Swahili Loanwords in Jita: A Sociolinguistic Study of Patterns and Borrowing Factors

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Abstract

The thrust of this paper lies in Swahili loanwords in Jita, with particular attention to sociolinguistic patterns and the factors influencing lexical borrowing. Jita is a Bantu language mainly spoken in Mara Region, Tanzania. While loanwords from languages such as Swahili, English, and neighbouring languages reflect historical, economic, and political influences, the specific motivations and sociocultural changes behind their adoption have not been thoroughly investigated in the language. In this regard, this study has identified the common lexical categories borrowed from Swahili into Jita, as well as the factors underlying this lexical borrowing. This study was guided by the interpretivism paradigm, and it employed qualitative descriptive design. The study employed convenience purposive sampling. The data was collected using non-participant observation and semi-structured interview to explore and thematically analyse Swahili loanwords in Jita and the sociolinguistic factors behind their borrowing. The findings were analysed using thematic analysis, in which the data were grouped according to their similarities (common borrowed words and factors) and sub-themes. In the first objective, the study revealed that in 1,000 Swahili loanwords studied in Jita, 684(68.4%) were nouns, 253(25.3%) were verbs, 34(3.4%) were adjectives, 24(2.4%) were adverbs, 4(0.4%) were conjunctions, and 1(0.1%) was a preposition. In this regard, the nouns and adjectives are the most borrowed words in Jita. The findings for the second objective highlighted that the primary reasons for borrowing in Jita include expressing new concepts and prestige, as Swahili holds more social prestige than Jita. The findings also show that cultural and economic interactions with other languages, particularly through Swahili and English, lead to lexical borrowing in Jita, introducing terms related to technology, trade, and social structures. The analysis dealt with the dynamic nature of linguistic evolution, emphasising factors such as cultural contact, socio-political influences, and technological advancements. The study recommends that future studies should investigate how globalisation and technological changes continue to affect lexical borrowing in Jita and other Bantu languages, encouraging cross-linguistic studies in African languages.

Keywords: Jita, borrowing factors, lexical borrowing, loanword, sociolinguistics

1 Introduction

Borrowing refers to a linguistic phenomenon that occurs when a word or phrase from one language is adopted into another language (Crystal, 2003). Language borrowing may include lexical, phonological, morphological, syntactic, and semantic borrowing. Lexical borrowing involves incorporating words to fill gaps in vocabulary (Hock & Joseph, 2009). For example, the English word "cool" has been adopted into Albanian with a broader meaning, referring to anything fashionable. Phonological borrowing adopts sounds or phonemes from another language (Campbell, 2013). Morphological borrowing transfers affixes or word formation patterns, affecting grammatical structure (Thomason & Kaufman, 1988). Syntactic borrowing involves the adoption of sentence structures or grammatical rules, thereby influencing the overall syntax (Matras, 2009). Semantic borrowing involves the adoption of a word from one language into another with a different or expanded meaning. These types highlight the dynamic nature of language evolution and intercommunity interactions. Specifically, this study focused on lexical borrowing.

The lexical items adopted from a different language are called loanwords. Loanwords are words that are adopted with either little or no modification in spelling or pronunciation (Spahiu & Nuredini, 2023). For example, the English word "computer" is a loanword in many languages, including Swahili, but it is modified to conform to the borrowing language's orthographic and phonological system, hence "kompyuta". Lexical borrowing without modification is evident in the Swahili word "safari" (meaning a trip to see), which has been borrowed by English as "safari" with no modifications. Lexical borrowing from different languages plays a vital role in the evolution of languages, as it facilitates cultural exchange, addresses lexical gaps, and reflects contact between diverse linguistic communities.

Through this process, languages increase their lexicons and adapt to societal needs through a constantly changing procedure (Crystal, 2008a). For instance, the large number of words in the English language comes from the regular inclusion of words from French, Latin and other languages throughout history (Aitchison, 2012). Similarly, Swahili has incorporated Arabic elements due to its long-standing cultural and trade connections along the East African coast (Nurse & Hinnebusch, 1993). Thus, this process not only enriches the recipient language's vocabulary but also reflects the historical, social, and cultural interactions between speech communities.

To comprehend linguistic borrowing, it is crucial to explicitly elaborate on the socio-cultural environments that drive language interaction and borrowing (Aitchison, 2012). Various studies indicate that lexical borrowing is influenced by various factors, each contributing uniquely across different languages and contexts. Lexical voids or the necessity to label emerging cultural and technological ideas is a frequent driving force, as noted in Kihehe (Kasavaga & Alphonce, 2023), Giha (Mnyonge, 2011), and Igikuria (Riro, 2020). The prestige associated with the donor language, typically connected to its economic, political, or social influence, promotes borrowing in Gĩkũyũ (Kinyua, 2016), Sindhi (Ilyas *et al.*, 2021), and throughout Eurasian languages (Carling *et al.*, 2019). Modernisation affects lexical borrowing particularly in semantic areas such as architecture, where new vocabulary arises to represent evolving circumstances (Lusekelo, 2017). Stylistic choices and the formation of identity, especially in young people, result in borrowing to convey modernity or social inclusion, as demonstrated in Gĩkũyũ (Kinyua, 2016), Armenia (Stepanyan, 2022), and among Anglicism users (Drljača, 2012). These facts imply that lexical borrowing is not merely a linguistic adaptation but a dynamic response to social change, where language evolves to meet communicative

needs, reflects cultural shifts, and expresses identity within specific historical and sociopolitical contexts.

Other factors, including the impact of colonialism and historical elements, also influence borrowing trends, particularly in areas that were once colonised, where the colonial language continues to hold symbolic significance (Kinyua, 2016). Geopolitical and economic elements also influence borrowing in broader contexts, such as in Armenia, where globalisation and democratic principles intersect with linguistic changes (Stepanyan, 2022). Code-switching and bilingualism serve as effective instruments, promoting the seamless incorporation of foreign words into the local language.

Although these studies extensively cover borrowing in different Bantu and global languages, a significant research gap remains in examining Swahili loanwords in Jita, particularly regarding the specific categories borrowed and the sociolinguistic reasons behind them. Therefore, this study aimed to explore Swahili loanwords in Jita with particular attention to sociolinguistic patterns and the factors influencing lexical borrowing. It was guided by two specific objectives: to identify the common lexical categories borrowed from Swahili into Jita, and to determine the factors for lexical borrowing in the language. It is essential as it contributes to the existing insights of lexical borrowing and lexicography among Bantu languages. By sharing knowledge on the specific lexical categories commonly borrowed from Swahili into Jita and the underlying factors that influence the lexical borrowing in the language, the study is valuable for linguists, academicians and language planners aiming to preserve and develop indigenous languages while promoting effective bilingual communication in multilingual communities.

Jita is a Bantu language spoken in Tanzania's Mara Region, particularly around the southeastern shore of Lake Victoria and Musoma. It is classified as JE25 within the JE20 Haya–Jita Group of Bantu languages (Maho, 2009), and carries the ISO 639-3 code [jit] (SIL, 2006). As of 2009, it had approximately 365,000 native speakers (LOT, 2009), though the number may have increased in recent years. The language is also known by alternate names, including Jita, Ecijiita, Jita, and Kijita, and it uses the Latin script (Lewis *et al.*, 2014). According to Lewis *et al.* (2014), Jita is a vigorous language, used daily across generations and spoken as a second language by Kara speakers (Odom, 2016). The name Jita reportedly originated from a German mispronunciation of the local mountain name Masita (Hill *et al.*, 2007). While some studies suggest minimal dialectal variation, despite lexical similarities with neighbouring languages, Jita is typically divided into Northern and Southern dialects, which are mutually intelligible, with the Southern dialect showing greater influence from the Kerewe language (Hill *et al.*, 2007). Despite its vitality, Jita remains under-researched, particularly regarding its contact-induced lexical changes, highlighting the need for focused studies on phenomena such as Swahili loanword integration.

The crux of this study is that when languages come into contact, lexical borrowing becomes inevitable, with loanwords serving as clear indicators of cultural, social, historical, economic and political interactions. The patterns and nature of borrowed vocabulary often vary across languages, reflecting distinct sociolinguistic dynamics. Although numerous studies have examined lexical borrowing in various Bantu languages, these findings do not represent a universal experience applicable to all Bantu-speaking communities. In particular, the motivations behind Swahili loanwords, the sociocultural shifts influencing their usage, and their specific impact on the Jita language have not been comprehensively explored. This study, therefore, sought to investigate Swahili loanwords in Jita, with a focus on sociolinguistic patterns and the underlying factors that

drive lexical borrowing. By identifying the common lexical categories borrowed from Swahili into Jita and the factors for this lexical borrowing, the study aimed to provide a nuanced understanding of how and why these borrowings occur. Essentially, this analysis contributes valuable insights to the broader field of Bantu linguistics by highlighting the unique linguistic dynamics within the Jitaspeaking community.

2 Empirical literature review on lexical borrowing

Numerous empirical studies have investigated the phenomenon of lexical borrowing, revealing both linguistic and sociocultural aspects of the process. In Tanzania, Mnyonge (2011) examined how Swahili impacts the Giha language via lexical borrowing. Employing purposive and simple random sampling, data were collected through questionnaires, interviews, and observations in three villages of Kigoma Urban District. Driven by Optimality Theory and Wave Theory, the research uncovered considerable lexical borrowing from Swahili into Giha. The results emphasised the systematic strategies of phonological and morphological integration used by Giha speakers, including modifications to vocabulary structure, phonology, and semantics. The research suggested additional inquiries due to the scarcity of studies on Giha.

Complementing this, Kasavaga and Alphonce (2023) examined 1,152 loanwords in Kihehe, uncovering borrowings from eleven languages, including Swahili, English, and Arabic. Data gathered in Iringa District were examined through the lens of the Cognitive Lexical Semantic Theory. The research revealed that nouns were the most commonly borrowed type, while conjunctions were borrowed very little. The influence of loanwords on Kihehe semantics involved processes like semantic broadening, narrowing, and innovation. Notably, the research found that loanwords often addressed lexical deficiencies caused by technological and cultural shifts, enriching the language while also modifying its semantic framework.

Lusekelo (2017) provides an emphasis on architectural terminology, analysing both additive and substitutive borrowing in Tanzanian Bantu languages. Utilising information from elderly speakers, student research aides, and dictionaries, the study revealed that additive borrowing (for instance, using *mulango* for "modern door") was more common than substitutive borrowing. However, the latter appeared in instances such as *dirisha* replacing native terms in languages like Chimakonde and Runyambo. The results highlighted how modernisation has influenced the semantic change in conventional vocabulary. This suggests that modernisation has a significant impact on lexical transformation, as additive borrowing expands vocabulary to accommodate novel ideas, whereas substitutive borrowing indicates the replacement of conventional terms, particularly in fields such as architecture.

In a more localised context, Msuya and Mreta (2024) explored loanword adaptation in Chasu, whereas Riro (2020) investigated the impact of English on Igikuria. Riro's research, informed by Borrowing Transfer Theory and Wave Theory, gathered 186 English-derived nominals from ten semantic fields through interviews and native speaker insights. The results showed that lexical borrowing was motivated by prestige, stylistic preferences, and the necessity to address lexical deficiencies. Adaptation within the morphological framework of Igikuria was apparent, primarily through affixation, pluralisation, and phonological modifications. This suggests that in Tanzanian and Kenyan settings, borrowing lexically from English serves not just to fill lexical voids but also embodies sociolinguistic drivers such as prestige and style, alongside consistent morphological and phonological incorporation into indigenous languages.

Similarly, Kinyua (2016) examined English lexical borrowing and semantic shifts in Gĩkũyũ through the lens of cognitive lexical semantics. Drawing on information from public discussions and media exchanges, the research revealed considerable borrowing and nativisation, with sociopsychological elements such as prestige and colonialism significantly influencing these results. This indicates that the incorporation of English lexicon into Gĩkũyũ entails various semantic and structural modifications, influenced by linguistic processes as well as profound sociohistorical and psychological elements, especially prestige and the impact of colonialism. This suggests that grasping lexical borrowing necessitates both linguistic examination and a focus on the wider social and historical frameworks that affect language evolution, emphasising how prestige and colonial backgrounds can propel the adoption and alteration of loanwords in recipient languages such as Gĩkũyũ.

Expanding the geographic scope, Stepanyan (2022) conducted field research in Armenia and examined the impact of loanwords on cultural and democratic development. Through qualitative methods, such as focus group discussions and interviews, the research revealed that the adaptation of loanwords was intricate and closely tied to geopolitical and economic influences. Concerns were also expressed regarding language purification, particularly in relation to democratic identity and cultural integration. The research suggests that increased borrowing from English might accelerate the decline of native Sindhi words, particularly among younger speakers. It also emphasises the necessity for strategic actions to safeguard Sindhi by tackling vocabulary deficiencies and encouraging its application in contemporary settings. This suggests that lexical borrowing, although aiding cultural and democratic interaction, may endanger linguistic heritage, requiring intentional language planning and revitalisation approaches to harmonise modernity with the safeguarding of indigenous linguistic identity.

From a global linguistic perspective, Carling *et al.* (2019) examined borrowing in 115 Eurasian languages, focusing on 104 key concepts from a worldwide linguistic viewpoint. Their study showed that borrowing was motivated by two primary factors: necessity (lexical deficiencies) and prestige (standing of source languages). Although need was associated with semantic areas and cultural gaps, prestige mainly influenced the direction rather than the speed of borrowing. In a worldwide linguistic context, Carling *et al.* (2019) indicate that lexical borrowing is a systematic and universal process shaped by communicative needs and sociocultural factors. The difference between "need" and "prestige" as motivators suggests that languages develop not just to address lexical deficiencies but also to represent social stratifications and cultural power. This holds significant consequences for language planning and policy, highlighting the necessity of grasping both practical and symbolic reasons for borrowing, particularly in multilingual and contact-heavy contexts.

Studies on borrowing into Indonesian and Sindhi offer further empirical support. Gustara (2015) examined how Indonesian adolescents often adopted English terms due to their limited native vocabulary, social status, and routine. Loanwords, primarily nouns, frequently underwent phonological simplification, such as monophthongisation. These trends were observed throughout different school levels. Likewise, Ilyas *et al.* (2021) examined English borrowing in Sindhi, pinpointing code-switching, restricted native vocabulary, and the prevalence of English in formal areas as key influences. The research emphasised a generational change in which younger speakers favoured English words. These studies suggest that the lexical borrowing of younger speakers is influenced by linguistic constraints, sociolinguistic status, and frequent exposure, resulting in gradual changes in language structure and usage.

From a linguistic-historical perspective, Sergiivna *et al.* (2020) explored the integration of French and English loanwords, noting that oral borrowings adapt more significantly than written ones. The author cements his findings with the study by Drljača (2012), which observed that younger speakers are particularly inclined to use Anglicisms to appear modern. Phonological, morphological, and semantic integration strategies were prominent, reflecting both linguistic necessity and social identity motivations. This suggests that historical and social factors, particularly among younger speakers, significantly influence the adaptation of loanwords, with integration strategies reflecting both communicative needs and the construction of identity. This implies that the adaptation of loanwords is not merely a linguistic process but is also profoundly shaped by historical context and social dynamics, where younger generations actively use borrowed forms to negotiate modern identities while addressing practical communicative demands.

Across these diverse studies, a shared conclusion arises that lexical borrowing is an active linguistic phenomenon shaped by interaction, necessity, status, and sociocultural transformation. It encompasses not just the import of foreign terms but also their adjustment through the morphological, phonological, and semantic frameworks of the receiving language. This highlights that lexical borrowing serves as a reflection of social interaction and cultural exchange, while also being a catalyst for continuous language evolution influenced by functional needs and identity-related elements within speech communities. While many studies have investigated lexical borrowing in East African Bantu languages such as Giha, Kihehe, and Igikuria, there is a distinct deficiency of targeted sociolinguistic research about Swahili loanwords in Jita. The distinct sociohistorical and cultural environment of the Jita community remains insufficiently explored, particularly in terms of the motivations, perspectives, and social elements that influence Swahili borrowing. This gap necessitated an in-depth sociolinguistic investigation to comprehend the common lexical categories borrowed from Swahili into Jita and to determine the factors underlying this lexical borrowing.

3 Methodology

This study adopted interpretivism, a paradigm that focuses on understanding the subjective meanings and interpretations individuals and cultures attach to their experiences and actions (Morgan, 2020). This philosophy enabled the researcher to integrate a qualitative research approach using a descriptive design, which provided a detailed understanding of the subject through detailed explanations, descriptions, and elaborations of common lexical categories borrowed from Swahili into Jita, as well as the factors influencing lexical borrowing in the language. Participants were selected through convenience purposive sampling, focusing on informants proficient in both Jita and the contact language (Swahili) to support data collection. The study employed non-participant observation to record 66 conversations in various social settings over a one-month period, alongside semi-structured interviews with six Jita speakers to verify and elicit loanwords. Collected data were edited, coded, and analysed thematically, grouping items by common themes and sub-themes.

This study is guided by the Borrowing Transfer Theory proposed by Terence Odlin (1989). This theoretical framework provides both linguistic and sociolinguistic perspectives to explain how and why Swahili loanwords are adopted and adapted into Jita. According to the theory, borrowing occurs when elements from one language are transferred into another due to language contact. In this model, Odlin (1989) demonstrates that contact between languages leads to the transfer or diffusion of linguistic materials, which can occur through verbal or written forms, specifically through hearing

or seeing. Therefore, interaction becomes a necessary condition for the spread of linguistic features. However, according to Houssos (2020), the theory emphasises that interaction does not determine the direction of linguistic influence; instead, the flow is governed by the socio-cultural status and attitudes of the speakers involved. The theory posits that transfer is influenced by the similarities and differences between the target language and previously acquired languages. Crucially, the theory asserts that linguistic influence typically flows from a higher-status language to a lower-status one. For instance, English, regarded as a high-status language, influences Igikuria, which holds a lower sociolinguistic status. This dynamic explains why Igikuria borrows from the English language. The prestige and functionality of the dominant language often dictate the direction of influence, which, Odlin notes, could only be reversed by a social upheaval or cultural resistance.

Odlin (1989) further distinguishes between two types of transfer: borrowing transfer, which refers to the influence of a second language on an already acquired first language and substratum transfer, which is the influence of a native language on the acquisition of a second language, regardless of how many languages the speaker knows. This study focuses specifically on borrowing transfer, as it captures the influence of Swahili (as a second language) on Jita (as the first language). Substratum transfer is beyond the scope of this study. Borrowing transfer involves adapting foreign linguistic elements into the indigenous system, often beginning at the lexical level due to the dominant language's power and prestige (Odlin, 1989). Thus, borrowing transfer provides a suitable framework for understanding how Swahili lexical items are integrated into Jita through sustained language contact and sociolinguistic influence.

In addition to Odlin's theory, Ringbom (1991) identifies two key processes of cross-linguistic lexical influence: lexical transfer and borrowing. Lexical transfer occurs when learners mistakenly assume semantic equivalence between words in their L1 and L2, leading to loan translations or semantic overextensions. For example, Finnish learners might say "oldboy" for "bachelor" based on a literal translation of the Finnish word vanhapoika. Similarly, a Swedish learner might write "carry a baby in one's fathom" due to confusion with the Swedish word famn, which means both lap and fathom. Moreover, false cognates, such as French prévenir (meaning "to warn") and English "prevent", can cause further confusion due to their similar forms but different meanings (Odlin, 1989). This highlights how cross-linguistic lexical influence not only facilitates borrowing but also introduces semantic interference, which can shape the adaptation and interpretation of loanwords in complex ways within multilingual communities.

This theoretical framework was highly relevant to the present study, as it addresses the core issue of linguistic influence between languages in contact. The theory's principles align with the observed influence of Swahili, a socially, politically, and economically dominant language, on Jita, a less dominant local language. The morphological modifications identified in the study exemplify this influence, which aligns with Odlin's view of borrowing transfer. Generally, this framework also supports the broader observation that languages of higher prestige, such as Swahili, exert influence on those of lower prestige, like Jita.

4 Findings and discussion

This part presents and discusses the findings on Swahili loanwords in Jita. It analyses and discusses the data collected from the field in line with the two specific objectives: to identify the common lexical categories borrowed from Swahili into Jita, and to determine the factors underlying this lexical borrowing.

4.1 Swahili loanwords determined in Jita

The first objective of this study was to identify the common lexical categories borrowed from Swahili into Jita. To achieve this, the researcher collected a sample of 1,000 Swahili loanwords used in Jita. The findings revealed that speakers of Jita predominantly borrow nouns, verbs, adjectives, conjunctions, and prepositions from Swahili. The distribution and frequency of these lexical categories are presented in Figure 1.

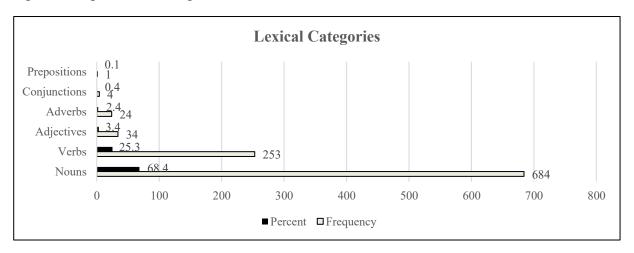


Figure 1: The common lexical categories borrowed from Swahili into Jita Source: Field data (2019)

The data in Figure 1 presents the distribution of 1,000 Swahili loanwords identified in Jita, categorised by grammatical class. A distinct pattern appears, with nouns overwhelmingly dominating the dataset, comprising 684 items (68.4%), which supports the widely observed linguistic trend that nouns are the most frequently borrowed lexical category. This finding aligns with Mnyonge (2011, p.72), who reported that nouns comprised 188 out of 275 loanwords in Giha. The predominance of nouns is likely due to their essential function in labelling new objects, technologies, concepts, and experiences, especially those introduced through cultural or technological contact. Given that many of these items may lack equivalents in Jita, borrowing becomes a practical solution to address lexical gaps. Moreover, nouns are often preferred due to their semantic transparency and perceptual saliency, which facilitates the easier integration and expansion of the language's referential scope (Luhende, 2018, p. 83). Verbs represent the second most borrowed category, accounting for 253 items (25.3%). Although less frequently borrowed than nouns, their presence indicates that action-based terms, particularly those associated with modernity and service-related contexts, also drive borrowing. However, their comparatively lower frequency may stem from their greater grammatical complexity, which often requires significant morphological adaptation during integration. These findings also reflect Mnyonge's (2011, p.72) results in Giha, where verbs were the second most borrowed category, with 34 entries.

Adjectives and adverbs appear significantly less frequently among the borrowed items, constituting 3.4% (34 items) and 2.4% (24 items), respectively. This low incidence aligns with broader linguistic patterns in which descriptive elements are more likely to be retained or generated within the native language using indigenous morphological strategies. Mnyonge (2011, p.72) similarly found that out of 275 loanwords in Giha, only 34 were adverbs and 19 were adjectives, reinforcing the idea that such word classes are less susceptible to borrowing. Even more striking is the rarity of conjunctions

and prepositions, with only 4 conjunctions (0.4%) and 1 preposition (0.1%) identified. These categories are generally considered part of a language's core grammatical structure, and their stability across language contact scenarios is well-supported by the Borrowing Transfer Theory (Odlin, 1989), which asserts that grammar-related elements, due to their syntactic centrality and limited semantic flexibility, are less prone to borrowing. Overall, the findings emphasise that lexical borrowing primarily targets content words (especially nouns), where gaps in expression or sociolinguistic incentives (such as prestige, modernity) drive adoption. In contrast, function words are typically preserved due to their deep integration in the syntactic system and their critical role in maintaining linguistic coherence.

So, how were these loanwords identified? Swahili loanwords in Jita were recognised and categorised based on several criteria, namely phonological, geographical, and historical considerations, as outlined hereinafter:

4.1.1 Phonological criterion

The phonological criterion that assisted the researcher in identifying Swahili loanwords in Jita was the phonological gap between the two languages. By examining words that contain sounds not native to Jita phonology, the researcher could pinpoint Swahili loanwords. According to the literature, Jita phonology lacks the sounds: [b], [ð], [γ], [h], [l], [ʃ], [θ], [v], and [z]. Therefore, any word containing these sounds was classified as a Swahili loanword. The following examples provide evidence under this criterion.

Words with sound [b]

The study found that some Jita words contain the voiced bilabial plosive [b], a sound not initially present in the Jita phonological system. As observed, words such as *abiriya* (passenger), *-abudu* (worship), *babayika* (be confused), *baabu* (grandfather), and *baaba* (father) were identified as Swahili loanwords because they contain the [b] sound, which aligns with their Swahili equivalents. This pattern demonstrates that lexical borrowing from Swahili has contributed to phonological enrichment in Jita by introducing new sounds, such as [b], that were previously absent in the language.

Words with sound [f]

It was observed that some Jita words contain the voiceless post-alveolar fricative [ʃ], a sound not initially present in the Jita phonological system. All words with this sound that align with the Swahili lexicon were identified as Swahili loanwords. The examples include *shangaaza* (amaze), *-shawishi* (entice; tempt), *shemeeji* (brother/sister-in-law), *isheree* (celebration, festival), *shetaani* (devil), and *ishiriingi* (shilling). These examples confirm that the occurrence of [ʃ] in Jita marks clear cases of Swahili borrowing, illustrating how language contact can introduce new phonemes into a recipient language's sound system.

Words with sound [v]

It was observed that certain Jita words contain the voiced labio-dental fricative [v], a sound not native to the Jita phonological system. All such words that correspond to the Swahili lexicon were classified as Swahili loanwords. The examples include *jinguvu* (energy, strength), *vibaya* (badly, wrongly), *-vumiriya* (persevere, tolerate), *-vuuja* (leak, seep), and *ivuumbi* (cross a river, e.g., on a bridge). These words demonstrate that the presence of [v] serves as a reliable phonological marker

of Swahili borrowing in Jita, highlighting how language contact introduces new sounds into the phonemic inventory of the recipient language.

Words with sound [z]

It was realised that certain Jita words contain the voiced alveolar fricative [z], a sound not native to the Jita phonological system. All such words corresponding to the Swahili lexicon were classified as Swahili loanwords. The examples include rizimwi (goblin, ogre), -zingiira (surround), riziwa (lake), -zungushiya (encircle), -zurura (loaf around), zoea (get accustomed), and zozana (dispute/argue). These examples demonstrate that the presence of [z] in Jita serves as a phonological marker of Swahili borrowing, illustrating how contact with Swahili has led to the integration of nonnative sounds into Jita's phonemic system. Eventually, the presence of non-native phonemes such as [b], [δ], [γ], [h], [l], [β], [γ] and [γ] in Jita words indicates these are loanwords, as these sounds are not part of the native Jita phonology. This observation supports Crystal's (2008b) view that phonological criteria are crucial for identifying loanwords, with phonetic gaps revealing linguistic borrowing. The non-native sounds in Jita suggest borrowing from Swahili, highlighting the influence of one language on another. Additionally, Harris (2002) emphasises that loanwords often undergo phonological adaptation to fit the borrowing language's constraints, providing insights into the dynamics of language contact and the modifications made to integrate borrowed terms. Examining these phonological characteristics helps researchers understand borrowing mechanisms and the influence of Swahili on Jita.

4.1.2 Historical criterion

Some Swahili loanwords in Jita were realised through the historical knowledge of the Jita speakers who were interviewed and the researcher's content analysis.

Swahili loanwords borrowed after the establishment of formal education

Some loanwords entered Jita following the introduction of formal education during the missionary, colonial, and post-independence periods. These include *iyaada* (fee), *echuwo* (college/university), *ridafutaari* (exercise book), *ridaraasa* (classroom), *omwanafuunzi* (pupil), and *omwaarimu* (teacher). Such terms represent educational concepts that were previously absent in Jita's traditional system, which relied on oral knowledge passed down by elders without formal institutions or written materials. Their emergence reflects the linguistic adaptation needed to accommodate new concepts introduced through formal schooling.

To address new educational practices and institutions, Jita speakers borrowed terminology from Swahili, which has historically been linked with formal education in East Africa. This borrowing reflects a common phenomenon of language contact, where languages adopt foreign words to meet new communicative needs arising from cultural or technological changes. This process aligns with Ferm (2006) and Crystal (2008b), who discuss how languages evolve by integrating new terms to enhance their expressive capabilities in response to societal shifts. The inclusion of Swahili loanwords in Jita illustrates how languages adapt to incorporate and institutionalise new concepts, such as formal education.

Moreover, some words were determined as new concepts in Jita, which emerged due to the development of science and technology. Moreover, some words in Jita were identified as representing new concepts that emerged with the advancement of science and technology. These

include *ibhasikeeri* (bicycle), *dakitaari* (doctor), *izamana* (surety/guarantee/bail), *rigajeeti* (newspaper), *omushumaa* (candle), and *isimu* (telephone). These concepts were previously unknown in the traditional Jita context and thus lacked native equivalents. Their introduction into the language through Swahili borrowing reflects the community's adaptation to modern innovations and the growing influence of science and technology on everyday life. The word *omweenge* (national torch) entered Jita from Swahili (*mwenge*) immediately after the establishment of the national torch as a symbol of Tanzania's independence in 1961. Moreover, the word *ireseeni* (license) was entered in Jita after the new system of formalising and registering businesses was implemented.

Furthermore, some Jita loanwords were borrowed from Swahili when Jita speakers began to use Swahili in a bilingual situation. Some Jita loanwords were borrowed from Swahili when Jita speakers began using Swahili regularly, a situation of bilingualism. From that point, speakers started adapting Swahili words even for concepts that already had native equivalents. The examples include *Jumataatu* (Monday) for *Kuchorumwi*, and *Ariyaamisi* (Thursday) for *Kuchakana*. This borrowing pattern is rooted in the historical context of growing bilingualism in the Jita community. It implies that bilingualism can facilitate the replacement of native vocabulary with borrowed terms, highlighting the impact of language contact and sociolinguistic factors such as prestige and convenience.

Nevertheless, some Swahili loanwords in Jita emerged due to historical differences between the traditional Jita political system and the new forms of governance introduced before and after independence. The findings indicate that the listed loanwords and similar terms were borrowed, adopting the new political terminology. For instance, the local ruler of the Jita territory was titled *Omukama*. Thereafter, the new political system established in Tanzania led to the emergence of words like *diwaani* (councillor), *akimu* (judge), *omubuunge* (a member of parliament [parliamentarian]), *rayisi* (president), and *omuungano* (unity/union), which were adopted to represent political roles and concepts absent in the native system. The establishment of modern political structures in Tanzania introduced new terms, prompting their borrowing into Jita to reflect the changing sociopolitical landscape.

Additionally, some Swahili loanwords in Jita were influenced by the historical development of religious practices in the region. These words entered the language with the introduction of a new system of worship through churches, bringing unfamiliar concepts and practices. The examples include -abudu (worship), Kirisito (Christ), Maryaamu (Mary), omusarabha (cross), shetaani (devil), and Yeesu (Jesus). Previously, for instance, the Jita people used the word "okuramya" to refer to worship. However, with the spread of Christianity, these new terms were borrowed from Swahili to align with the emerging religious context. This implies that the adoption of a new religious system significantly shaped lexical borrowing in Jita, enabling the language to express evolving spiritual and cultural experiences.

Another historical source of Jita loanwords relates to Jita traditions and practices. Some words denote concepts unfamiliar or absent in the culture, for example, -keketa (circumcising a girl), a practice not part of the traditions of the language, where circumcision applies only to males. Additionally, some loanwords, such as iduwa (when referring to the Muslim faith), isara, or amaombi (special prayer), were adopted not as new concepts but to differentiate nuances within existing practices, replacing the native term risabhwa. This illustrates that Swahili loanwords in Jita serve both to introduce new cultural concepts and to create finer semantic distinctions within traditional ones, reflecting language adaptation for innovation and refinement.

It was also evident that some loanwords can be identified through the emergence of diseases that were previously unknown or unnamed in the Jita community. From the findings, words like *obhukimwi* (HIV/AIDS), *echiyaruusi* (stroke), *marariya* (*malaria*), and *ipepopuunda* (tetanus) were borrowed from Swahili to name these new health conditions. This demonstrates that historical developments, especially in health, drive lexical borrowing in Jita, reflecting the language's adaptation to new realities.

4.1.3 Geographical criterion

Another factor used to identify loanwords in Jita is the geographical location of the speech community, which influences the presence or absence of certain concepts in the native lexicon. For example, words such as *nyanguumi* (whale), *ibaari* (sea, ocean), and *ibandaari* (harbour) in Jita, corresponding to Swahili *nyangumi*, *bahari*, and *bandari* respectively, are considered loanwords. These terms reflect concepts that are not native to the Jita-speaking region, as there is no sea or ocean within their territory. The absence of relevant geographical features means that Jita lacks the indigenous words necessary for concepts, thus necessitating the borrowing of words from Swahili. The data, therefore, highlight the significant role of geographical factors in shaping the vocabulary of a language, where lexical borrowing occurs to fill gaps created by the local environment.

4.2 The factors for lexical borrowing from Swahili to Jita

The second objective of the study was to identify the factors influencing lexical borrowing from Swahili to Jita. The researcher employed content analysis to analyse data collected from fieldwork and interviews. Key factors identified for lexical borrowing included the need to express new concepts, prestige, avoiding synonyms, and avoiding homonymy. In Jita, the primary reasons for borrowing were found to be the need to express new concepts and the desire for prestige. The data were analysed and presented to reflect these findings.

4.2.1 Lexical borrowing for expressing new concepts in Jita

Previous research has highlighted that a key factor in lexical borrowing is the need to express new concepts. This occurs when the borrowing language community encounters novel ideas or objects that are unfamiliar to them, leading them to adopt terms from the lending language rather than creating new words (Deutschmann, 2006). In the context of Jita, it was observed that some loanwords from Swahili were incorporated to address the need for new concepts. This reflects the adoption of terms to represent new ideas in Jita, as evidenced by the influx of new concepts indicated by specific loanwords. Consider data (1).

(1) Swahili	Jita	English Gloss
(a) UKIMWI	obhukimwi	HIV/AIDS
(b) rais	rayisi	president
(c) risasi	irisaasi	bullet
(d) rubani	rubaani	pilot
(e) Kristo	Kirisito	Christ
(f) mwanajeshi	omwanajeeshi	soldier

Source: Field data (2019)

The loanwords in (1) demonstrate how Jita employs lexical borrowing from Swahili to introduce new concepts, objects, or ideas that lack existing terms. This phenomenon often occurs in situations involving cultural exchange, technological advancements, and social interaction. The results coincide with numerous languages. This shows that borrowing in Jita fills lexical gaps, especially for concepts absent in the local context, reflecting functional language expansion.

This is similar to the adoption of words such as *pizza*, *robot*, *ballet*, *guru*, and *safari* by English speakers, illustrating how languages borrow words to fill vocabulary gaps and adapt to new cultural and technological developments. The English word *pizza* was borrowed from Italian to describe a novel food concept, reflecting cultural exchange between Italy and English-speaking countries (Ferm, 2006). The term "robot" originated from the Czech *robota*, meaning compulsory labour, highlighting its introduction alongside the concept of labour (Asimov, 1995). "Ballet," borrowed from French, entered English with the dance style itself, representing French cultural influence (McCoubrey, 1983). These examples illustrate how borrowing enriches languages by introducing new concepts and facilitating cross-cultural communication.

4.2.2 Lexical borrowing for prestige-seeking in Jita

Some scholars have explained that speakers adopt such new words to be associated with the prestige of the donor language (Haspelmath, 2009). Daulton (2013) also notes that words are sometimes borrowed despite having native equivalents, typically because new words convey fresh nuances, such as sophistication. From the explanation of this factor, along with examples from other languages, the researcher realised that lexical borrowing has occurred in Jita, even though there are native or indigenous terms for the borrowed words. This is because Jita speakers perceive Swahili words as more prestigious than their native ones. This was also mentioned by all the interviewed informants, who stated that some speakers, especially youths, tend to use Swahili words because they feel the prestige associated with using them. The main reason for Jita speakers to borrow Swahili words instead of using the indigenous ones is that Swahili is dominant over Jita as it is the national and official language of the country (Tanzania). In contrast, Jita is only used for domestic communications. Examples of Swahili loanwords borrowed for this reason are indicated in (2).

(2) Swahili	Jita	Indigenous Word	English Gloss
(a) adabu	iyadaabu	intuungwa	good manners
(b) ahidi	-ayidi	raga	promise
(c) alizeti	iyarizeeti	nyamasubhagabhiri	sunflower
(d) baba	baaba	raata	father
(e) bahati	ibaati	ribhaando	fortune; luck
(f) chimbuko	richimbuko	-obhusooko	beginning; origin
(g) choo	echoo	ichorooni	latrine; toilet
(h) dada	daada	omusubhaati/ omuyarawaasu	any female sibling
(i) jirani	jiraani	omwikasyaanya	neighbour

Source: Field data (2019)

The data in (2) provide evidence of the existence of some loanwords of Jita borrowed for prestige. Lexical borrowing for prestige is a common linguistic phenomenon even in Jita, where words from Swahili are adopted due to their association with high status, cultural sophistication, or technological

advancement. This type of borrowing reflects the social dynamics and cultural exchanges between Swahili and Jita, as Swahili, being the donor language, holds socio-political or economic power.

This is relevant to many existing findings. For instance, between 1650 and 1770, France, being the leading political and cultural nation in Europe, attracted many wealthy Germans who were impressed by the culture and therefore learned French, becoming bilingual. As a result, many French loanwords managed to enter the German vocabulary. Examples include: *kostüm, parfüm, promenade* and *balkon* (Ferm, 2006). This occurs, especially when BL speakers perceive loanwords as being more prestigious than native words. In Arabic-speaking countries, French words like "television" and "restaurant" are widely used, reflecting the cultural and historical influence of France in the region (Ryding, 2014). These borrowings highlight the ongoing dynamics of cultural prestige and the complex interplay between language and identity.

5 Conclusion

This study provides a comprehensive examination of Swahili loanwords in Jita, identifying the common lexical categories borrowed from Swahili into Jita and the factors underlying this lexical borrowing. The first objective was to identify Swahili loanwords in Jita. Findings showed that Jita borrows words from various classes, with nouns being the most frequent (68.4%), followed by verbs and adjectives. Loanwords were identified using phonological, historical, and morphological criteria. Nouns dominate because they expand vocabulary by naming new concepts, things, animals, places, and ideas that often lack native equivalents. Unlike verbs or adjectives, nouns fill lexical gaps and are easier to borrow due to less grammatical adaptation and prestige factors. Under the second objective, the study explored why Jita speakers borrow Swahili words. The findings revealed two main reasons: expressing new concepts and achieving prestige. First, many borrowed nouns represent new or unfamiliar ideas lacking native equivalents. Second, speakers borrow words sociolinguistically, favouring Swahili terms for their prestige, since Swahili is the national language, while Jita is mainly used at home. This preference spans all word categories.

The study concludes that, in relation to the Borrowing Transfer Theory proposed by Terence Odlin (1989), lexical borrowing from Swahili into Jita is a clear case of borrowing transfer, whereby a second language (Swahili) exerts influence on a previously acquired language (Jita). As Odlin posits, such transfer is driven by both linguistic correspondences and social dynamics between languages in contact. The findings demonstrate that Swahili, as a high-prestige national language, provides lexical items, particularly nouns, that are adapted into Jita due to communicative necessity and sociocultural motivations. This supports Odlin's claim that borrowing often begins at the lexical level and is shaped by the sociolinguistic context in which language contact occurs, reflecting how speakers integrate foreign elements into their indigenous linguistic system to meet evolving expressive and identity-related needs. Based on the findings and conclusions, the study recommends that an investigation of this nature be extended to other Bantu languages to stimulate cross-linguistic studies on lexical borrowing in African languages. Furthermore, the study is also expected to serve as a basis for further constructive studies relating to Bantu languages, beyond Jita. Since Jita is a Bantu language, the findings from the current study can influence the understanding of the sociolinguistic dynamics of Swahili loanwords in other languages.

6 References

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