



## USURY IN RELIGIOUS AND MEDIEVAL POETRY PERSPECTIVE- A CRITICAL ANALYSIS

**Dr. Muhammad Shahbaz Manj**, Assistant Professor, Department of Islamic & Arabic Studies, University of Sargodha, Pakistan/Director Al-Qamar Islamic Research Institute, Lahore, Pakistan

**Dr. Kalsoom Pracha**, Assistant professor, Department of Islamic Studies & Comparative Religions, The Women University Multan

**Sabiha Abdul Quddus**, Lecturer, Department of Islamic Studies and Comparative Religions, The Women University Multan

**Sumera Safdar**, Lecturer, Department of Islamic Studies and Comparative Religions, The Women University Multan

**Ruqia Bano**, Lecturer, Department of Islamic Studies and Comparative Religions, The Women University Multan

**Aiman Khalid**, Lecturer, Department of Islamic Studies and Comparative Religions, The Women University Multan

**Abstract-** The origination and advancement in usury and interest are enormously noteworthy with respect to the ideologies of several specialties including law, economics, and religion etc. The word Usury is basically originated from the stem Latin term "Usuria" of middle ages, which refers to interest or disproportionate interest. And basically, usury is defined as indicting some emolument for the usage of money. Usury was potentially expelled and eschewed to a greater extent prior to the advent of Abrahamic faiths of Islam, Judaism, and Christianity. Also, all these religions banned usury. The legitimate foundations of banning usury dates back to the Hammurabi's Code in 1760 B.C. the practice of usury was also prohibited according to the Hindu legislature which dates back to 400 B.C. Not only this, but Plato also asserted in opposition to usury. This practice of prohibition continued in the religions of Islam, Judaism, and Christianity. Together with this tradition of usury faced utmost criticism from the poets of middle ages such as by Chaucer, Alighieri, Langland, and Shakespeare etc. They criticized usury through their writings. This study thus revolves around exploring the concept of usury and interest in Islam, Judaism, and Christianity. Furthermore, attitude of poets of Medieval times have been analyzed. Additionally, economic decline in middle ages have been examined. Lastly, economic development, usury, and poetic reviews have been critically analyzed.

**Keywords:** Usury, religious perspective, poetic attitude, Islam, Christianity, Judaism

### I. INTRODUCTION

#### **Objective of the study:**

The existing literature regarding usury needs to be embellished with a comprehensive yet critically analyzed research study comprising of economic decline in middle age, its extension in the direction of usury, and lastly the scholastic theory regarding usury by the religious laws and medieval poets. The main objective of the study includes to challenge attitude of religious law and medieval poets towards usury and interest because usury remained under practice since very long in spite of the fact that it is strictly prohibited by the three major faiths existing on the planet. Furthermore, the literature highlighting the major historical events underpinning financial decline in middle ages, usury legislations by Islam, Judaism, and Christianity, and the poetic scripts by the famous poets of middle ages targeting usury fundamentally will be consulted to carry out the study objectives.

#### **Research problem**

To the best of my knowledge, may be no connection has been established yet among economic development, religious concerns about usury, and poetic response on it altogether. For the successful execution of this study, English literature would be consulted.

Major research questions targeted are:

1. How did historical events impact economic development in middle ages?
2. How did economic decline led the masses to pursue the tradition of usury?
3. What are the religious conceptions about usury and interest? ( Islam, Judaism, and Christianity)
4. What was the attitude of state and religious laws towards usury?

5. What was the attitude of medieval poets towards usury?
6. How to inter-connect the economic decline, religious legislature regarding usury, and poetic response towards usury?

## II. RESEARCH METHODOLOGY:

As, usury is the tradition which has been banned and strictly prohibited by the three major religions of the world i.e Islam, Judaism, and Christianity, yet it has been under practice since long. Therefore, critical analysis would be done for the conductance of this study to establish rationales that how this most unwanted tradition got ingrained in the states and how the religions and poets criticized it.

### **Historical events that effected economic growth in middle ages**

#### ***Peasant revolt***

Rebellion in history of English empire had immense popularity for being first one called as Wat Tyler's rebellion(1381). The enforcement of unpopular poll tax of 1381 was immediate cause, which brought to head economic resentment that had been immensely growing since middle of century. The rebellion gather immense support from different source, and it engage different villains as well. Shortage of laborer require increase in wages whilst it was affixed in rebellion's year that is 1381 which raised grief amongst all. East Anglia and southeastern countries got into hurricane of uprising with minimal disturbance un other area<sup>1</sup>. Government of young king Richard II was taken abruptly, and it began in Essex during the May of the same year. Rebels from Essex and Kent march towards United Kingdom's city, London in June. Holocaust was verge of letting government to drop their weapon and negotiate as massacre of merchants was regrown. Labor enforcement free trade and eradication of serfdom on the 14<sup>th</sup> meeting which was held between men of Essex and Richard was turning point. During the absence of King, the Kentish forced himself in city and forcefully let tower of London to surrender the chancellor and treasurer were chopped heads off depicting the rebellious behavior. The lord met Tyler and the Kentishmen at Smithfield on the next day. Tyler was misleadingly chopped down in Richard's quality by the infuriated city hall leader of London. The ruler, with incredibly good judgment, engaged the revolutionaries as their sovereign and, in the wake of promising changes, convinced them to scatter. The emergency in London was finished, however in the regions the defiance arrived at its peak before very long. It was at long last finished when the agitators in East Anglia under John Litster were squashed by the assailant diocesan of Norwich, Henry le Despenser, on about June 25. The disobedience kept going not exactly a month and bombed totally as a social upheaval. Lord Richard's guarantees at Mile End and Smithfield were expeditiously neglected, and manorial discontent kept on discovering articulation in neighborhood riots. The resistance succeeded, nonetheless, as a dissent against the tax assessment from more unfortunate classes to the extent that it forestalled further collecting of the survey charge<sup>2</sup>.

#### ***Black death***

Dark Death, pandemic that attacked Europe somewhere in the range of 1347 and 1351, taking a proportionately more noteworthy cost of life than some other known plague or battle up to that time. There were repeats of the plague in 1361–63, 1369–71, 1374–75, 1390, and 1400. Current exploration has proposed that, throughout that timeframe, plague was brought into Europe on numerous occasions, going along shipping lanes in waves from Central Asia because of environment vacillations that influenced populaces of rodents invaded with plague-conveying insects. The outcomes of this vicious calamity were many. A suspension of wars and an unexpected drop in exchange promptly followed yet were just of brief term. A really enduring and genuine result was the radical decrease of the measure of land under development, because of the passing's of such countless workers. This end up being the destruction of numerous landowners<sup>3</sup>. The lack of work constrained them to substitute wages or cash leases instead of work administrations with an end goal to keep their inhabitants. There was additionally an overall ascent in compensation for craftsman's and laborers. These progressions carried another ease to the heretofore unbending definition of society. The economy of Siena got a conclusive check. The city's populace was decreased to the point that the venture of broadening the church building was deserted, and the demise of numerous extraordinary painters, like Ambrogio and Pietro Lorenzetti, brought the advancement of the

<sup>1</sup> Eidelberg, P. G. (1974). *The great Rumanian peasant revolt of 1907: origins of a modern jacquerie*. Brill Archive.

<sup>2</sup> Kerkvliet, B. J. (2002). *The Huk rebellion: A study of peasant revolt in the Philippines*. Rowman & Littlefield Publishers.

<sup>3</sup> Cohn Jr, S. K. (2007). The Black Death and the burning of Jews. *Past and Present*, 196(1), 3-36.

principal Sienese school to an untimely end. In England, the prompt impacts of the pestilence of 1349 appear to have been of brief length, and the monetary decay which arrived at its nadir during the fifteenth century ought to likely be ascribed rather to the pandemic repeat of the plague<sup>4</sup>.

### Usury Legislation by different religions and states

Usury, in current law, the act of charging an illicit pace of revenue for the advance of cash. In Old English law, the taking of any pay at all was named usury. With the extension of exchange the thirteenth century, in any case, the interest in credit expanded, requiring an alteration in the meaning of the term. Usury at that point was applied to excessive or unreasonable loan costs. In 1545 England fixed a legitimate greatest interest, and any sum in overabundance of the most extreme was usury. The act of setting a lawful greatest on loan costs later was trailed by most conditions of the United States and most other Western countries. The possibility that usury was not right traces all the way back to pre-Christian occasions. The book of Deuteronomy, section 23 stanzas 19-20 of the Old Testament plainly revolts against it. "Thou will not loan with usury to thy sibling; usury of cash or of grain, usury of anything that is loaned is messy." 1 In early Rome numerous investors worked in making advances, with high financing costs, to individuals in the areas. These advances were every now and again expected to pay the land charges needed to pay the military. Rome itself, and later the entirety of Italy, was absolved from said charges. The fact is that usury rates were a lot higher for non-residents than they at any point were for residents<sup>5</sup>. The Qur'ān, the holy sacred text of Islam, prohibits the charging of interest, and subsequently the training is banned in some Muslim nations. In Islamic perspective usury is designated as Riba and it is strictly prohibited by Allah in the Holy Quran and Hazrat Muhammad SAWW in Ahadith and by His Sunnah. A verse was revealed in Makkah about usury in which Allah commanded:

﴿وَمَا آتَيْتُمْ مِّن رَّبًّا لِّيَزِيدُوا فِي أَمْوَالِ النَّاسِ فَلَا يَزِيدُوا عِنْدَ اللَّهِ ۖ وَمَا آتَيْتُمْ مِّن زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَٰئِكَ هُمُ الْمُضْمِعُونَ ۝

*And whatever you give for usury [i.e., advantage] to increase within the wealth of people1 will not increase with Allah. But what you give in zakāh, desiring the face [i.e., approval] of Allah - those are the multipliers<sup>6</sup>*

There are, in any case, elective game plans that are decided to conform to the denial on interest. For example, a more exorbitant cost might be charged for products when installment is conceded than is charged if installment is made ahead of time or upon conveyance. Most usury resolutions essentially today can be followed to the American states, where administrative controls dependent on English point of reference were received not long after the repayments' arrangement.' The controls depended on the authentic view that specific perceptible shades of malice emerged out of the relationship of borrower and lender. From before scriptural occasions, the exaction of premium for the credit of cash conveyed grave good and strict implications. The reaction to those perspectives was the production of an inquisitive mix of lawful and religious limitations<sup>7</sup>. The Romans considered cash loaning to be an offensive practice.' This view strengthened during the early Christian period on account of the Church's inflexible resistance to the exaction of premium from a borrower. Usury was considered a wrongdoing and the dread of the training weighed vigorously on individuals from this Church ruled society. As the Church acquired force, it forced an outright limitation on the training. The Church deemed interest charges sinful because it conceived of interest not as a profit-making device but more properly as a method to reimburse the lender for his loss or expenses in making the loan<sup>8</sup>. In precommercial society, only destitute, oppressed persons who were forced to go into debt took out loans. Members of society with established livelihoods found it unnecessary to borrow and disapproved of voluntary debt. Consequently, charging interest for a loan was equated with taking advantage of impoverished members of society and deemed an unacceptable practice<sup>9</sup>. These views continued in Europe throughout the Middle Ages and well into the Renaissance. As transportation, the money structure, and the European economy as a whole developed into a more complex commercial system, the prohibition on interest weakened but the strong moral and religious objections remained. In 1545 under Henry VIII, England became the first of the modern European governments to adopt a legal maximum rate of interest., This legislation differentiated between interest

<sup>4</sup> Herlihy, D., & Cohn, S. H. (1997). *The Black Death and the transformation of the West*. Harvard University Press.

<sup>5</sup> Mercer, M. (2010, August). *Morality in Medieval Economics*. The Study on Usury. <https://www.themontrealreview.com/2009/Morality-in-Medieval-Economics.php>

<sup>6</sup> Surah Rum, verse 39

<sup>7</sup> Gelpi, R. M., & Julien-Labruyère, F. (2000). Usury in the Ancient world. In *The History of Consumer Credit: Doctrines and Practices* (pp. 3-14). Palgrave Macmillan, London.

<sup>8</sup> Armstrong, L. (2004). Usury, Conscience and Public Debt: Angelo Corbinelli's Testament of 1419'. *A Renaissance of Conflicts: Visions and Revisions of Law and Society in Italy and Spain, Centre for Reformation and Renaissance Studies, Essays and Studies*, 3, 173-240.

<sup>9</sup> Lopez, R. S., & Lopez, R. S. (1976). *The commercial revolution of the Middle Ages, 950-1350*. Cambridge University Press.

and usury as a question of degree. It shifted the focus of criticism from the taking of any interest to the exaction of unreasonable or excessive interest<sup>10</sup>. By the seventeenth century, interest charges were considered an acceptable function of business as long as they were controlled by legislation. Along these lines, the American provinces acquired the conviction that loan fees required severe control and in the last part of the 1600's a six percent roof turned into the standard. As pilgrims framed new states and composed their constitutions and laws, they joined this norm. In provincial regions, where agribusiness instead of business ruled the economy, the old suspicion that intentional obligation was wicked proceeded. Country occupants accepted that desperate and shocking people were headed to get and required assurance from severe agreements with moneylenders who might exploit their necessitous condition." what's more, usury enactment attracted support business networks since it was accepted that setting the cost of revenue would safeguard the accessibility and moderateness of credit.' general society and the credit business voiced little issue with legal roofs when loan fees were low. As a pragmatic matter, when rates were beneath the legal roofs, the rules had no impact. Monetary scholars, be that as it may, like Jeremy Bentham in "Letters in Defense of Usury" in the last part of the 1700's, censured the shortfall of financial reasoning for the lawful limitations. In the United States, Richard Henry Dana, Jr. conveyed a discourse dependent on Bentham's perspectives to the Massachusetts council that convinced that body to cancel all usury enactment in the express." The drive to revoke the resolutions somewhere else, in any case, was fleeting<sup>11</sup>.

### Attitude of poets towards usury

#### Geoffrey Chaucer<sup>12</sup>

Chaucer penned *The Canterbury Tales*, in which at numerous points he has mentioned many prophets as well as messengers of 3 major religions existing on the earth. In his poems, he focused very deeply on to the eastern civilizational and moral standard in respect to their religion. East has always been the wider focus of the western theories and views. Chaucer has discussed Hazrat Muhammad SAWW and Hazrat Musa AS in his writings specifically in the divan of *Prioress's Tale*<sup>13</sup>. According to this tale, the first world that existed on this planet was that of Asia as well as east, the locale where the Jesus Christ was born, who was grappled with the followers Jews to murder Jesus:

Where there were Jews, supported by the crown  
 For the foul lucre of their usury  
 Hateful to Christ and all his company. (Chaucer, 171)

Here, the poet intends to exhibit the fact to us that the Jews at that time were so much involved in making their own monetary profits (in the form of usury, as written by the poet), that they did not even consider the life of Jesus to be worthy. Through the above words, it is very clear that being involved in to practicing usury was very hateful tradition for the true followers of Jesus<sup>14</sup>.

#### Dante Alighieri'

Dante Alighieri is an Italian poet who wrote a blockbuster poem titled "Divine Comedy". The first part of this poem is Inferno, (Inferno is an Italian term which means Hell). Purgatorio as well as Paradiso followed this poem. The Inferno is all about the voyage of Alighieri all across the Hell. This voyage of Alighieri was directed by Virgil who was an ancient poet of Rome. In his poem, Alighieri depicted the Hell in he imagery of nine spheres with one common center. These spheres are the spheres of punishment, which according to Dante are established on the human planet that is Earth. According to the perspectives of Dante Hell is the monarchy of the ones who have denied religious moral standards and practices by surrendering to the inhuman desires or brutality, or by distorting their human intellectualism to deceit or malevolence in opposition to the other fellow beings. In the form of an extended metaphor, the sonnet Divine comedy depicts the voyage of the soul in direction of its Lord, along with the Inferno portraying the

<sup>10</sup> Munro, J. H. (2003). The medieval origins of the financial revolution: usury, rentes, and negotiability. *The international history review*, 25(3), 505-562.

<sup>11</sup> Mundy, J. H. (2014). *Europe in the High Middle Ages: 1150-1300*. Routledge.

<sup>12</sup> Geoffrey Chaucer (1343-1400) was an English poet and author. Widely considered the greatest English poet of the Middle Ages, he is best known for *The Canterbury Tales*. He has been called the "father of English literature", or, alternatively, the "father of English poetry".

<sup>13</sup> Chaucer, G. (1987). *The Prioress's tale* (Vol. 20). University of Oklahoma Press.

<sup>14</sup> Howard, D. R. (1978). *The idea of the Canterbury Tales*. Univ of California Press.

acknowledgment and denial of the evildoings<sup>15</sup>. Divine comedy is composed of 100 Cantos (one among so many divisions in which specific long couplets have been divided). In one of his several cantos, Dante solicits the elucidation of one among many theological matters; for what reason is usury a transgression? Virgil discloses to Dante that usury conflicts with the commands of God in light of the fact that a usurer brings in his money not as reward of his skill or from any art industry- as Genesis specifies that people ought to—yet rather from money itself (as premium). Consequently, usurers likewise conflict with God's "specialty," or His plan for the world. The two artists presently progress toward the First Ring of the Seventh Circle of Hell<sup>16</sup>.

### **William Langland<sup>17</sup>**

*Piers Plowman and the Reinvention of Church Law* is a tome scripted by William Langland, West Midlands borne English Poet. In the second chapter of this script the rational basis of standardized principles has been tackled by the exploration of the comparable factors amidst giving the gifts and practicing usury as contrite working. Based on the perspectives of the bible, normally usury was known to be referred as charging a specific amount of interest on some credit. Thomas, who reviewed this script, argued that William Langland, related to the canonists, taken an interest in a development and redefinition of the training in which usury exemplified any loaning or offering with the expectation to benefit. Along these lines, albeit the expression "usury" infrequently shows up in the sonnet, Langland tends to it finally through Mede's semantical aims and the storyteller's railing in contradiction to regrating. Also, the poem struggles to redescribe the appropriate association amidst the worker and the boss all the way through comparison. Just in the similar way as a decent Christian trusts his Lord, likewise a responsible worker should trust his master that his master will pay his wages<sup>18</sup><sup>19</sup>.

### **William Shakespeare<sup>20</sup>**

The descriptive analysis of the sonnets authored by William Shakespeare; an English poet is enlightened by an investigation of the manner in which these sonnets utilize the symbolism of usury. The scholastic theory defines usury and interest as related transgressions in contradiction to the laws of nature, also the narrator of the dramas of these sonnets with this concept when he intends to mortgage his masculine lover to lady, in the anticipation of wining financial benefit as their children. Sexuality and financial aspect's structure equal examples of symbolism which educate the whole grouping. In an end result which interfaces him to another fruitless usurer – Shylock – the speaker finds that his arrangement has gone amiss, and that he has indeed lost the one he loves when he trusted just to give him some interest. The arrangement in this way arrives at an eventually moderate resolution, yet not before it has investigated and stressed against the restrictions of Aristotelian essentialism<sup>21</sup>.

## III. FINDINGS AND RECOMMENDATIONS

- Peasant revolt and black death were the events that occurred in the middle centuries which lead to economic decline at that time.
- This economic decline lead to the conception of practicing usury at that era.
- This idea was however, very much criticized by the poets and the three main religions at that time.
- Islam, Judaism, and Christianity straightforwardly prohibited the practice of usury.

<sup>15</sup> Alighieri, D. (1867). *The divine comedy of Dante Alighieri* (Vol. 1). Routledge.

<sup>16</sup> Alighieri, D., Cary, H. F., Scott, J., & Flaxman, J. (1946). *The divine comedy* (Vol. 3, pp. 1996-2013). New York: Oxford University Press.

<sup>17</sup> William Langland, (born c. 1330—died c. 1400), presumed author of one of the greatest examples of Middle English alliterative poetry, generally known as *Piers Plowman*, an allegorical work with a complex variety of religious themes. One of the major achievements of *Piers Plowman* is that it translates the language and conceptions of the cloister into symbols and images that could be understood by the layman. In general, the language of the poem is simple and colloquial, but some of the author's imagery is powerful and direct.

<sup>18</sup> Thomas, A. (2019). *Piers Plowman and the Reinvention of Church Law*. University of Toronto Press.

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<sup>20</sup> William Shakespeare (bapt. 26 April 1564 – 23 April 1616) was an English playwright, poet, and actor, widely regarded as the greatest writer in the English language and the world's greatest dramatist. He is often called England's national poet and the "Bard of Avon" (or simply "the Bard"). His extant works, including collaborations, consist of some 39 plays, 154 sonnets, three long narrative poems, and a few other verses, some of uncertain authorship. His plays have been translated into every major living language and are performed more often than those of any other playwright. They also continue to be studied and reinterpreted.

<sup>21</sup> Beeching, H. C. (1902). THE SONNETS OF SHAKESPEARE. *The Cornhill magazine*, 12(68), 244-263.

- Also, the poets, including Chaucer, Dante, Langland, and Shakespeare penned a lot of poems against usury.
- Chaucer claimed that the Jews of that time even took the life of Jesus just for their own personal interests.
- Dante elucidated in his writings that the practice of usury will enter the hell and designated it as a very serious crime.
- Langland also focused on this issue and claimed that rather than practicing usury there should be trustworthy relationship between boss and an employer.
- Shakespeare in his sonnets also has criticized the usury standards.
- In Islam, usury is strictly forbidden, though trading by truthful means is allowed.
- In business perspectives, benefits and profits is allowed.
- Allah and Hazrat Muhammad SAWW is at war against the usurer.
- In the constitution of Pakistan also, article 38, clause FA, it is mentioned that elimination of riba as early as possible is important.
- In the light of all these findings, it is recommended that trading should be practiced by legal means.
- Appropriate means of getting benefits and profits should be adapted.

#### IV. CONCLUSIONS

Doubters may contend that standards created in an alternate monetary climate are hopeless with the advanced economy. Usury standards of the scholastics just cannot work today. The ascent of Islamic money in ongoing many years, nonetheless, may demonstrate this complaint inaccurate. The Islamic way to deal with usury, which restricts the charging of riba or on the other hand benefit on advances yet allows benefit sharing on interest in profitable activities, bears striking likenesses to the educational theory. While in the West the academic hypothesis has not yet been applied to current banking and money, Islamic hypothesis has been ready to adjust current financial items to its usury bans. Not only in Isla, but Judaism and Christianity came up with the strong legislations against usury. Even the poets criticized the idea of usury a lot that they even attributed this concept as of hell. The usury restriction was at the focal point of the contention between the powers of the market economy, from one perspective, and the strict upheld estimations of local area on the other. It was a center of scholarly concern, yet additionally of famous enthusiasm, since it turned into an image of protection from the estimations of business society. It had an unprecedented effect since it was not simply a standard, but rather additionally the portrayal of a structure of wickedness. At last, the usury restriction likewise influenced the advancement of financial examples. Individuals tried really hard to try not to be named usurers. From now on, dealers created association and other danger - sharing gadgets to test the constraints of the usury teaching and accomplish the financing destinations of the advance without being ordered as usurers.

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