

14 Witnessing

The next issue of inequality in some Muslim understanding, which I faced, relates to the witnessing of financial transactions. This issue, like that of men being in charge, has a solid Quranic basis so I could not call it cultural interpretation. However, after the input of a number of people, I feel comfortable the Quran does not discriminate against women. Rather it protects them from a potentially difficult situation, though some people may perceive things differently.

The longest verse in the Quran deals with financial transactions. I will not quote the entire verse but enough to give you the sense of its meaning:

O you who believe, when you transact a loan for any period, you shall write it down.... Two men shall serve as witnesses; if not two men, then a man and two women whose testimony is acceptable to all. Thus, if one woman becomes biased, the other will remind her. It is the obligation of the witnesses to testify when called upon to do so....
(Quran: The Final Testament 2:282)

No question exists here. In this case, the testimony of one man equals that of two women. However, the verse explains the reason for this unequal treatment: “*Thus, if one woman becomes biased, the other will remind her.*” I have taken part in a number of discussions about what this may mean. What causes the possibility of bias on the part of the women in this situation?

Some suggested that in many cultures women live more secluded lives than in the West, leaving them inexperienced in worldly matters, and thus prone to bias. Others suggested the man involved in the transaction might try to influence one woman, but it would be much more difficult to influence two. The issue of education also came up. In most of the Muslim world men get more formal education than women so their testimony becomes more acceptable.

Rashad Khalifa alludes to perhaps the *most* important reason in his footnote for this verse. It has to do with the nature of the relationship between the two sexes:

Financial transactions are the ONLY situations where two women may substitute for one man as witness. This is to guard against the real possibility that one witness may marry the other witness, and thus cause her to be biased. It is a recognized fact that women are more emotionally vulnerable than men.

Though some may dispute calling women more emotionally vulnerable than men, if a male and female witness marry, the woman’s position becomes insecure should the husband intend to give untruthful testimony. In the United States a woman does not have to testify against her husband. But for followers of the Quran the next verse describes withholding testimony as sinful:

... Do not withhold any testimony by concealing what you had witnessed. Anyone who withholds a testimony is sinful at heart. God is fully aware of everything you do.
(Quran: The Final Testament 2:283)

Thus a Muslim woman asked to testify regarding a loan has no choice but to do so. However, we know from the verse we look at next that we must bear witness even against ourselves or our loved ones in any type of witnessing, not just that of a loan.¹

The Quran requires that if we testify, we must give truthful testimony:

O you who believe, you shall be absolutely equitable, and observe God, when you serve as witnesses, even against yourselves, or your parents, or your relatives....
(Quran: The Final Testament 4:135)

The husband, after consulting with his wife, becomes “captain of the ship” in a marriage as discussed in Chapter 6. A man who knowingly gives untruthful testimony will expect his wife to back him up and will probably pressure her to do so. If he also must coerce a second woman into supporting his lie, the whole situation should not arise.

If the man has not married one of the women witnesses, he needs to be quite a Don Juan to win the hearts of both of them to the point that they lie for him, or he needs to apply a great deal of some other pressure.

To be fair, the same situation can arise with one of the women deciding to give untruthful testimony. Here the same principle applies; it becomes much more difficult to coerce two others into supporting a lie. A woman might use her feminine wiles on a man but they will not work on another woman.

Rashad Khalifa’s footnote points out another important fact: no other situation than that of loans exists in the Quran where two women substitute for one man. In all other circumstances requiring witnesses, the gender of the witnesses does not matter. The witnesses to the act and the punishment of adultery can be male or female, as we saw in Chapter 2. The witnesses for a divorce agreement or a will can be either gender, as we saw in Chapters 9 and 10. In all cases, an unscrupulous witness has much less opportunity to benefit from untruthful testimony when those involved follow the Quran.

The issue cannot be that women make unreliable witnesses given the other times their witnessing equals men’s. If two women substituted for one man in all situations then we certainly could say inequality existed.

I personally found peace with this verse; however it remains an issue for many women.

~: * :~ ~: * :~ ~: * :~

¹ I believe that we have the responsibility to speak up if we witness oppression or other evil. As Dietrich Bonhoeffer, a German clergyman who spoke out against the Nazis during their reign of terror and was sent to a concentration camp and executed there said, “Silence in the face of evil is itself evil: God will not hold us guiltless. Not to speak is to speak. Not to act is to act.” (<https://www.crosswalk.com/faith/spiritual-life/inspiring-quotes/20-influential-quotes-by-dietrich-bonhoeffer.html?amp=1> - last accessed 11/26/2020.)

This next story illustrates why the Quran tells us to write down loans. Here having two women witnesses did not become a problem.

Making A Loan Transaction

I had personal experience with the longest verse in the whole Quran. That's 2:282. In many Qurans, this single verse takes up the whole page, both in Arabic and in English. It contains many details, including the statement: *“Do not tire of writing the details, no matter how long.”*

I had occasion to loan a friend \$125. I knew we should write down the transaction. I was aware of the verse, but I thought we would get around to it. He promised to pay me back by the end of the month so I wasn't worried about it. Months went by. We would smile and speak when we saw each other, but he never mentioned the money. And I was embarrassed to. I kept thinking I should get him to write the loan agreement and follow the Quran, but I never did. He moved away about a year later and I decided to just write off the loan and chalk it up to experience.

Meanwhile I made another loan. This time I made certain that the debtor wrote out the details of the transaction. I told her she could come up with whatever terms she wished but we had to write them down and get them witnessed. We have more women than men in our community so we simply followed the part of the verse that says *“...if not two men, then a man and two women.”* We got the three witnesses to sign. I felt so much better about this transaction. I was following the Quran. And she paid me the agreed upon amount monthly until the loan was paid off. It was so much easier. Everything was clear cut and straightforward.

And God is so Merciful. About two years later, my friend sent a check for \$125.

—Anonymous, U. S. A.

~: * :~

Sometimes having to act as a witness becomes uncomfortable, but it must be done. The following story by me as Iman shares my experience as a witness in different situations.

My Experience Of Witnessing

I have lived in more than one spiritual community, and have had to act as a witness in several instances. The most uncomfortable one happened many years ago in a communal house that we called the Sufi House. At the time my boyfriend and I both lived there. The head of the house, Abdul Raheem, had converted to Islam and was fairly rigorous in following it.

A couple and their young son came from the Bay Area to join us. The wife, whose name escapes me now, was vivacious and pretty—and unfaithful to the marriage. Abdul Raheem surprised her and a visitor in an illicit sexual interaction. My boyfriend and I were asked to witness their punishment. Though Abdul Raheem was Muslim he did not give the punishment of lashes as 24:2 specifies. As I remember it, the man was asked to leave immediately and I do not remember what the woman's punishment was.

I have also witnessed a divorce, multiple wills, and loan transactions. In all of my experience as witness, I was equivalent to a male witness except in the latter case of the loan. Until I read Dr. Rashad Khalifa's explanation for this discrepancy in witnessing a loan, I was somewhat upset by it. Now I see that this is how God protects me as a woman from possibly being pressured by another witness.

—*Iman, U.S.A.*

~: * :~ ~: * :~ ~: * :~

As human beings, we constantly witness a multitude of things every day. For instance, we witness the day's weather, the people we meet, the animals we see, the sounds and smells around us. That witnessing continues our entire lives.

However, for our essences—our souls—the most important witnessing took place long before we were, “even a gleam in our mother's eye”, as my mother used to say. God tells us about this event:

Recall that your Lord summoned all the descendants of Adam, and had them bear witness for themselves: “Am I not your Lord?” They all said, “Yes. We bear witness.” Thus, you cannot say on the Day of Resurrection, “We were not aware of this.” (Quran: The Final Testament 7:172)

Because we, the descendants of Adam, bore witness, none of us can ever say we did not know that we must worship God and only God. Even before being born on this earth, we bore witness to the fact that God is our Lord.

Before reading the Quran I did not realize that we existed before we were born on this earth. That knowledge has helped me understand many things that had confused me. For example, why are some children so wise? They seem to have more wisdom than can be explained by their experience on this earth. Also several times I have met people for the first time, which I feel as if I must have known earlier because I felt so comfortable with them right away. I suspect that all of us have had similar experiences.

For me, recognizing God as my Lord and the only One Who can ever really help me changed my old frantic and fearful life into one of peace and contentment. For me, the witnessing in Verse 7:172 began a wonderful journey, one which I am still on and enjoying more every day.