each Episode	Loan Words
Lamdus	5	30 minutes	7
Jargat	5	30 minutes	17
Nangkhangma	5	30 minutes	11
Total	15	450 minutes	35

3.3 Data Analysis

The data were transcribed using IPA symbols however; the following sound is a non-IPA symbol: /kr/ (stop velar sound exists in Balti). The data were put into different categories on the basis of their semantic properties like technology, education, people, etc. The data were analyzed using a content analysis approach. The use of a content analysis approach enabled the researcher to identify the plural patterns and the linguistic changes undergone during the process of the adaptation of English loanwords into the Balti language. The loan words were segmented into stems and inflections to identify what kind of plural markers were assigned and what kind of other linguistic changes have occurred to the English loan words in Balti.

3.4 Ethical Considerations

The study adhered to the ethical principles and guidelines. The study collected data from podcasts that were publicly available. No potential conflict of interest was disclosed and the results were presented objectively and accurately. The podcasts' intellectual property rights were respected and all sources were cited appropriately. Cultural sensitivity and respect were maintained throughout the analysis of the podcasts' content and context.

4. DATA ANALYSIS AND DISCUSSION

4.1 Number in Balti

Balti has a two-tier system consisting of singular and plural forms for countable nouns. Most nouns in Balti form their plural form by adding a suffix to the singular form. However, some countable nouns have the same form for both singular and plural. According to Naikoo (2014), the plural markers used in the Balti variety spoken in Kargil, India are [un] and [kun], and the final phoneme of the noun determines which inflectional marker to use. If the noun ends with a consonant, it takes the plural marker {kun}, and if it ends with a vowel, it takes the inflectional marker {un}. However, the Balti language spoken in Baltistan, Pakistan has different plural markers for the words ending in vowel sound. The words ending in vowel sound are attached to the plural marker {uŋ} to make it plural.

4.2 Number of English Loan Words in Balti

The English loan words in Balti were categorized into technology, education, infrastructure/ buildings, people/ professions, vehicles, eatables/ sweets, clothes/ shoes, organization, entertainment, and objects on the basis of their semantic properties and then analyzed the number assignment and linguistic changes that the loan words have undergone.

4.2.1 Technology-related Words

The singular loan words ending in consonant sounds were pluralized attaching the Balti plural marker {kʌn} which agrees with the plural formation rule operating in Balti that the plural markers are phonologically conditioned. For example, the loan words /məʊbaɪl/ “mobile” becomes /məʊbaɪlkʌn/ “mobiles” and /kəm'pjʊtər/ “computer” becomes /kəm'pjʊtərəkʌn/ “computers” etc which end in consonant sounds therefore, they take the plural marker {kʌn} to make it plural as can be seen in (1-8) below.

1. /məʊbaɪl/ “mobile” (s) → /məʊbaɪlkʌn/ “mobiles” (p)
2. /pʰrɪʃ/ “fridge” (s) → /pʰrɪʃkʌn/ “fridges” (p)
3. /kəm'pjʊtər/ “computer” (s) → /kəm'pjʊtərəkʌn/ “computers” (p)
4. /tʃɑːdʒər/ “charger” (s) → /tʃɑːdʒərəkʌn/ “chargers” (p)
5. /plʌɡ/ “plug” (s) → /plʌɡkʌn/ “plugs” (p)
6. /dʒenɪtər/ “generator” (s) → /dʒenɪtərəkʌn/ “generators” (p)
7. /læptɒp/ “laptop” (s) → /læptɒpkʌn/ “laptops” (p)
8. /tæp/ “tap” (s) → /tæpkʌn/ “taps” (p)

However, it is important to note that the loan words (2) and (6) have undergone phonological changes. In example (2) /pʰrɪʃ/ “fridge” the labiodental fricative sound /f/ was replaced with the bilabial /ph/ because /f/ does not exist in Balti language and the ending consonant /dʒ/ was replaced with /ʃ/ because in Balti no any single word ends in /dʒ/. Therefore, the /dʒ/ may have been replaced with another post-alveolar sound /ʃ/. The loanword (6) /dʒenɪtər/ “generator” also has a phonological change that the cluster /reɪ/ was omitted.

The loan words ending in vowel sounds were pluralized attaching the Balti plural marker {ʌŋ} as following the native plural formation rule. For example, the loan word /kæməɾə/ “camera” becomes /kæməɾəʌŋ/ “cameras” as in (9-10) below.

9. /ti:bi/ “TV” (s) → /ti:biʌŋ/ “televisions” (p)
10. /kæməɾə/ “camera” (s) → /kæməɾəʌŋ/ “cameras” (p)

However, in example (9) /ti:bi/ “TV” which is an abbreviated form of ‘television’ has undergone stem change that the dental fricative sound /v/ changed into bilabial sound /b/. The reason for the sound replacement is that Balti does not have dental fricative /v/ therefore, in order not to violate the phonological system the dental /v/ was replaced with bilabial sound /b/.

4.2.2 Education

The education-related loan words were also pluralized attaching the Balti plural markers “Kun” while following the Balti morphological and phonological patterns as in (11-16) below.

11. /kla:s/ “class” (s) → /kla:skʌn/ “classes” (p)
12. /mɑːkrər/ “master” (s) → /mɑːkrərəkʌn/ “masters” (p)
13. /bɔːrd/ “board” (s) → /bɔːrdkʌn/ “boards” (p)
14. /pensəl/ “pencil” (s) → /pensələkʌn/ “pencils” (p)
15. /sku:l/ “school” (s) → /sku:ləkʌn/ “schools” (p)

However, the example (12) has undergone semantic and phonological changes. The word “master” has become /mɑːkrər/ with phonological changes as the consonant cluster /st/ was changed into the consonant cluster /xkr/. The consonant /kr/ is a velar stop that exists in Balti but is not included in the IPA. In English ‘master’ is a polysemy word but using it as a loan word in Balti, the word /mɑːkrər/ “master” is only used to refer to teacher.

4.2.3 Infrastructure/ buildings

Example (16) and (18) were pluralized following the Balti plural marker and no internal changes occurred to the words. However, in the loanwords /haspatəl/ “hospital” and /həʊtəl/ “hotel” the unrounded open vowel /ə/ was replaced with close rounded vowel /ɔ/ as can be seen in (17) and (19) below.

16. /bæŋk/ “bank” (s) → /bæŋkkun/ “banks” (p)
17. /haspatəl/ “hospital” (s) → /haspatɔlkun/ “hospitals” (p)
18. /rəʊd/ “road” (s) → /rəʊdkun/ “roads” (p)
19. /həʊtəl/ “hotel” (s) → /həʊtɔl/ “hotel” (P)

4.2.4 Vehicles/ transportations

The loan word /məʊtsakəl/ “motorcycle” becomes /məʊtsakəlkun/ “motorcycles” and /bʌs/ “bus” becomes /bʌskun/ “buses” which exactly follow the pluralization rule in the Balti. But the word /məʊtsakəl/ “motorcycle” has undergone phonetic changes to the stem as the /tər/ sound was deleted as can be seen in the example (20) below.

20. /məʊtsakəl/ “motorcycle” (s) → /məʊtsakəlkun/ “motorcycles”(p)
21. /bʌs/ “bus” (s) → /bʌskun/ “buses” (p)

4.2.5 Entertainment

The example (22) /sɪnəmə/ “cinema” ends in a vowel sound /ə/ but it does not follow the phonological pattern of Balti and takes the Balti plural marker /kun/ instead of /ʊŋ/. The reason for the deviation from the native phonological and morphological pattern could be that the loan word /sɪnəmə/ “cinema” is relatively the most infrequently used word, for the entire region of Baltistan does not have any cinema. Thus, due to the infrequent use of /sɪnəmə/ “cinema,” it may have taken an irregular plural pattern. On the other hand, the example /drəmə/ “drama” ends in a vowel /ə/ and takes the regular plural marker /ʊŋ/ in (23) below.

22. /sɪnəmə/ “cinema” (s) → /sɪnəməkun/ “cinemas” (p)
23. /drəmə/ “drama” (s) → /drəməʊŋ/ “dramas” (p)
24. /pʰɪm/ “film” (s) → /pʰɪmkun/ “films” (p)
25. /kɑ:rtu:n/ “cartoon” (s) → /kɑ:rtu:nkun/ “cartoons” (p)

The examples (24-25) end in consonant sounds and attached the Balti plural maker {kun} to make them plural. However, /pʰɪm/ “film” has undergone some phonological changes as the vowel /ɪ/ was followed by the velar /l/. The labiodental fricative /f/ changed into the bilabial aspirated /pʰ/ due to the reason mentioned in 4.1.1 above.

4.2.6 Eatables/ sweets

The loanwords /bɪskʊt/ “biscuit” and /tʃɔklət/ “chocolate” end in consonant sounds and were pluralized attaching the Balti plural marker {kun} as in (26-27) below.

26. /bɪskʊt/ “biscuit” (s) → /bɪskʊtkun/ “biscuits” (p)
27. /tʃɔklət/ “chocolate” (s) → /tʃɔklətʃkun/ “chocolates” (p)

However, vowel change occurred in the word /bɪskʊt/ “biscuit” as the vowel /ɪ/ was replaced with the vowel /ʊ/ used as a loan word.

4.2.7 People/Professions

The people/professions-related words were also found to be pluralized using the same native plural formation rules as in (28-30). However, it is interesting to note that the word /pəli:s/ “police” is always treated as a plural in English but used as a loan word in Balti it takes the Balti plural marker /kʊn/ to make it plural. Thus, it becomes double plural as can be seen in (30) below.

28. /dɑ:ktər / “doctor” (s) → /dɑ:ktərkʊn/ “doctors” (p)
29. /kaptən/ “captain” (s) → /kaptənkʊn/ “captains” (p)
30. /pəli:s/ “police” (s) → /pəli:skʊn/ “police” (p)

4.2.8 Clothes/ shoes

The loanwords /kʊt/ “coat”, /bu:t “boot” and /dʒɑkɪt/ “jacket” also follow the native plural formation rules and attach the inflectional morpheme /kʊn/ to make them plural. However, no morphological, phonological, or semantic changes occur to these words as can be seen in (31- 3) below.

31. /kʊt/ “coat” (s) → /kʊtkʊn/ “coats” (p)
32. /bu:t “boot” (s) → /bu:tkʊn “boots” (p)
33. /dʒɑkɪt/ “jaket” (s) → /dʒɑkɪtkʊn/ “jakets” (p)

4.2.9 Objects

The examples (34-35) also follow the plural formation rules of native when used as a plural loan word. For instance, the loan word /drʌm/ “drum” and /tɪŋ/ “tin” end in a consonant sound and attach the Balti plural marker {kʊn} as it is phonologically conditioned with consonant ending sound as in (34-35) below.

1. /drʌm/ “drum” (s) → /drʌmkʊn/ “drums” (p)
2. /tɪŋ/ “tin” (s) → /tɪŋkʊn/ “tins” (p)s

However, the loan word /tɪŋ/ “tin” has undergone phonological change when used as a loan word in Balti. The alveolar nasal sound /n/ was replaced with velar nasal sound /ŋ/. The reason for the replacement of /n/ with /ŋ/ is that the /ŋ/ sound is more frequently used in Balti than the /n/.

In the final analysis, the linguistic phenomena observed in the analysis of English loanwords in the Balti language provide intriguing insights into the multifaceted nature of language contact and adaptation.

Research into the plural and gender inflection of English loanwords in colloquial Saudi Arabic revealed that these loanwords typically followed Arabic grammar rules for inflection, rather than adhering to English grammar rules. (Mushait, & Al-Athwary, 2020). Similar findings emerged from our analysis of Balti language loanwords, where loanwords tended to conform to Balti grammar rules rather than English ones.

In certain languages, borrowed nouns often adopt a pluralization pattern that is less commonly used for native words. For instance, both Dutch and Egyptian Arabic typically pluralize borrowed nouns in a manner that is less common for native words (Roseano, 2014). However, in our research, we observed that English loanwords in Balti were predominantly marked with a generic plural marker.

5. CONCLUSION

This study has examined English loan words in Balti to discover how they have been inflected for number assignment and what other linguistic changes they may have undergone. The study concludes that the English loan words ending in consonant sounds were pluralized attaching the Balti plural marker {kʊn} which agrees with the plural formation rule operating in Balti that the plural markers are phonologically conditioned. For example, the loan words /məʊbaɪl/ “mobile” becomes /məʊbaɪlkʊn/ “mobiles” and /kəm'pjʊtər/ “computer” becomes /kəm'pjʊtər kʊn/ “computers”, /məʊtsakəl/ “motorcycle” becomes /məʊtsakəl kʊn/ “motorcycles” and /bʌs/ “bus” becomes /bʌskʊn/ “buses”. On the other hand, the loan words ending in vowel sounds were pluralized attaching the Balti plural marker {ʊŋ} as following the native plural formation rule. For example the loan word /kæməɾə/ “camera” becomes /kæməɾəʊŋ/ “cameras” and /dræmə/ “drama” becomes /dræməʊŋ/ “dramas”. Most Balti speakers follow Balti plural formation rules when using English loan words to avoid violating the phonological and morphological pattern of their native language. However, only one instance of an irregular plural pattern of English loan word in Balti was found that the loan word /sɪnəmə/ “cinema” ends in a vowel sound /ə/. Still, it does not follow the phonologically conditioned plural rule of Balti and takes the Balti plural marker /kʊn/ instead of /ʊŋ/. The reason for the deviation from the native phonological and morphological pattern could be that the loan word /sɪnəmə/ “cinema” is relatively the most infrequently used word, for the entire region of Baltistan does not have any cinema. Thus, due to the infrequent use of /sɪnəmə/ “cinema,” it may have taken an irregular plural pattern. Moreover, the loan words have also undergone phonological and semantic changes in Balti. For instance, in the loan word /frɪdʒ/ “fridge” the labiodental fricative sound /f/ was replaced with the bilabial /ph/ because /f/ does not exist in the Balti language as Issa et al, (2022) state that in Balti language the labiodental /f/ and v/ do not exist, so, the Balti speakers replace the English voiceless labiodental /f/ with Balti aspirated bilabial plosive phoneme /ph/. Similarly, the ending consonant sound /dʒ/ was replaced with /ʃ/ because in Balti no single word ends in /dʒ/. The word /mɑːkɾər/ “master” has undergone a semantic change in English “master” is a polysemy word but is used as a loan word in Balti the word /mɑːkɾər/ “master” is only used to refer to teacher. It is also interesting to note that the word /pəliːs/ “police” is always treated as a plural in English but used as a loan word in Balti it takes the Balti plural marker /kʊn/ to make it plural. Thus, it becomes a double plural. It happened because of less knowledge of the donor language.

It is worth noting that although British colonial rule in the subcontinent continued for around 200 years and all the languages in the subcontinent were affected by British English, the finding of this study showed that most of the loan words were pronounced with an American accent. For instance, the loan words ending in /er/ /and /or/ as in /kəm'pjʊtər/ “computer”, /dʒenɪtər/ “generator”, /tʃɑːrdʒər/ “charger” and /dɑːktər / “doctor”, the American accent was adopted. The reason for the adoption of the American accent by Balti speakers is that the American accent is the most widely used accent on social media which ultimately affects the accent of the Balti speakers with respect to the use of loan words.

Moreover, we can determine that the only reason for the adaptation of English loanwords in Balti is due to the lack of corresponding terms in the Balti language. When a term is borrowed, it is assumed that the recipient language lacks an existing term for that concept (Breiter, 1997). The study also revealed that the highest number of loan words was in the category of technology followed by education. This study concludes with a recommendation for further research on loan words with regard to the plural formation of Urdu loan words in Balti.

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