



Canadian Council of Muslim Women
Le conseil canadien des femmes musulmanes

Canadian Muslim Women: A Decade of Change - 2001 to 2011

Daood Hamdani
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Canadian Council of Muslim Women

The Canadian Council of Muslim Women (CCMW) is a national not-for-profit organization whose overarching mission is to ensure the equality, equity and empowerment of Muslim women. The story of CCMW begins in 1982 when a group of dynamic and devoted Muslim women from across Canada congregated in Winnipeg, Manitoba. Led by the late Dr. Lila Fahlman, these women sought to mobilize their passion for social justice and faith in order to enrich their communities and work towards the common good of Canadian society.

For over 30 years CCMW has proudly advocated on behalf of Canadian-Muslims, encourage civic engagement, empower communities and lastly promote inter-cultural and inter-religious understanding. Past initiatives include the coalition for No Religious Arbitration, the Muslim Marriage Contract, My Canada and the Common Ground Project. CCMW is composed of a National Board that works to further CCMW's objectives at a national level, and its 12 local Chapters and members, whose passion and hard work advances the vision of CCMW within local communities.

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Objectives

- To promote Muslim women's identity in the Canadian context
- To assist Muslim women to gain an understanding of their rights, responsibilities and roles in Canadian society
- To promote and encourage understanding and interfaith dialogue between Muslims and other faith communities
- To contribute to Canadian society the knowledge, life experiences and ideas of Muslim women for the benefit of all
- To strengthen the bonds of sisterhood among the Muslim communities and among Muslim individuals
- To stimulate Islamic thinking and action among Muslim women in the Canadian setting
- To acknowledge and respect the cultural differences among Canadian Muslim women, and to recognize and develop our common cultural heritage
- To represent Canadian Muslim women at national and international forums
- To encourage the organization and coordination of Muslim women's organizations across Canada

Principles

- We are guided by the Quranic message of God's mercy and justice, and of the equality of all persons, and that each person is directly answerable to God
- We value a pluralistic society, and foster the goal of strength and diversity within a unifying vision and the values of Canada. Our identity of being Muslim women and of diverse ethnicity and race is integral to being Canadian
- As Canadians, we abide by the Charter of Rights and Freedoms and the law of Canada
- We believe in the universality of human rights, which means equality and social justice, with no restrictions or discrimination based on gender or race
- We are vigilant in safeguarding and enhancing our identity and our rights to make informed choices amongst a variety of options
- We acknowledge that CCMW is one voice amongst many who speak on behalf of Muslim women, and that there are others who may represent differing perspectives
- We aim to be actively inclusive and accepting of diversity among ourselves, as Muslim women

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About the author

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Finally, the views and interpretations expressed in this study are mine. They are not necessarily shared by the Canadian Council of Muslim Women

Summary

The purpose of this study is to provide facts on Canadian Muslim women with the aim of correcting misperceptions, starting informed discussion and making facts-based decisions. The source of information is the National Household Survey 2011, which replaced the long form census.

Basic demographics, family size

Canadian Muslim female population reached 513,380 in 2011. In relative terms, Muslim females are 3.1 per cent of the total female population and rank behind Catholics, people not affiliated with any organized religion, United Church followers and the Anglicans.

As the population is growing, its composition is steadily changing. In 2011, Canadian-born Muslim females surpassed the entire Arab Muslim female population and are now poised to replace South Asians as the largest group. They are 28.5 per cent of the population, up from 24.5 per cent in 2001.

Contrary to the stereotypical large Muslim family, the Muslim fertility rate in 2001 was 2.4, moderately higher than the 2.1 replacement level. In 2010, there were only two children per Muslim child benefits claimant.

Muslim women are a highly urbanized group, with distinct regional preferences for settlement, informed by ethnicity, bilingualism and the historical patterns of Muslim settlement. Two-thirds live within 550 kilometres of one another. Toronto and Montreal account for 41.1 per cent and 20.4 per cent respectively. Muslim female population in Montreal, London and Windsor is mainly Arab. West Asians prefer Vancouver and Toronto. Ottawa and Winnipeg have large Black communities and South Asians flock to Toronto.

Family, early marriage, interfaith marriage, lone parent families

In spite of the transformative trends that have led to a decline in traditional marriage, marriage is still the predominantly Muslim family structure, but the traditional portrait of a Muslim family no longer describes the reality of life in Canada. A sizeable number of Muslim women live in single-parent families and 5,725 women (2.6 per cent of couple families) are in common-law relationship.

Early marriage is more common among Muslims than other faith communities. Some 14.1 per cent of young Muslim women were married by 24 years of age. Early marriage is a cultural

tradition in some Muslim societies, in part related to the custom of arranged marriage. In spite of the freedom in Canada to choose a partner, some parents feel even more pressure to find a spouse for their sons and daughters because the pool of eligible single people is small and the opportunities for social interaction among young Muslims are scarce. While Muslims do cross cultural and ethnic lines within the faith, such unions are not commonplace.

As Muslims share social space with other faith communities, attitudes towards interfaith marriage are beginning to change, according to a survey by Pew Research Center, supported in part by new scholarship questioning the religious argument for barring women from marrying into other faiths. In 2001, the latest year for which we have the data, 6 per cent of the married Muslim women had a non-Muslim spouse. Canadian-born women are twice as likely to marry a non-Muslim as an immigrant.

In another trend reflective of the changing social landscape within the Muslim community, extended family system is under stress. Over 14 per cent of Muslim couple families are lone parent families with a woman as the head and in one out of five such families, she is under 35 years of age. Recognized as a family form in Canada, lone parent family would be an incongruity in the extended family systems.

Use of English and French

More than two-thirds of Muslim females can speak English, one in ten can converse in French and 15 per cent have the knowledge of both official languages. Only 6 per cent (or 31,435) speak neither English nor French. This national linguistic profile more or less describes all provinces except Quebec.

In Quebec, Muslims fit the province's unique linguistic profile. Some 84 per cent of Quebec Muslim females can converse in French, 11 per cent speak English only and 5.7 per cent cannot carry on a conversation in either French or English. In the heat of the debate on secularism and *laïcité*, the limelight invariably turns on Muslim women's dress, customs and lore, ignoring how much young girls are attached to French: 69 per cent of girls younger than 15 years of age only speak French. By this yardstick, they place above their peers in all non-Christian faith communities. Compared to the major Christian denominations, they are second only to the Catholics.

Electorate

Participation in the electoral process is central to the concept of citizenship. New settlers may face barriers in other aspects of life, but access to electoral participation is unfettered. Almost a quarter million (248,655) Muslim women were eligible to vote in 2011. More have turned 18

years old since then. A good many of these young women will be joining the electorate for the first time.

While Muslims embrace Canadian citizenship enthusiastically, they are less passionate about exercising one of its core rights. They were at the bottom of non-Christian faith communities in terms of voter turnout rate in a 2004 Statistics Canada survey and there is little evidence of any significant change since then. Voter registering or update address is another problem. Geographical mobility is high among them as they are young and relocate in search of a job, to enrol at a university or get married. Some 39.1 per cent have moved since the last federal general election.

Education, generational shift, international credentials, re-accreditation

The educational profile of Muslim females reflects the concern in Canada over the years that the demand for high-skilled talent is increasing more rapidly than we are actually educating people. No less important is the role of immigrants' own conviction that good education is the best asset to give their children in an increasingly competitive global economy.

In 2011, there were 369,060 Muslim girls and women 15 years of age and older. Some 56.7 per cent possessed postsecondary diplomas and degrees. Nearly a quarter (24.2 per cent) had completed a high school diploma. Of the 19 per cent that had not completed a certificate, many were still in high school and others were admitted into the country under sponsorship program.

At the postsecondary level, Muslim females choose one of three pathways. Trade and apprenticeship is the least popular. Only 8 per cent with postsecondary education had an apprenticeship or trade certificate. More than a fifth (22.3 per cent) graduated from a community college, a CEGEP or similar institution. A majority, however, aspire to university education. Two in five Muslim females had attained a bachelor's degree. Over 12 per cent had completed a master's degree and 1.7 per cent (3,640) held earned doctorate degrees. There were 6,245 (3 per cent) medical degree holders, including graduates in medicine, dentistry, optometry and veterinary medicine.

Rejecting the patriarchal notion of female education that put limits on what many of their immigrant mothers and grandmothers could study, more and more young Muslim women are 'trespassing into male spheres' of education and opting for specializations that are sought after in the Canadian labour market though they may be frowned upon in some conservative Muslim communities.

Almost 35 per cent of Muslim women age 65 years and over, who had completed their postsecondary education in their native countries before landing in Canada, specialized in arts,

humanities and education. Only 10.4 per cent majored in a field in science, technology, engineering and mathematics (STEM), the subjects that were regarded as fit for men.

But young Muslim women are increasingly moving away from traditional specializations. There is a smooth and steady transition towards STEM as a major as we move from the older to younger women. More than a fifth of Muslim women in the age group 15 to 24 years, who attended Canadian colleges and universities, specialized in a field in STEM, while fine arts, education and humanities only attracted 15 per cent. In their choice of specialisations, younger generations of Muslim women behave more like their Canadian peers than their mothers and grandmothers.

In another indication of social change, Canadian-born Muslim women are also choosing different pathways to postsecondary education. Many are shifting to community colleges. In 2011, 30.5 per cent of Canadian-born Muslim females as compared to 21.7 per cent of the immigrant population went to a community college, a clear indication that younger generations have their eyes set on the labour market after the graduation. In a tight labour market, industry-oriented, hands-on education offers a better chance of employment.

There is said to be a perception, especially among some employers, that the degrees and diplomas of Canadian Muslim women are not up to Canadian standards. The facts call for a reassessment of this assumption.

Canadian-born Muslim women graduate from Canadian institutions and they are an increasing proportion of the Muslim population. Some of the foreign-born Muslim women also completed their postsecondary education in Canada while others did their studies in countries with high standards of education before migrating to Canada. Nearly a half (49 per cent) of Muslim female postsecondary graduates obtained their highest degree or diploma in Canada or the United States, United Kingdom, Germany and France. The figure rises to 58 per cent in the case of doctorate degree holders and 68 per cent for community college graduates and apprenticeship and trade certificate holders.

The second issue is institutional and concerns credential recognition and re-accreditation requirements. There are numerous professional occupations that are regulated. Canada brings professionals for their potential economic contribution but re-accreditation requirements act as barriers to the realization of their full potential. Only a few international medical graduates are said to successfully meet the re-accreditation requirements. A large number of Muslim female healthcare graduates are affected. Of the 6,245 physicians, dentists, optometrists and veterinarians, about a quarter received their degree in Canada and another 6 per cent graduated from the United States, United Kingdom, France and Germany, while 71 per cent that graduated from other countries face difficulties. They are recent immigrants -- 58 per cent came to Canada

during 2001-2011 -- young and have many years to contribute and relieve shortages, if they can be trained.

High unemployment, underemployment, working moms

Muslim females encounter more difficulties in the labour market than other communities with similar demographic and education profiles, and in spite of the favourable changes in the Muslim female labour force, the labour market outcomes have not improved for them.

Unemployment among Muslim females is high and persistent. Some 16.7 per cent of Muslim females 15 years of age and older were unemployed in 2011, a figure more than double the national average of 7.4 per cent for all Canadian women. They fared poorly compared with other faith communities. Only the women practising traditional spirituality (Aboriginal) faced higher unemployment than Muslim women and girls. This is in spite of the fact that proportionately twice as many Muslim women as all Canadian women specialize in STEM and twice as many use both official languages at work.

Other communities with many of the same characteristics as Muslims like ethnicity, culture, language and quality of education do much better in the labour market. For example, only 10.9 per cent of visible minorities were unemployed in 2011, well below the jobless rate of Muslim females 87 per cent of whom identify themselves as visible minorities. Visible minority women also had slightly better labour market outcomes than Canadian-born Muslim female graduates of Canadian educational institutions.

The unemployment rate has not budged since the last measure was taken in the 2001 census even as more and more Muslim females entering the labour market are Canadian-born graduates of Canadian universities and do not have language proficiency or fluency issues.

Data on underemployment are hard to come by, but a Statistics Canada study provides some useful information about its magnitude. Using data from the 2006 census, the study calculated match rates, i.e. the extent to which foreign graduates trained for a specific regulated occupation in their native country were working in that same occupation in Canada. It covered 15 regulated occupations, ranging from architects to lawyers to physicians. For about a dozen Muslim countries covered, the match rates, including both men and women, ranged between 7 per cent and 30 per cent, with most of them scoring in the 20s. Ireland, New Zealand, South Africa and Australia scored the highest, with all of them coming in the 50s, with 59 being the highest score. Assuming a typical match rate of 20 per cent for Muslim countries would imply that as many as 80 per cent of Muslims trained for these 15 regulated occupations could be working in unrelated fields or occupations.

Defying traditions that limit their activities to the home, and unfazed by those Canadian employers who undervalue or overlook their credentials, Muslim mothers with children at home are in fact entering the labour market and in the process transforming the economic roles of husband and wife. Indeed, some of these women are the primary breadwinners of the family. In 2011, 50 per cent of Muslim women with pre-schoolers and school-age children had or were looking for a job, matching or exceeding the labour market participation rates of European women in countries like Italy and Spain.

Some take on the dual role of homemaker and breadwinner, in spite of the extra burden, in order to realize their full potential. While some Muslim Canadian women are keen to put their degrees and training to work, others have been pressed into the role of provider by circumstances. Included in this group are women who are divorced or separated. They have to work to put bread on the table and a roof over their children's heads, and they also have to be available for the care of the family. Their number is not trivial: 11 per cent of Muslim children in Canada live in a single-parent household and, in 90 per cent of these families, that parent is the mother.

Income, sources of income

Income is a broad summary measure of the economic success of a community. It reveals how much the society values and rewards skills and knowledge and conveys a sense, however vague, of the combined effect of such unquantifiable and intractable labour market imperfections as underemployment, glass ceiling or sticky corporate floors.

In 2010, the median income of Muslim females was \$15,763, more than a third (36 per cent) less than the median income of \$24,606 of all women in Canada. The disparity was broadly based across age groups and educational levels. For example, Muslim woman with a graduate degree - - master's, Ph.D. and professional -- earned \$20,638, still 16.1 per cent below the national average for all women.

Some explanation as to why a well-qualified labour force earns less than its peers is found in the size distribution of income earners. Proportionately, fewer Muslim women are in the high income group earning \$100,000 and above and more in low income groups earning \$15,000 or less. This is partly due to underemployment. People who usually populate the high income group are professionals or hold senior management positions. As many Muslim professionals are unable to work in their professions, a majority of them slip down the income scale.

A more meaningful estimate of the incidence of low income is the after-tax low-income measure (LIM-AT) because it measures a community's income relative to the nation. By this measure,

one-third of Muslim females fell into low income group. Lone-parent families headed by a woman fared the worst, with 52 per cent classified as low income.

A majority of Muslim women derive their income from employment. In 2010, wages and salaries and income from self-employment contributed 66.9 per cent of the total income. Investment income, which is usually associated with high income earners contributed very little, only 3.6 per cent, as did pensions and superannuation income reflecting a young population.

Over a quarter (27 per cent) of the income was comprised of various transfer payment from government. The comparable figure for all women was 17 per cent. Reflective of a young population, child benefits topped the list and contributed nearly 14 per cent of the total income (3.5 per cent for all women). Some 31 per cent of Muslim population (including both male and female) qualifies for child benefits. This works out to two children per claimant in 2010, again busting the myth of large Muslim families. Income from other sources such as social assistance, worker's compensation and refundable tax credits, was the second main source.

Employment insurance benefits amounted to only 2.8 per cent, as compared with 2.2 per cent for all women, in spite of the very high unemployment rate of Muslim women (16.7 per cent versus 7.8 per cent overall). There could be many explanations for it. Muslim women might not be qualifying for employment insurance or staying on it for a shorter duration of time or they may be drawing less on maternity and parental benefits.

Canadian Muslim Women: A Decade of Change - 2001 to 2011

1. Introduction

This study is a continuation of the program the Canadian Council of Muslim Women (CCMW) undertook several years ago to provide hard data on Canadian Muslim females to correct misperceptions about them, start informed discussion and make facts-based choices and decisions. The first report in the series, *Muslim Women: Beyond Perceptions* released in May 2004, has been a reliable source of demographic information on Canadian Muslim female population for a decade. It was a snapshot of the community as it looked in 2001.

The present study examines how that snapshot has changed and discusses some of the key issues facing the community. It analyzes the measures of the dimensions and dynamics of Muslim female population provided by the National Household Survey 2011, which replaced the mandatory long-form census.

The study highlights emerging demographic trends, reviews challenges Muslim women faced in the process of integration, particularly in the labour market, and provides statistical indicators of the adjustments they have made as a result of sharing social space in a multifaith society. Generational shifts are also analyzed.

Common misperceptions such as large Muslim families and the quality of international educational credentials are also addressed. The issue of re-accreditation of Muslim female graduates with foreign degrees in regulated occupations is reviewed. For the first time, data are presented on foreign graduates in health-related professions.

2. A growing community

Canadian Muslim female population reached a milestone in 2011. It passed the half a million mark, according to data released from the National Household Survey. Canada is a popular destination for Muslims even as some of them find the reality of life here much different from their hopes and expectations. The last two decades have seen this community grow from 115,380 in 1991 to 276,075 in 2001 and to 513,380 in 2011.

In spite of the large percentage increases from census to census – an expected result when the base is small -- in relative terms, Muslim females are a small segment. They are 3.1 per cent of the total female population of Canada. In the religious spectrum, the half a million Muslim women and girls rank behind the Catholics (6.6 million), people with no affiliation to any

organized religion (3.6 million), United Church (1.1 million) and the Anglicans (878.5 thousands).

As is typical of immigrant communities in the early phases of settlement, males outnumber females but the gap has been bridging as more women are coming to Canada to join their spouses who preceded them to establish themselves in the new home but also as independent migrants in their own right to pursue higher studies or advance their own professional careers. In the age cohort 25 to 34 years, the pool from which advanced students and young professionals come, Muslim women outpaced men between 2001 and 2011 by a sizeable margin. Consequently, the gender ratio is moving towards balance from a lopsided 1.19 males per female in 1991 to 1.10 in 2001 and 1.05 in 2011.

3. A changing community

Muslim female population has undergone profound changes in the last decade. The media headlines have tended to focus on the rising influx of immigrants but the story emerging from the 2011 National Household Survey is the steady tilt towards Canadian-born Muslims, giving Islam an increasingly native character and making it integral to Canada beyond the 160-year history of Muslim settlement in the country.¹

Canadian-born Muslim females surpassed the number of immigrants from the principal source country by a big margin in 2001. In 2011, they outnumbered the entire Arab Muslim female population of the country. Recent demographic trends suggest that the native-born Muslim females are poised to emerge as the single largest group, replacing the South Asian Muslim female community.

Elements of the demographic change had been coming together for a number of years. Young Muslims admitted to Canada as the children of immigrants years ago are now reaching adulthood and raising families. As a result, the process of indigenization of Islam has accelerated, with Canadian-born Muslim females making up 28.5 per cent of the total Muslim female population in 2011, increasing from 24.5 per cent in 2001 and 22.5 per cent in 1991 (Table 1). All the demographic elements are in place for this process to continue in the future.

As a young community, Muslim women have a longer childbearing span than their peers in other faith communities. The median age of Muslim women at 28 years is well below the median age of Catholics (43 years), Anglicans (51 years) and the United Church followers (52 years). Still,

¹ The year 2014 marks the 160th birth anniversary of the first Muslim born in what was then Upper Canada. James Love, the first of eight children of a Scottish couple, James and Agnes Love, was born in 1854 (Hamdani 1980, 2006).

the Muslim fertility rate is a far cry from the stereotypical large Muslim family often depicted in the media. Malefant and Bélanger (2006) analyzed data from the 2001 census of population and arrived at a figure of 2.41 children 2001, a rate moderately higher than the 2.1 replacement level below which, demographers warn, the population actually begins to decline and the quality of life suffers unless immigrants are brought in to rejuvenate the population.

Muslim family size might shrink still if the experience of other newcomers settling in Canada is replicated. Canadian-born daughters and granddaughters of immigrants tend to have smaller families than their mothers and grandmothers did. A Statistics Canada study of change in the fertility of ethnic groups notes, "fertility rates of [visibility minority] women tend to converge [to national average] soon after their arrival in Canada", as they adapt to the new culture and gradually adjust to societal changes. When Muslim fertility rate was last estimated, the second and third generations were too few in numbers and too young for childbearing to affect the overall Muslim fertility rate. As recently as 2011, 71.3 per cent of Canadian-born Muslim females were younger than 15 years of age. Their entry into the reproductive age during this decade could lead to a lower overall fertility and smaller families in the coming years.

Table 1: Changing composition of Canadian Muslim female population, 2001 and 2011

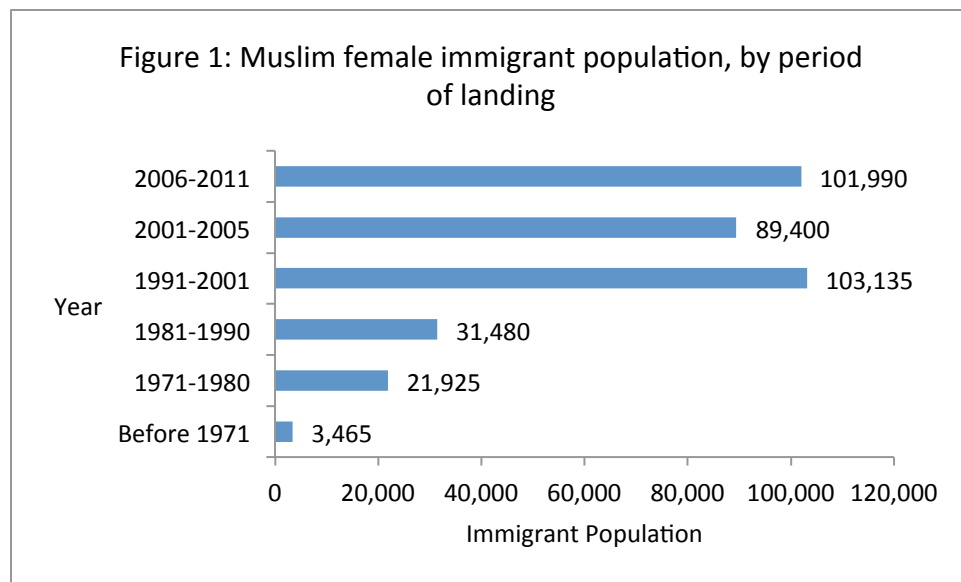
	2001	2011	%change	Per cent distribution	
	-----	-----	-----	2001	2011
Total	276,075	513,390	85.9	100.0	100.0
- Born in Canada	67,625	146,125	116.1	24.5	28.5
- Foreign-born (immigrant)	197,875	351,395	77.6	71.7	68.4
- Temporary residents*	10,570	15,870	50.1	3.8	3.1

Source: Hamdani's compilation from Census 2001 and National Household Survey 2011.

*Consists of students and workers on temporary permits, refugee claimants and people allowed to stay on humanitarian ground.

Although the role of natural increase is becoming more important, immigration remains the principal contributor to Muslim female population, as they are to the Canadian population generally. Large numbers of newcomers arrived during the last decade to meet the labour and skill needs of the country leading to a 77.7 per cent increase in the foreign-born population segment of the population; however, the immigrants' share of the total dropped to 68.4 per cent from 71.7 per cent in 2001 (Table 1). Reflective of the Canadian immigration policy objectives, most of these people were very young. Although the immigration policy is driven by the need to import knowledge and skills, filling demographic gaps is also important. Young applicants are preferred over the elderly in order to correct the imbalance in the persistently low fertility rates since the end of the baby boom in the 1960s have created. Over 90 per cent of all Muslim female immigrants were younger than 45 years when they first landed in the country, according to data

from the National Household Survey 2011. Those in the 25 to 44 years age bracket, the cohort regarded as the prime labour force because they are ready to enter the labour market immediately and contribute for many years, accounted for 42 per cent. Only 9 per cent of Muslim female immigrants were older than 45 years.



Source: Statistics Canada, National Household Survey 2011

Knowledge of the demographic history of foreign-born population is essential for understanding how well a community is integrating, as developing familiarity with and knowledge of the adopted country's culture, social norms and political system takes time. Although Muslim

settlement in Canada dates from the pre-Confederation era (Hamdani 2008) newcomers are a big presence. After restrictions on the admission of Africans and Asians were relaxed in the late 1960s, Muslim immigration rose but initially the numbers were small. Sizeable increases only occurred in the 1990s when concern about the looming labour and skill shortages mounted. More than a half (57.4 per cent) of all foreign-born Muslim females counted in the National Household Survey in 2011 landed in the country after 1991. Nearly twice as many arrived in the last decade as in the 1990s, and 20 per cent (or 101,990) have been in the country only since 2006 -2011 (Figure 1).

The third and smallest group consists of women admitted into the country for temporary stay: to study, fill labour shortages or to provide exceptional skills and knowledge. Also included in this category are refugee claimants and people admitted under the humanitarian resettlement programs. Altogether, they totalled 15,870 in 2011, a gain of 50 per cent over 2001. However, far more significant than the increase was the change in the composition of this disparate group.

Increasing numbers of International students enrolled at Canadian postsecondary educational institutions and, to a much smaller degree, temporary foreign workers have replaced the asylum seekers. Refugee claimants dominated the group in 2001, as the people belonging to Muslim minority faiths and non-Muslims fled religious violence in Pakistan. Nearly eleven thousand

male and female Pakistani nationals were seeking asylum in Canada at the beginning of the last decade, making Pakistan the principal source country of refugees (Immigration and Citizenship 2012). The number of asylum seekers has since dropped.

Instead, international students have emerged as the main group of temporary residents. With industrialized countries tackling the twin challenges of aging populations and shortage of specialized knowledge, foreign students are being increasingly wooed not only as the next generation of critical thinkers and business-savvy innovators but also as the answer to the more immediate economic and fiscal problems. Millions of dollars that they spend on buying goods and services in Canada, including tuition fees at full or near full cost of education, are in fact Canada's exports and thus part of the Gross Domestic Product. While international students have long been actively sought by other industrial countries, Canadian public policy has lagged behind in formally recognizing their importance. Acting on the recommendations of the Advisory Panel on Canada's International Education Strategy (2012), the federal government has called for a doubling of international students at Canadian postsecondary educational institutions between 2011 and 2022 (Economic Action Plan 2012). Regions with significant Muslim populations and financial resources but lack of first class educational institutions, Middle East and North Africa are among the six geographic areas identified for special attention to attract foreign students.

Muslim female foreign workers who are on temporary work permits in the country account for a very small number. Most of them are young and well educated, including postdoctoral fellows and physicians on training. Three-fourths are under 34 years of age.

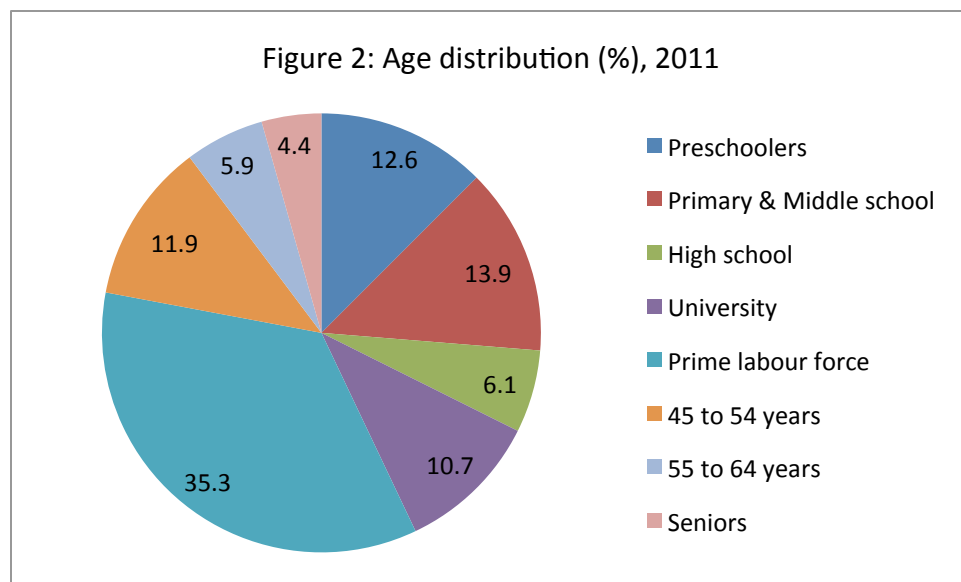
4. Age structure

Age distribution is a powerful demographic tool for anticipating emerging social and fiscal trends in the future. Life cycle is a useful way to look at the age profile and to think about how changes in the age structure would affect the activities of organizations serving the community. Each stage in the life cycle has a unique pattern of needs, preferences and choices, and the passage from one stage to the next marks an important transition in the life of the individual and impacts social and economic programs.

Life cycle begins with the pre-school age when children are nurtured at home or, if both parents work outside the home, cared for in daycare centres. Then begins the school age when children reach 6 years of age, followed by post-secondary education, beginning at 18 years of age or over. Prime age begins at about 25 years when postsecondary education is almost completed and the people enter the labour force or start raising families. Mature years follow and the final phase begins with retirement at 65 years of age, although the actual average age of retirement increases or decreases with economic conditions.

Median age is a summary measure of the age profile of a community. By this yardstick, Muslim female population in 2011 was about the same age as ten years earlier, because of a relatively large increase in the number of young people as a result of births and immigration. The median age of Muslim females currently is 28 years. It means that half of them are younger and half older than 28 years. For all Canadian females, by comparison, the marker is much higher, over 40 years of age.

As is typical of young populations, preschoolers are a sizeable segment and increasing relatively faster. Girls under 6 years of age were 12.6 per cent of the population in 2011 (Figure 2), slightly more than their proportion of 12.5 per cent in 2001. An overwhelming majority of girls in this age bracket is second generation, defined in the National Household Survey as children born in Canada to a couple with both or at least one immigrant parent. Immigrant girls accounted for a very small proportion.



In 2011, there were more than 34,000 Muslim girls under the age of 6 years. Some of them are nurtured by parents if the mother is a full time homemaker. But the women who must provide for the family while at the same time be available to care for

them have to depend on

Source: Statistics Canada, National Household Survey 2011

daycare centres or alternatively relatives, usually the children’s grandparents. Contrary to the misperception, shared by many Muslim religious leaders in Canada, many Muslim mothers work outside the home because their spouses are unemployed or do not earn enough to shelter, feed and educate their family. These women are the sole or supplementary breadwinners of their families. More than a half of Muslim mothers with preschoolers at home work or actively seek a job (Hamdani 2013).

Nearly a third of Muslim females are of school age, 6 to 24 years old: 20 per cent at the school level and 10.7 per cent at the postsecondary level. This latter group is on the verge of a dramatic

transition, as they will soon be leaving educational institutions for the practical world. Whether they will find opportunities or face challenges depends on how well-functioning the economic and labour market institutions are. How well they cope with the challenges hinges on how much support they can get by way of networking, etc. from their community and religious organizations most of which are male dominated and male oriented. Their first experience will be in the labour market, where their predecessors faced considerable difficulties. Some 12.8 per cent of the Muslim female graduates of Canadian educational institutions in the age group 25 to 34 years were unemployed in 2011. The corresponding figure for their Canadian peers was less than half that, 5.6 per cent.

The third cohort of women ages 25 to 64 years is past formal schooling. Some of them are full-time homemakers while others are the breadwinners of the family. This was the fastest growing group, the result of the Canadian immigration policy's focus on selecting educated and skilled people who also have many years ahead of them to contribute to the economy. Working age Muslim female population nearly doubled in the decade and its share of the total increased from 50.2 per cent in 2001 to 52.3 per cent in 2011. The standard definition of working age population used in labour market studies, 15 to 64 years, is not suitable for the study of lifecycle because large numbers of girls and young women in their teens and early twenties are usually still in schools.

At the other end of the age spectrum, the elderly are only a tiny fraction of the total. Muslim women aged 65 years and over comprised 4.4 per cent of Muslim females. Some of these women are financially independent but many have to rely on relatives for support or count on benefits from government. Their marriage broke down or they are widows. More than a half of Muslim women aged 65 years and over were in this situation.

The age distribution provides glimpses into how Muslim females meet one of the key objectives of the Canadian immigration policy i.e. to rejuvenate the aging population. For every elderly Muslim woman (65 years old and over), there are 20 who are in the working age, 25 to 64 years. For Canada as a whole, it is 4.65 working age women for one elderly woman.

A measure of the fiscal impact of the demographic balance achieved through immigration is provided by the weight of age-related income in the personal income of individuals. The most obvious example of the age-related income is the money paid out to Canadians over 60 or 65 years of age by government under various social programs. In 2010, Canada Pension Plan, Quebec Pension Plan, old age pensions and guaranteed income supplement payments made by government to individuals made up 8.4 per cent of the income received by all Canadian women. For Muslims who have a very young population, this figure was less than half that, 3.6 per cent.

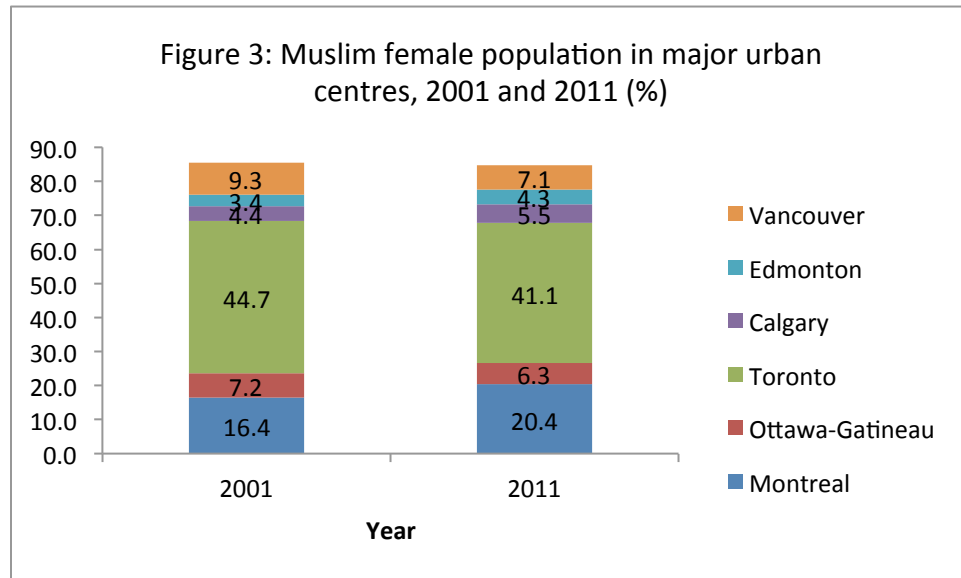
5. Muslim women live in metropolitan cities

Muslim females tend to concentrate in urban centres but their settlement pattern reveals distinct regional preferences informed and influenced by ethnicity, bilingualism and the historical patterns of settlement.

Urban centres are particularly appealing to highly educated communities like Muslim women for settlement because of employment prospects, opportunities for career and professional advancement and good educational institutions for the children. Metropolitan centres also have established community and religious organizations that may provide some cushion against the initial impact of settling in a new society.

More than 95 per cent of Muslim females live in a metropolitan area, and two-thirds are within 550 kilometres of one another. Toronto is home to the largest community (211,160 or 41.1 per cent), followed by Montreal (104,545 or 20.4 per cent) with Vancouver (36,630 or 7.1 per cent) in the third place. Ottawa-Gatineau capital region is close behind, with 32,400 Muslim females or 6.5 per cent of the national total.

The past decade saw significant movements between cities as a result of regional economic developments, as well as the reinforcement of established settlement patterns, particularly those built upon cultural and linguistic affinity. The oil boom in the prairies attracted Muslims from other provinces and from other countries and Calgary, Edmonton, Saskatoon and Regina made



Source: Statistics Canada, Census 2001 and National Household Survey 2011

large gains, although their shares of the national total remained relatively small (Figure 3). Montreal continued to be an attractive destination in spite of the sentiment against Muslims in the province of Quebec.² At the core of this paradox is the Muslim women's affinity

² See Hamdani (2010).

with Quebec culture and language and Quebec's need for French-speaking immigrants to maintain its unique character and identity in the English-speaking North America in spite of all the rhetoric.

Ethnic backgrounds and Canadian bilingualism figure prominently in the choice of regions Muslim women make to settle. For example, Muslim female population in Montreal, London and Windsor is predominantly Arab. West Asians prefer Vancouver and Toronto over other cities. Ottawa and Winnipeg have large Black communities and South Asians flock to Toronto.

Quebec became the destination of choice for Muslim newcomers to Canada after immigration rules were relaxed in the late 1960s. Bilingualism was a blessing for the French-speaking professionals and skilled workers in Africa and Asia, who sought opportunities abroad and because Europe was no longer the only place to look to as a new home; North America's doors had also opened. Arabs from the former French colonies in North Africa and the Middle East, felt at ease in Quebec culture and language.³ They comprise more than a half of Montreal's Muslim female population.

The early Arabs who came to Canada around the 1900s, headed west to Alberta and Saskatchewan but some settled in Halifax, London and Windsor. Their descendants are still there and act as magnets for new immigrants coming from the Middle East. While Calgary and Edmonton once had predominantly Arab communities, over time their population became more diversified as the economic prosperity generated by the oil boom attracted Muslims of other ethnic origins to the region.

Iranians, who comprise an overwhelming proportion of the West Asians, seem to prefer big cities, forming the second largest Muslim ethnic group in Toronto and Vancouver.

6. Ethnic diversity and identity

Canadian Muslims represent numerous ethnic and cultural communities from all parts of the world. Ethnic identity is becoming an increasingly fluid concept in pluralist societies because of mixed marriages. Four in ten Canadians (43 per cent) reported multiple ethnicities in 2011. In the United States, the Census Bureau is still grappling with how to accurately classify race and ethnicity in its next decennial count in 2020 (Vega 2014) even though the Hispanic origin question has been on the census since 1970.

The National Household Survey offers two possible measures of ethnicity: one based on the definitions of the *Employment Equity Act* and the other related to ancestry. While the visible

³ For more detail, see Hamdani (2010)

minority classification is suited to the administrative requirements of the *Employment Equity Act*, ancestry data sidesteps one of the key features of a pluralist society i.e. changes in ethnicity from generation to generation. After two or three generations, some Muslims would rather be simply thought of as Canadian, not ethnic Canadian. Both measures emphasize the foreignness of Muslim females and neither captures the demographic transformation of the Muslim community, that is, more Canadian Muslims were born in Canada than in any other country.

6.1. Self-identification: visible minorities

Self-identification is one approach. People are asked to classify themselves into one of several groups. This is the approach taken in defining visible minorities, one of the four groups designated under the *Employment Equity Act*.

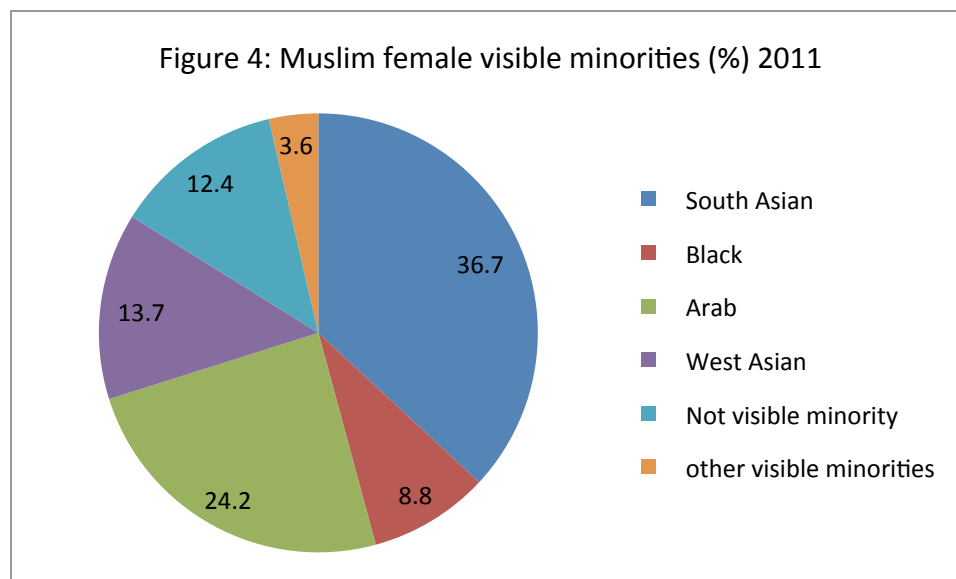
The *Employment Equity Act* defines as visible minorities 'persons, other than Aboriginal persons, who are non-Caucasian in race or non-white in colour.' The visible minority population consists mainly of the following groups: South Asian, Chinese, Black, Filipino, Latin American, Arab, Southeast Asian, West Asian, Korean and Japanese.

The other three designated groups under the *Act* are women, Aboriginal people and people with disabilities.

The visible minority Muslim female population increased significantly during the decade. Some 449,600 Muslim females (86.7 per cent) identified themselves as a visible minority in the National Household Survey. In the 2001 census, 236,430 Muslim women and girls, or 85.7 per cent, reported being a member of this group. Increase in immigration was the main contributor. Inflows of international students also rose significantly as did the number of temporary workers

although the latter group is very small in size.

South Asians and the Arabs are the two largest visible minority groups. West Asians and the Black communities follow next. Together, the four groups make up 83.2 per cent of the total population.



Source: Statistics Canada, National Household Survey 2011

Smaller groups including Chinese, Japanese, Korean, Filipino and Southeast Asians, account for the remaining 4 per cent. Over 12 per cent reported they did not belong to visible minorities. They include Muslim women from European Muslim countries as well as converts of European origins.

Because immigration plays an important role in the growth of Muslim population the relative shares of visible minorities change with the source countries of newcomers. The last decade saw a significant shift. All groups recorded increases but the lead came from the Arabs. Immigration from the Middle Eastern increased as the people fled the wars and there was also a notable rise in the number of students from the region.

6.2. Ancestry

Ethnic origin in the National Household Survey does not refer to the ethnicity of the respondent. Rather, it refers to the ethnic or cultural origins of the respondent's ancestors, an ancestor being someone more distant than a grandparent. While this definition overcomes some of the statistical difficulties of classifying information, it circumvents one of the key characteristics of pluralist societies and that is fluidity of ethnicity. With each new generation, people acquire multiple ethnic identities as a result of intermarriage. Knowledge of the extent of this phenomenon is important as it is an indicator of the intermingling of people of different ethnicities.

6.3. Birthplace

The above measures of ethnicity tend to emphasize the immigrant nature, and hence the foreignness of Muslim females but a different picture emerges from the data on place of birth. More than a third (33.8) of Canadian Muslim females were born in North and South America and Europe, while 19.3 per cent reported an African country as their place of birth and 43.2 per cent were born in Asia.

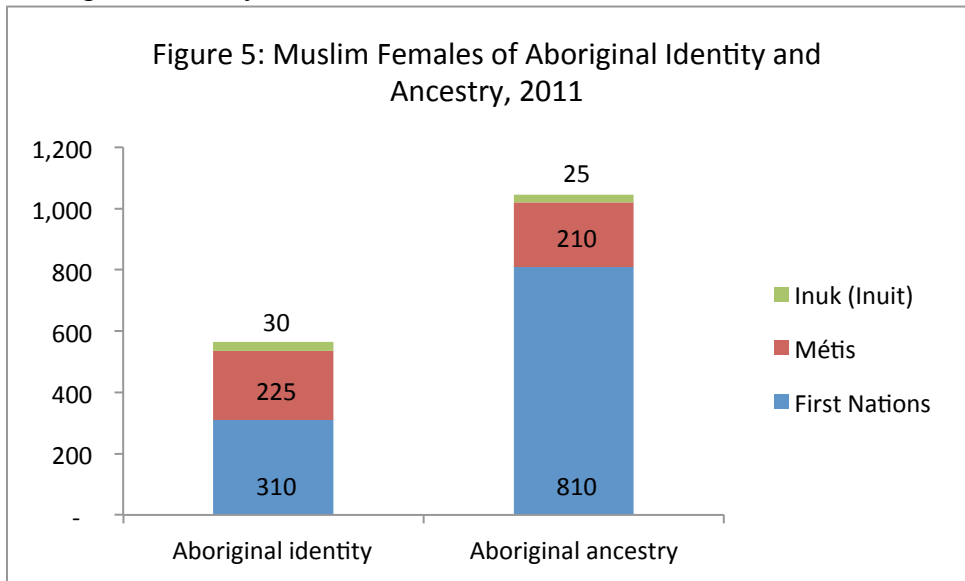
Canada is, by far, the leading source country of Muslims, with 28.4 per cent of all Muslims reporting it as their country of birth. Pakistan and Iran are a distant second and third. Although Muslims are generally associated with the Middle East and the U.S. President Barak Obama chose an Arab country to address the Muslim world, no Arab country ranks among the three top source countries.

7. Aboriginal Muslim females

Aboriginal Muslim women include the Indian, Inuit and the Métis peoples of Canada. They are a tiny proportion of the Muslim female population. Most of them belong to the First Nations and

the rest are the Métis with a small number of Inuk. The National Household Survey counted a total of 575 Aboriginal Muslim females (Figure 5).

In addition, there are Muslim women who are officially not recognised as Aboriginal but have Aboriginal ancestry, an ancestor being usually someone more distant than a grandparent. Most of them reported a First Nations ancestry. Altogether, 1,020 Muslim females reported having Aboriginal ancestry.



The actual numbers of Aboriginal Muslim females might be higher as Statistics Canada points out that 36 reserves out of 863 inhabited reserves in the 2011 NHS were incompletely enumerated for various reasons. Data for these 36 Indian reserves and Indian

Source: Statistics Canada, National Household Survey 2011

settlements are not included in the 2011 NHS counts.

Consistent data for comparisons with 2001 are not available but from the information we have it appears that Aboriginal Muslim female population has more than doubled over the last decade. Many Aboriginal females belong to various Christian denominations. Among faith communities that do not have long histories in Canada, Islam has the largest following.

Whether counted by identity or ancestry, Aboriginal Muslim females outnumber males, by a big margin.

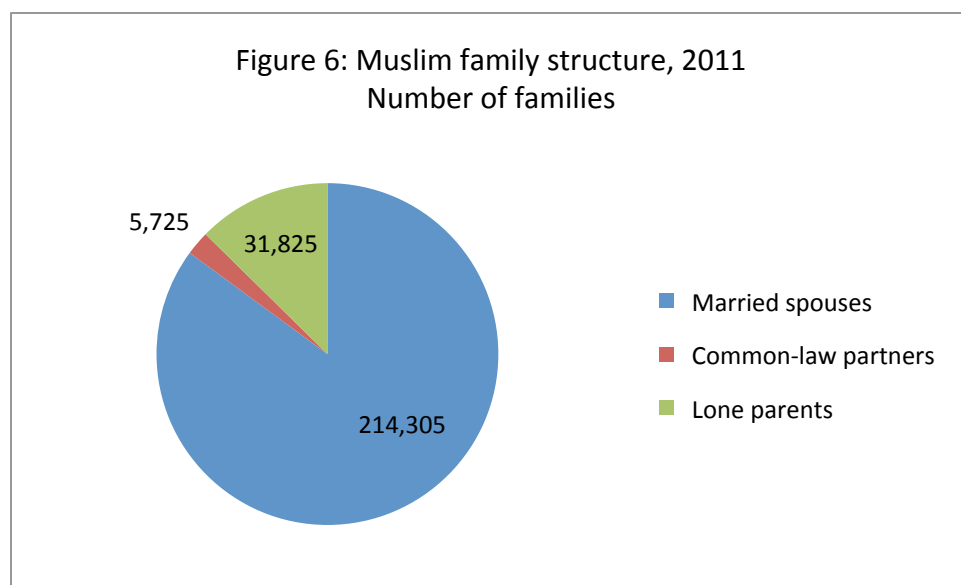
Many are young mothers and a third are girls under 15 years of age. Three in four Muslim females with Aboriginal identity were less than 44 years old and none was older than 54 years. It begs the question whether the young age profile of Aboriginal Muslim women is a reflection of the demographic factors such as high fertility and low life expectancy or Islam has a particular appeal to the young Aboriginal women. Similarly, why there are so many more Aboriginal Muslim women than men.

It is unclear whether broader Muslim communities, organizations or institutions interact with them or serve their religious and spiritual needs. The Arctic Mosque, which was transported 4,000 kilometres on truck and barge from Winnipeg to Inuvik in Northwest Territories amid much public attention, mainly serves the immigrant Muslims working and living there. Aboriginal Muslim females live in Ontario, Quebec, Alberta and British Columbia.

8. Family structure

The results of the National Household Survey provide glimpses into how Muslim women are responding to the transformative trends that have led to a decline in traditional marriage and a rise of new family forms in Canada and how sharing social space in a pluralist society with the people of different faiths is influencing their choices of life partners.

The Survey confirms that Muslims are more traditional marriage oriented than faith communities with long histories in Canada such as Christians and Jews. Marriage is still the predominant family structure. Three in four Muslim females over the age of 15 years were or at one time had been married. For every one hundred married women, there were seven who were separated, but still married, and another seven were divorced. The traditional portrait of a family no longer captures the reality of Canadian Muslim family. A sizeable number are living in single-parent



Source: Statistics Canada, National Household Survey 2011

families or living alone, and a few are in common-law relationships.

8.1. Early marriage

Early marriage is more common among Muslim females than other faith communities. Some 14.1 per cent of Muslim girls and young women were married by 24 years of age, compared

with 12.5 per cent Sikh and only 7.9 per cent Hindu women, the communities that have higher overall marriage rates than Muslims. Early marriage is a cultural tradition among some Muslim communities, in part, related to the custom of arranged marriage. In spite of the freedom in Canada for women to choose their own mate, the pressure for Muslim families to get involved

and arrange a marriage for their children has not diminished; in fact, it may have increased. The pool of eligible single people in Canada is very small as compared to their native countries and the opportunities for social interaction among the young people are extremely limited. Canadian Muslims are not a monolithic group and in spite of the exhortations by religious leaders to the young to hold religion as a binding force above cultural and ethnic bonds in their choice of partners, matrimonial ads placed by Muslims show that a common faith is a necessary but not sufficient factor in mate selection. Ethnic, cultural and linguistic compatibility is as important to Muslims in mate selection as it is to any other individual. While Muslims do cross cultural and ethnic lines within the faith group such unions are not commonplace.

8.2. Interfaith marriage

Even as religious leaders preach the virtues of marrying within the faith, their congregants are reaching out to other faith communities. As different faith communities are increasingly sharing the same social space, in their neighbourhood, in school and at the workplace, attitudes towards interfaith marriage are changing, supported in part, by new research questioning traditional views about Muslim women marrying into other faiths. According to a survey of American Muslims – Canadians' attitudes are probably similar-- 70 per cent of men and 54 per cent of women think marrying a non-Muslim is acceptable (Pew Research Centre 2007) and the young are more accepting than the old of interfaith marriage. New scholarship that takes issue with the conventional interpretation of the religious teachings that has been used for centuries to contend that Islam does not allow Muslim women to marry into other faiths while men can marry Christian and Jewish women reinforces the rumblings of social change.

The gender differences in attitudes are reflected in the data. Muslim women are less likely to marry into other faiths than men. They face far more restrictions and pressure from family and friends than men. Still, 6 per cent of the Muslim married women in 2001, the latest year for which we have the data, were in an interfaith marriage.

In spite of the pressure from parents and religious leaders to marry within the faith Canadian-born Muslims are much more accepting of interfaith unions than their immigrant parents and exercise their independence of mind. For all Muslims (men and women) in 2001, the interfaith marriage rate was 11.3 per cent, but for Canadian-born Muslims it jumped to 26 per cent. The number of Canadian Muslim females marrying into other faiths might appear trivial in Canada where interfaith marriage is commonplace, a Muslim woman marrying a non-Muslim would be unimaginable in many conservative Muslim societies.

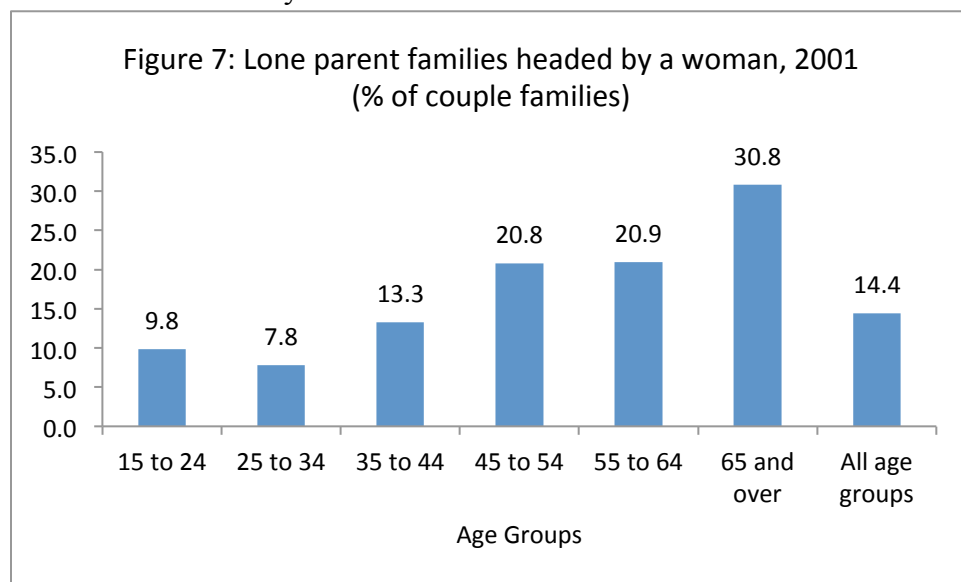
The most likely choice of a non-Muslim husband for Muslim women was a Catholic, Protestant and a person not affiliated with any organized religion, in that order. The simplest and obvious explanation of the choice Muslim women make is that these groups are the largest in the country

and one is more likely to meet one of them than the people of other faiths. But there must be other reasons. There is anecdotal information that some Muslim parents prefer to send their children to Catholic schools because they say they have better discipline and similar family values. It would not be unusual then for a close contact and understanding to develop between students of different faiths, leading to interfaith marriage.

8.3.Lone Parent Families

In another trend reflective of the changing social landscape within the Muslim community, cracks are beginning to open in the extended family system and in the traditional Muslim family model in which there is a full time homemaker and a male breadwinner. Lone parent family phenomenon offers a rare view into the extent of social change taking place in the community because it is a summary statement on marriage breakdowns, children born outside of marriage, death of a spouse, etc.

A lone parent family is composed of one parent and at least one child. It can be of many different circumstances. A young single mother with a child or an elderly woman living with a daughter or son both come within its definition. All but 16 per cent of the Muslim lone parent families are headed by a woman.



For every one hundred couple⁴ families (married spouses and common law partners), there are 14 lone parent families with a woman as the head. Including family members, who are predominantly children, it means that 11.1 per cent of the entire Canadian Muslim female

Source: Statistics Canada, National Household Survey 2011

population now lives in a lone parent family with a woman as its head. Recognized as a family form in public policy and social sciences in Canada, lone parent family would be an incongruity

⁴The National Household Survey 2011 classifies families into four groups: married spouses; common law partners; lone parent; and persons not members of census family. For detail, refer to Statistics Canada's dictionary. For the purpose of this section, we define couple families as the sum of married spouses and common law partners.

in extended family systems. It would be particularly bizarre with a young woman running the household and providing for the family. In 2011, in one out of five such families, the female head of the family was younger than 35 years of age (Figure 8), indicating that for at least these families the children were very young and that these young women were either divorced or separated who did not remarry.

Incidence of low income is high among lone parent families, but families with children younger than 6 years of age particularly face serious financial difficulties. Over a half (52.7 per cent) of all lone parent families are classified as low income, while for families with preschoolers the figure is 75 per cent.

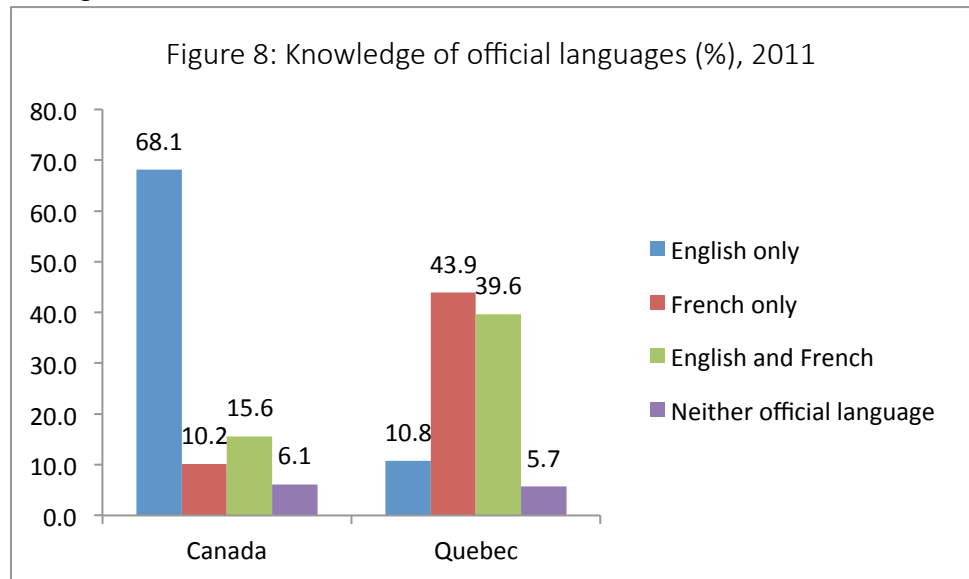
9. Knowledge and use of official languages

Knowledge of the national language is one of the most important influences on integration. The easier and faster the acquisition, the easier the integration becomes. Funding of ESL (English as a second language) program by governments indicates the importance attached to it.

The degree to which Muslim females know and have learned the language and use it at work is relatively high. More than two-thirds of Muslim females can speak English, one in ten can converse in French and 15 per cent have the knowledge of both official languages. Only 6 per cent (or 31,435) speak neither English nor French. This national linguistic profile more or less describes all provinces; only Quebec stands out.

In Quebec, Muslims fit the province's unique linguistic profile. In the heat of the debate on how to preserve and promote Quebec culture and language and the immigrant population's role in it, the limelight is almost always trained on dress code, customs and lore, which is important, but other equally or more important aspects are ignored. The discussion misses the key point and that is how young Muslim girls are embracing the province's language for, after all, it is they who will pass it on to the next generation and keep it vibrant. The National Household Survey shows that 84 per cent of Quebec Muslim females can converse in French; 44 per cent speak only French and 40 per cent speak both official languages. Some 11 per cent speak English only and 5.7 per cent cannot carry on a conversation in either French or English. Impressive as these numbers are, what the National Household Survey reveals about the connection of young girls to the French language is more remarkable. Ranked by the attachment to the French language, young Muslim girls place above their peers in all non-Christian faith communities. Compared to the major Christian denominations, they are second only to the Catholics. Some 89 per cent of the Catholic girls younger than 15 years of age can only speak French, compared with 77 per cent of the people not identifying with any organized religion and 62 per cent of Muslim girls.

Regarding Muslim females in the country who know neither French nor English, they have several options to learn English or French: day-to-day social relations with neighbours and friends; interaction with colleagues at workplace; formal instructions at night school or workplace, or courses arranged by community organizations; and through individual private study. Learning through individual effort is slow and can only delay integration. Systematic instructions, on the other hand is the quickest, hence the emphasis on ESL. But a woman's choice of the method is influenced, if not determined, by the phase of the life cycle she is passing through.



Source: Statistics Canada, National Household Survey 2011

For nearly a third of Muslim females who cannot converse in English or French, learning a national language is not an issue because they are preschoolers or of school age and will have the opportunity to acquire knowledge of one or both official languages in their schools. The

population that is past the school age presents some challenge. One half of the women who can neither converse in English nor French are above 45 years of age. Their chances of learning a language through social interaction are limited because they likely live in neighbourhoods with concentration of their own people. Only very motivated women at this stage in their lives will undertake to acquire the knowledge of another language, especially if they do not intend to work outside the home or the prospects of finding a job are rather limited. These women face limited opportunities and lack motivation to acquire language skills knowledge on their own. While they must try on their own to learn English and French, ESL and FSL courses in English and French offer the best alternative.

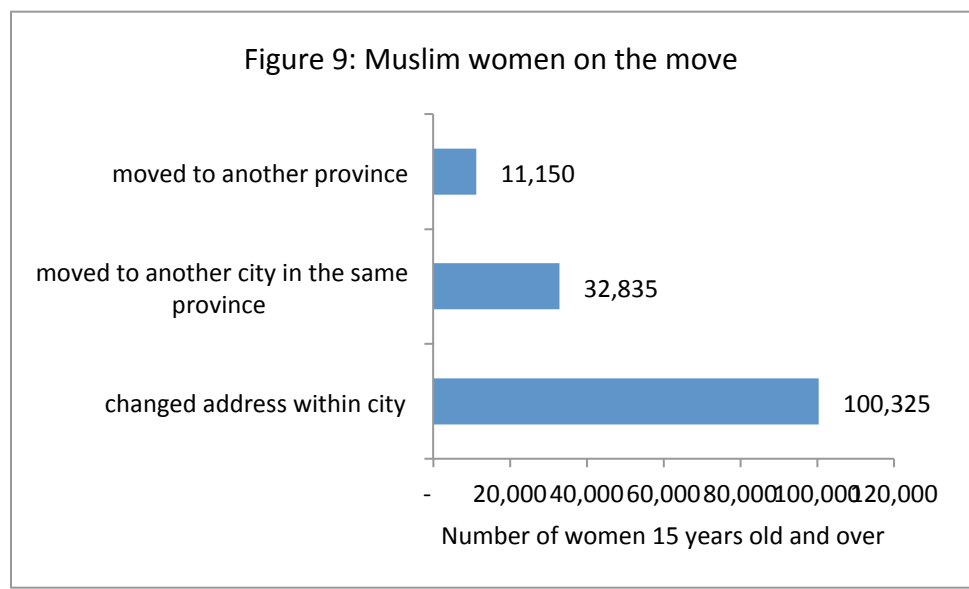
10. Muslim Female Electorate

Participation in the electoral process is central to the concept of citizenship. Indeed, the only demarcation between citizenship and non-citizenship is the right to vote and stand for election. New settlers may face obstacles in the labour market, hit glass ceiling in the workplace or feel alienated by society, but access to electoral participation is unfettered. The only barriers to

casting a ballot and engaging in democratic decision-making are those created by the voters themselves. Electoral participation is about more than supporting a candidate who shares or supports one's views. It is an opportunity to say what kind of country one wants to live in and shape for one's children, and this right is unconstrained.

Over a quarter million Muslim women will have this chance in the forthcoming federal general election in 2015. Some 248,655 Canadian Muslim female citizens met the age criterion in 2011. More have turned 18 years old since then. A good many of these young women will be joining the electorate for the first time.

While Muslims embrace Canadian citizenship enthusiastically, they are less passionate about exercising one of its core rights and responsibilities. Muslims were at the bottom of non-Christian faith communities in terms of voter turnout rate in a large 2004 survey of ethnic and religious communities (Statistics Canada 2004). A subsequent statistical estimate put the rate at mid-40s (Hamdani 2006). There are other estimates as well but this figure is generally accepted as reasonably accurate and has been cited in academic studies of the Muslim participation in the electoral process.⁵ No compelling evidence has emerged to indicate that the voter turnout rate has improved much since then, although there is a noticeable increase in related political activities.



Source: Statistics Canada, National Household Survey 2011

The National Household Survey data point to the need for regularly updating information with Elections Canada. As Muslim population is young and many do not have deep roots in any particular city, geographical mobility is high as they move in search of a job, to enrol at

a university or get married. Geographical mobility is not a one-time event. It is a recurring event. Muslim women are constantly on the move.

⁵ See for example Abu-Laban and Trimble (2010).

Some 39.1 per cent of Muslim females 15 years and older had changed their address between 2006 and 2011. Three per cent moved to another province, about 9 per cent relocated to another city in the same province, while 27 per cent changed address in the same city or town. These data pertain to all 15 years and older people, including people not eligible to vote. However, there are no convincing reasons to believe that the mobility experience of voters is much different.

11. Education

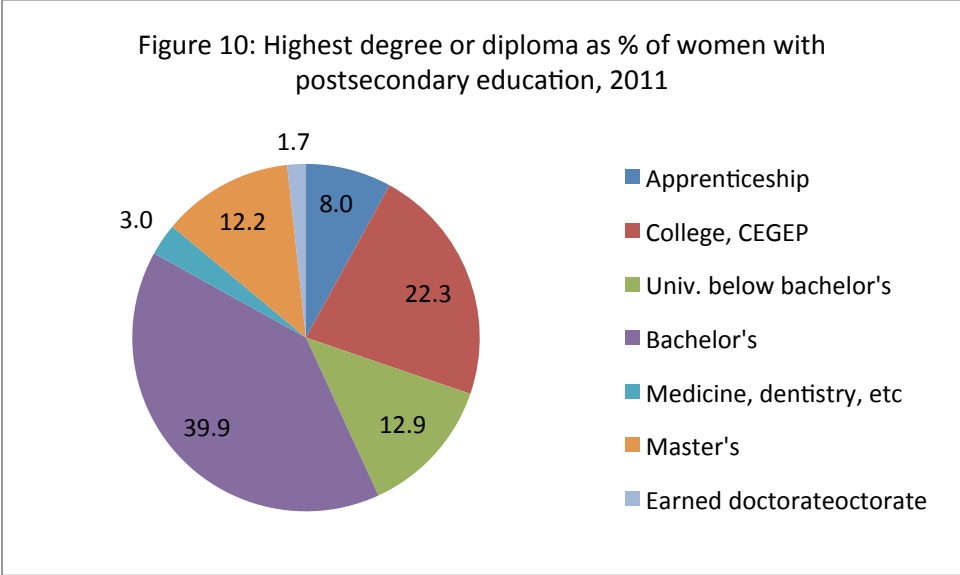
The educational profile of Muslim females reflects the concern in Canada over the years that the demand for high-skilled talent is increasing more rapidly than we are actually educating people, and that we cannot expect our citizens to meet the demands of the twenty-first century economy and society without a twenty-first century education. No less important is the role of immigrants' own conviction that good education is the best asset to give their children in an increasingly competitive global economy.

With the point system used in selecting immigrants weighted in favour of education and language skills, the proportion of immigrants entering Canada with a university degree is high and increasing. Between 2001 and 2011, Muslim female population age 15 years and older increased by 89 per cent, while university graduates more than doubled and master's and Ph.D. degree holders more than tripled. In 2011, 56.7 per cent of immigrant (foreign-born) Muslim women over the age of 15 years with a postsecondary education had a university degree, and there were enough women doctorate holders to staff the academic faculty of a medium size Canadian university. The Canadian-born daughters and granddaughters of these women followed in their footsteps to universities and 51.6 per cent obtained university degrees.

The National Household Survey counted 369,060 Muslim girls and women more than 15 years old. Some 56.7 per cent possessed postsecondary diplomas and degrees. Nearly a quarter (24.2 per cent) had completed a high school diploma. Of the 19 per cent that had not completed a certificate, many were still in high school and some were admitted into the country under sponsorship program.

11.1. Three pathways to postsecondary education

Muslim females who proceed to postsecondary education choose one of three pathways: apprenticeship and trade; community colleges including CEGEP, and university. Each pathway has its unique employment opportunities and earnings potential.



Source: Statistics Canada, National Household Survey 2011

Apprenticeship and trade is the least popular. Only 8 per cent of the females with postsecondary education had an apprenticeship or trade certificate. This category includes journey person's designation and other trades certificates or diplomas such as

pre-employment or vocational certificates and diplomas completed at community colleges, institutes of technology, vocational centres, and similar institutions. A journeyman's designation requires several years of work experience in the trade and successful completion of examinations or registered apprenticeship certificate through a combination of on-the-job training and in-school training.

More than a fifth (22.3 per cent) graduated from a community college, a CEGEP (both general and technical); an institute of technology; a school of nursing; a private business school; a private or public trade school; or a vocational school. Included in this category are teaching and nursing certificates awarded by provincial departments of education, with the exception of teachers' or nurses qualifications obtained at university-affiliated faculties of education or nursing. College certificates or diplomas of two years or more usually have a minimum entrance requirement of a secondary (high) school diploma or its equivalent (Statistics Canada 2011).

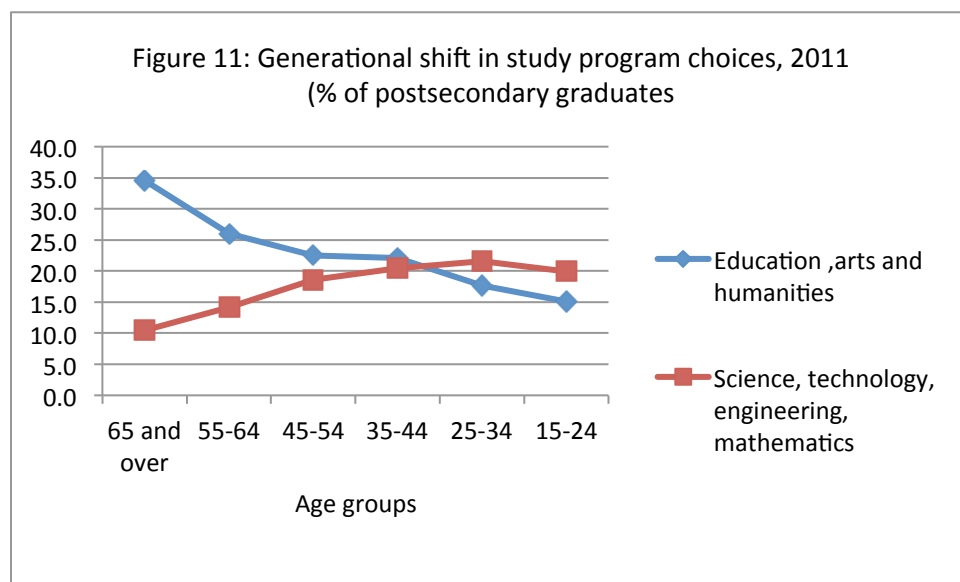
A majority, however, aspire to university education. Two in five Muslim females had attained a bachelor's degree, with some among them having completed additional courses or obtained a diploma. Over 12 per cent had completed a master's degree and 1.7 per cent (3,640) held earned (to distinguish from honorary) doctorate degrees. In addition, there were 6,245 (3 per cent) graduates in medicine, dentistry, optometry and veterinary medicine.

11.2. Generational shift in specializations and pathways

Analysis of data on education reveals a steady change in Muslim women's view of their place and role in society, informed by the culture of their new homeland and guided by their understanding of Islamic teachings.

Rejecting the patriarchal notion of female education that put limits on what some of their immigrant mothers and grandmothers could study, young Muslim women are adopting the Canadian approach to education that values personal aptitudes and aspirations. The changing mood is reflected in study program choices that may be frowned upon for women in conservative Muslim communities but are sought after in the Canadian labour market.

Many young professional Muslim women made their way to Canada after 1967 when immigration criteria were revised to attract skilled and highly educated people. Some of these women had been raised and educated in communities in which the major agents in the socialisation process to education, led by religious institutions, echoed one and the same message, aimed at conditioning women to enrol in subjects that conformed to cultural norms, with scant regard to their aspirations. Humanities, fine arts and education were promoted because these subjects were thought to be more likely than others to lead to careers that involved minimum contact with the opposite sex because of the nature of the work or the existence of unisex institutions like schools and hospitals, respect for the traditional separation of sexes being a major concern.



Source: Hamdani's estimate based on Statistics Canada, National Household Survey 2011

More than a third (34.6 per cent) of Muslim women age 65 years and over, who had completed their postsecondary education in their native countries before landing in Canada, specialized in these fields, according to the National Household Survey (Figure 12). Only 10.4 per cent majored in a field in

science, technology, engineering and mathematics (STEM), the subjects that lead to more lucrative occupations and careers but were only regarded as fit for men.

Gainful employment was not always a significant factor in female education in these communities because homemaking was held to be the primary role of women. Prestige attached to a postsecondary diploma was often seen as a sufficient reward. For aspiring women, however, it meant thwarted ambitions and unfulfilled dreams. Determined not to allow cultural practices to stand in the way of their children's education and personal development, some of these women migrated to countries where their daughters, like their sons, could follow their dreams and be full participants in society. Many came to Canada.

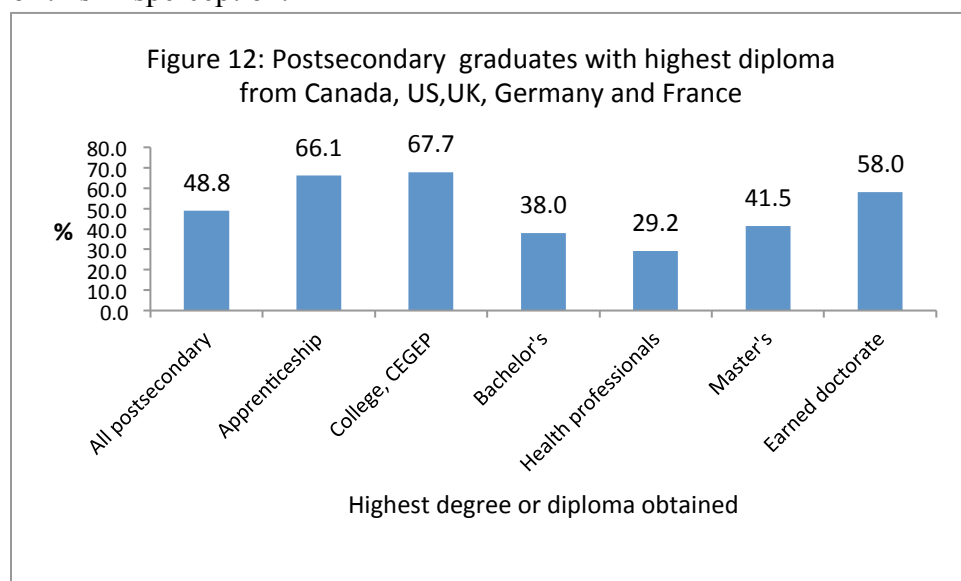
Now their daughters and especially granddaughters are embracing a system that guides students to specialisations that fit their goals and they are willing to 'trespass into male spheres' of education. Patriarchal notion of what is appropriate for Muslim women to study is a cultural construct, which is misrepresented as a religious edict, in spite of the fact that female education and gender equality were at the core of the social revolution the Prophet Muhammad (peace be upon him and his progeny) set in motion in the seventh century. Young Muslim women are increasingly moving away from traditional specializations and gravitating towards STEM. As we move from older to younger age groups in Figure 12, there is a steady and unmistakable increase in the proportion of women specialising in a subject in STEM. More than a fifth of young Muslim women in the age group 15 to 24 years, who went to Canadian colleges and universities, majored in a field in STEM, while fine arts, education and humanities only attracted 15 per cent. In their choice of specialisations, younger generations of Muslim women behave more like their Canadian peers than their mothers and grandmothers.

In another indication of social change, Canadian-born Muslim women part company with their foreign-born peers when it comes to choosing a pathway to postsecondary education. While university education is the primary goal of Canadian-born Muslim women, many are shifting to community colleges. In 2011, 30.5 per cent of Canadian-born Muslim females as compared to 21.7 per cent of immigrant population went to a community college, and there was a corresponding decline in those choosing a university. In a tight labour market, industry-oriented, hands-on education has an advantage over the liberal university education with respect to immediate employment prospects, although in the long run a university degree yields a higher income stream.

Simple as it seems, the shift towards specialisations in high demand in the labour market has profound implications. More Muslim women, like their Canadian peers, will be working outside the home, be financially independent, get married later and have smaller families. The traditional family model defined by a female homemaker and a male breadwinner, already under stress, would no longer describe the reality of Muslim family in Canada.

11.3. Some facts about international credentials

Quality of education is one of the several reasons advanced for high unemployment rates of Muslim women. There is said to be a perception among employers that the standards of education in their countries of origin are not at par with Canada. Such a perception might have described the conditions prevailing decades ago when many of these countries newly gained independence, often amid much turmoil, but the world has changed. Facts call for re-assessment of this misperception.



Statistics Canada, National Household Survey 2011. Health professionals include physicians, optometrists, dentists and veterinarians.

Canadian-born Muslim women graduate from Canadian institutions and they are an increasing proportion of the Muslim population. Some of the foreign-born Muslim women settled in Canada also went to Canadian institutions and upgraded or

completed their postsecondary education. Still other immigrant Muslim women completed their education in other countries with good educational standards before migrating to Canada. And these numbers are not trivial. Nearly a half (48.8 per cent) of female Muslim postsecondary graduates obtained their highest degree or diploma in Canada or countries with similar educational standard like the United States, United Kingdom, Germany and France. The figure is much higher for specific degrees. For example, 58 per cent of the doctorate holders received their degrees from these countries, while 67.7 per cent of college graduates and apprenticeship and trade certificate holders went to school in Canada or countries listed above.

11.4. Re-accreditation of health professionals

The second issue is institutional and concerns credential equivalence and re-accreditation requirements that affect professionals in certain occupations. There are numerous occupations

that are regulated by professional and trade bodies.⁶ On the one hand, afraid to be left behind in the race among industrial countries to attract foreign professionals Canada brings them for their potential contribution. On the other hand, re-accreditation requirements act as barriers to the realization of their full potential. In particular, reports of international medical graduates having difficulty completing the extensive licensing procedure needed to practise medicine in Canada are increasingly common. Only a few international medical graduates are said to successfully meet these conditions.

While Canada is not benefiting from their potential, their services have also been lost to their countries of origin which invested in their education and where they were sorely needed. Their numbers are not trivial. There are over 6,245 Muslim female physicians, dentists, optometrists and veterinarians a big majority of whom can only practise after meeting the requirements of professional regulatory bodies. Nearly a quarter received their degree in Canada and another 6 per cent graduated from educational institutions in the United States, United Kingdom, France and Germany (Figure 12). The remaining 71 per cent were educated and trained in other countries. Most of them migrated to Canada in the last decade. More than a third arrived during 2001-2006, and 58 per cent came in the decade 2001-2011. They are young – 65 per cent are under 45 years of age -- and have many years to contribute and relieve shortages in the country, if they can be trained.

12. Unemployment and underemployment

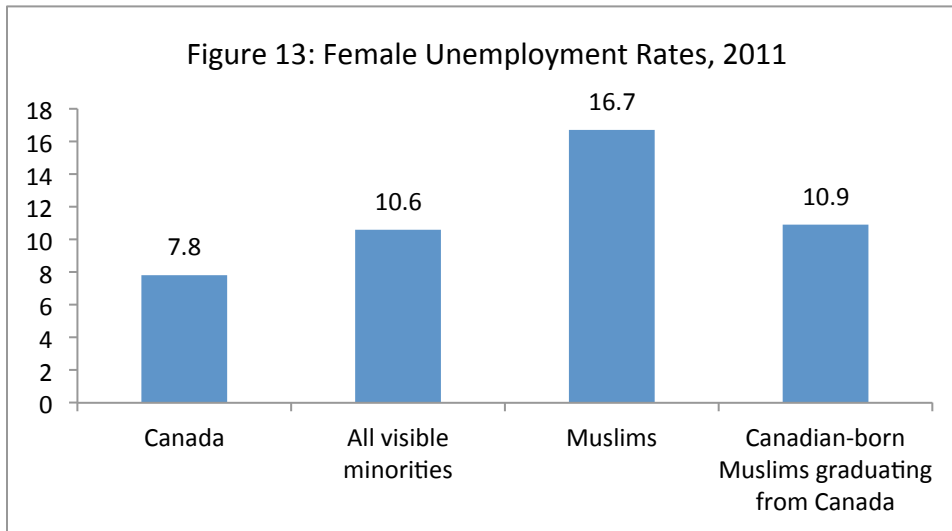
Muslim females encounter more difficulties in the labour market than other communities with similar demographic and education profiles, and in spite of the favourable changes in the Muslim female labour force, the labour market outcomes have not improved for them.

12.1. Stubbornly high unemployment

Some 16.7 per cent of Muslim females 15 years of age and older were actively seeking a job in 2011 but could not find one, a figure more than double the national average of 7.4 per cent for all Canadian women, according to data from the National Household Survey. While Muslim women experienced much higher unemployment than faith communities with long history in Canada such as Christian and Jews, they also fared poorly compared with Hindu and Sikh who posted relatively lower unemployment rates of 12.4 per cent and 11.7 per cent respectively. Only the women practising traditional spirituality (Aboriginal) faced higher unemployment than Muslim women and girls.

⁶ There are over 500 professional regulatory bodies across Canada. For professional and trade bodies in Ontario, see the Office of the Fairness Commissioner website http://www.fairnesscommissioner.ca/index_en.php?page=professions/index

High unemployment was not limited to pockets of the labour market. Nor could it be attributed to such factors as concentration of Muslim female labour force in high unemployment regions or occupations that are not much in demand or age groups that typically experience high



Source: Statistics Canada, National Household Survey 2011

unemployment. It was a fairly general phenomenon across age groups, regions and occupation.

High unemployment among Muslim women is persistent. It has not budged since the last measure was taken in the 2001 census⁷ even as the labour force

has undergone many changes that are associated with good labour market outcomes. These include a substantial increase in the number of university graduates and a shift towards specializations that are in demand. University graduates more than doubled and proportionately twice as many Muslim females as all females specialized in a field in STEM (science, technology, engineering and mathematics). Fewer Muslim women in the labour force face issues of language fluency and credential equivalence, as more and more of them are Canadian-born and graduates of Canadian institution. Compared to many faith and ethnic communities, more of them are bilingual. Still, the unemployment rate at 16.7 per cent in 2011 was little changed from 2001; if anything, it slightly increased from 16.5 per cent in 2001.

While the causes of high unemployment among Muslim females have not been studied, difficulties facing a new immigrant in the labour market are said to arise from three sources. At the employers' level, hiring policies, practices and decision-making processes that leave considerable room for subjective considerations have been mentioned. Re-accreditation and licensing requirements in regulated occupations are the institutional factors that affect the employment experience of international graduates. On the job seekers' side, lack of Canadian experience and language skills are often cited as the barriers and researchers also point to unfamiliarity with the structure of labour markets and lack of social networks that could support their job search. However, these explanations fall short of providing any insights into why the

⁷ Labour market activity of faith groups is only measured in the decennial census of population.

labour market outcomes for Muslim females are not comparable to those of communities with similar demographic and educational profiles and cultural backgrounds.

Comparisons with the labour market experience of all visible minorities can provide some insights because of the similarities between the two populations. They share several labour force characteristics and therefore help eliminate certain factors as the causes, although they will not identify the reasons of high Muslim female unemployment.

Table 2: Labour Market Participation of Canadian females, May 2011

	Muslim	All females
Population 15 years and older	369,055	13,964,175
Labour force	191,780	8,601,515
Employed	150,670	7,960,720
Unemployed	32,115	640,790
Participation rate (%)	52.0	61.6
Unemployment rate (%)	16.7	7.4
Employed full time (%)*	65.6	70.8
Employed part time (%)*	34.4	29.2
Employee (%)*	92.1	91.6
Self-employed (%)*	7.9	8.4
% of population 15 years and older using both official languages at work	3.8	1.7
% of population 15 years and older with specialization in STEM**	19.7	9.9
% of population 25 to 64 years old with a university degree	39.6	27.2

Source: Statistics Canada: National Household Survey 2011

*refers to calendar year 2010

** Author's estimate, defined as the sum of physical and life sciences and technologies; mathematics, computer and information sciences; and architectural, engineering and related technologies.

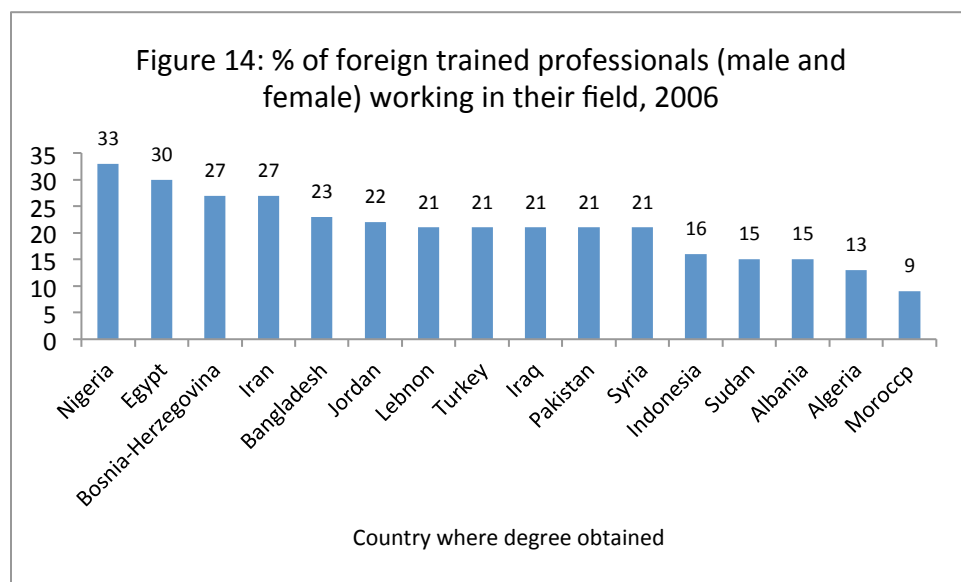
Some 87 per cent of Muslim females identify themselves as visible minorities. Both sets of population come from the same regions, share cultures and ethnicities and probably studied at the same educational institutions. Like Muslim females, non-Muslim visible minorities also experienced higher unemployment than the national average in 2011 but fared much better than Muslims. Only 10.9 per cent were unemployed (Figure 13). They also had slightly better labour

market outcomes than Canadian-born Muslim female graduates of Canadian educational institutions..

12.2. Underemployment: professionals not working in their fields

Underemployment is another serious issue facing Muslim females. Underemployment is the underutilization of the productive capacity of the employed labour force, where capacity is defined in terms of skills, knowledge and experience. Underemployment is more common among Immigrant professionals. Over time, it results in an erosion of skills and knowledge for an individual. For society as a whole, it means loss of output and productivity.

Underemployment happens at all levels of professional occupations but hard data are difficult to come by because of the difficulties in measuring it. However, a sense of its magnitude is provided by a recent Statistics Canada study. Using data from the 2006 census, Zietsma (2010) calculated match rates, i.e. the extent to which foreign graduates trained for a specific regulated occupation in their native country were working in that same occupation in Canada. It covered 15 regulated occupations, ranging from architects to lawyers to physicians. The analysis did not provide calculations by religion, gender or occupations. However, the study done at the country level included



Source: Danielle Zietsma, "Immigrants working in regulated occupations", Perspectives. Statistics Canada Catalogue no. 75-001-X. February 2010. The following occupations are covered: architects, accountants, chiropractors, dentists, dieticians/nutritionists, professional engineers, lawyers, occupational therapists, optometrists, pharmacists, physicians, physiotherapists, registered nurses, school teachers, and veterinarians.

level included several Muslim countries.

For about a dozen Muslim countries covered in the research, the match rates ranged from a low of 7 per cent to a high of 30 per cent, with many countries scoring in the 20s. Ireland, New Zealand, South Africa and Australia scored the highest, with all of them coming in the

50s, with 59 being the highest score. Assuming a typical match rate of 20 per cent for Muslim countries, we find that that as many as 80 per cent of Muslims trained for these 15 regulated occupations were working in unrelated fields or occupations in 2006.

Given the high profile of international medical graduates, the study calculated match rates for physicians separately. It found 56 per cent of all foreign educated physicians in Canada were working in their field. However, this figure is not representative of Muslims because the sample includes such high match rate countries as New Zealand, Ireland, UK, and USA. The number of Muslim female physicians in this sample was probably very small because a large number of them came to Canada after the study's reference period. If the match rate for all Muslim professionals ranges between 7 per cent and 30 per cent, the match rate for Muslim female physicians educated abroad is probably at or below the midpoint of this range.

12.3. **Working moms**⁸

Defying traditions that limit their activities to the home, and unfazed by those Canadian employers who undervalue or overlook their credentials, Muslim mothers with children at home are in fact entering the labour market in unprecedented numbers, unleashing the country's latent economic power and transforming the economic roles of husband and wife. Indeed, some of these women are the primary breadwinners of the family.

Many have to take on the dual role of homemaker and breadwinner in spite of the extra burden, in order to realize their full potential. They are driven by the desire to make use of their education for their personal development and for the betterment of the communities in which they live and work.

According to the National Household Survey 2011, 50 per cent of Muslim women with pre-schoolers and school-age children had or were looking for a job, matching or exceeding the labour market participation rates of European women in countries like Italy and Spain. This figure does not include those ambitious mothers who left their jobs to return to school to upgrade their qualifications in the hope of landing a better job later. Some of them have successful consultancies while others hold senior posts.

While some Canadian Muslim women are keen to put their degrees and training to work, others have been pressed into the role of provider by circumstances. Included in this group are women who are divorced or separated. They have to work to put bread on the table and a roof over their children's heads, and they also have to be available for the care of the family. Their number is not trivial: ten per cent of Muslim children in Canada live in a single-parent household and, in 84 per cent of these families, that parent is the mother.

⁸ Portions of this section are taken from (Hamdani 2011) with permission of the Common Ground News Service.

13. Income

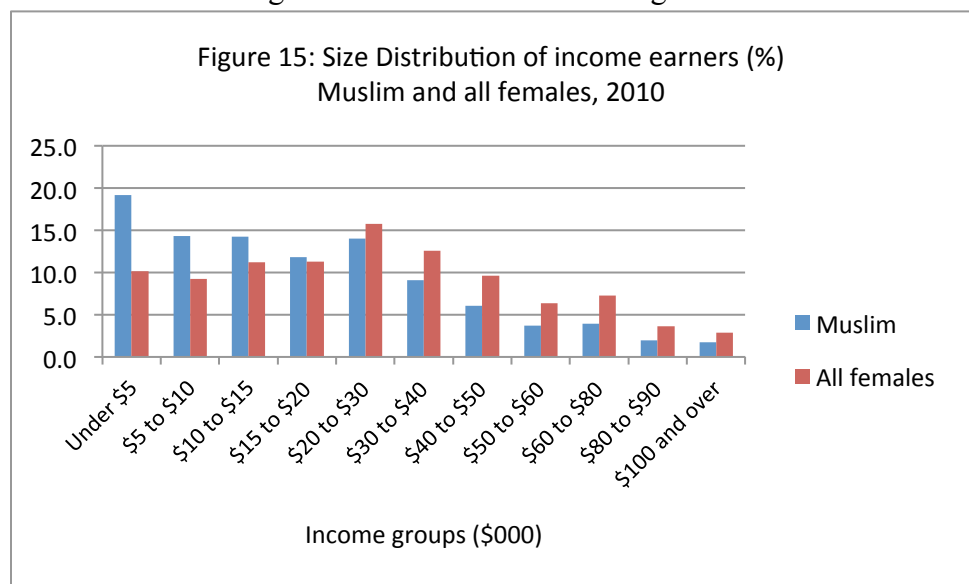
Muslim women contribute to the national economy in several ways. The professionals provide highly specialized services not available elsewhere while some of our most essential work is done by workers like nannies and housekeepers without whose services our professional women will not be able to work. The market value of services provided by Muslim women in 2010 was \$5,250 million.

Income is a broad summary measure of the economic success of a community. It reveals how much the society values and rewards skills and knowledge and conveys a sense, however vague, of the combined effect of such unquantifiable and intractable labour market imperfections as underemployment, glass ceiling or sticky corporate floors.

The National Household Survey reveals that underemployment plays an important part in influencing their income and Muslim females do not draw much more from employment insurance than all Canadian women in spite of experiencing relatively very high unemployment rates.

13.1. Income disparity

In 2010, the median income of Muslim females was \$15,763, more than a third (36 per cent) less than the median income of \$24,606 of all women in Canada. The disparity was broadly based across age groups and educational levels. For example, Muslim woman with a graduate degree - - master’s, Ph.D. and professional degrees -- earned \$20,638, still 16.1 per cent below the national average for all women. The gap narrowed to 32 per cent after the income tax was deducted because higher incomes are taxed at a higher rate than lower incomes.



Muslim female labour force has certain advantages with respect to the level of schooling, specialization and language skills but the income disparity suggests that they are more than offset by other factors employers take into consideration.

Source: Statistics Canada, National Household Survey 2011

Proportionately more Muslim women have university degrees, twice as many specialize in lucrative fields of science, technology, engineering and mathematics (STEM), and twice as many know and speak both official languages.

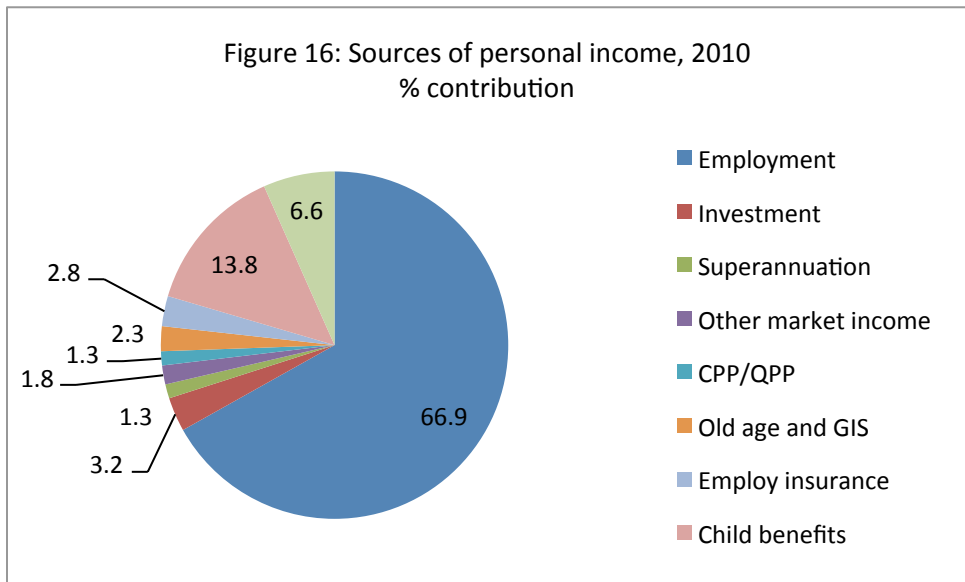
Some clues as to why a well-qualified labour force earns less than its peers are found in the size distribution of income earners. Proportionately, fewer Muslim women are in the high income range (Figure 15). The underrepresentation in the group earning \$100,000 or more annually is, at least in part, due to underemployment. People who usually populate this income range work in professional occupations or hold senior management positions in business or government. In the case of Muslims, however, many of the professionals are unable to work in their professions because of the re-accreditation requirements. As noted earlier, as many as 80 per cent of Muslim females who have a degree in one of the 15 regulated occupations might not be working in their fields of specialization. Instead of being in the high income groups, a majority of them slip down the ladder.

On the other hand, Muslim females are overrepresented in lower income groups. Almost one-half (47.8 per cent) earned less than \$15,000 compared to less than one-third (30.5 per cent) of all Canadians. This is one of the many ways of measuring low income. A more meaningful estimate is a relative measure known as the after-tax low-income measure (LIM-AT). It relates a community's after-tax income to half the median adjusted household after tax income. If a community's after-tax income falls short of half the median income, it is classified as low income community.

By this measure, one-third of Muslim females fell into low income group. Lone-parent families headed by a woman, covering a total of 61,125 persons, were in the worst position, with 51.7 per cent classified as low income.

13.2. Sources of income

A majority of Muslim women derive their income from employment. In 2010, wages and salaries and income from self-employment contributed 66.9 per cent of the total income. Only 3.6 per cent was contributed by investments. Investment income is usually associated with high income earners and seniors both of which groups are relatively small in Muslim female population. As Muslim female population is very young, pensions and superannuation income also amounts to only a small part of their earnings (1.3 per cent versus 6.1 per cent for all Canadian women).



Statistics Canada, National Household Survey 2011

Over a quarter (27 per cent) of the income was comprised of various transfer payment from government. The comparable figure for all women was 17 per cent. Reflective of a young population, child benefits topped the list and contributed nearly 14 per cent of the

total income (3.5 per cent for all women). Some 31 per cent of Muslim population (including both male and female) qualifies for child benefits. This works out to two children per claimant in 2010, again busting the myth of large Muslim families. Income from other sources such as social assistance, worker's compensation and refundable tax credits, was the second main source.

Employment insurance benefits amounted to only 2.8 per cent, as compared with 2.2 per cent for all women, in spite of the very high unemployment rate of Muslim women (16.8 per cent versus 7.8 per cent overall). There could be many explanations for it. Muslim women might be staying on employment insurance for a shorter duration of time. They may be working in organizations where maternity and parental benefits are less or which have fewer training programs and so on, all of which are part of the employment insurance program.

14. Concluding remarks

The demographic change, which has been steadily gaining momentum over the last two decades, is poised to surge in this decade, making Canadian-born Muslim females by far the single largest group in the community and giving Muslims a pause to think whether they want to continue to mould their religious institutions according to the cultural practices of ethnic communities or forge a Canadian Islamic culture that will bring diverse groups closer together

Reversing the past pattern, natural increase (births less deaths) will outpace the newcomers in this decade. Muslim population is young. One half of Muslim women are under 28 years of age and nearly a third of those in the reproductive age, 15 to 49 years, are between 15 to 25 years old. Many of these young women will be raising families in this decade.

The immigration, on the other hand, will likely stabilize, or even decline from the high levels reached in the last decade. If the immigration intake was raised by government, it would tilt in favour of countries that are culturally and linguistically similar to Canada. This would be the logical outcome of the immigration policy reform introduced in 2012, which places more emphasis on language skills and gives employers a bigger role in the selection process. Given the preconception that the standard of education in Muslim countries is not up to par with Canadian needs, Muslim applicants will have to face more rigorous scrutiny to qualify.

With immigration remaining stable or declining and the growth coming from natural increase in population, native-born Muslim females will be an ever expanding segment of the population, estimated to rise above 35 per cent of Muslim female population in this decade, by far the largest single group.

The shifting demographics will undoubtedly bring about social change. In fact, the change is already under way. As the National Household Survey 2011 reveals, Canadian-born Muslim women have a different view of their role in society than many of their immigrant mothers and grandmothers. They specialize in lucrative fields of study that are in demand and enter the labour market in greater numbers, transforming the economic roles of husbands and wife. They are likely to have smaller families. They are more accepting of interfaith marriage and some of them run their households as single parent, something of an oddity to immigrants used to the extended family system.

Even as the community is changing, a majority of Muslim institutions and organizations in the country are anchored in the cultures of their native countries. Mosques have established programs geared towards youth, take part in volunteer and community service activities, and religious and community leaders have made strides in interfaith outreach. Despite these developments, mosques still struggle with fully embracing one-half of their own community: women.

In spite of the efforts by well-intentioned people and organizations, women's access to mosques remains limited. Two thirds of the mosques isolate women, often in cramped spaces, behind dividers, partitions and other barriers from the main prayer hall (Sayeed et al 2013). While several mosques have women's activities or programs only 4 per cent see it as a top priority.⁹ Not surprisingly the decennial survey of the U.S. mosques done by the Council on American-Islamic Relations in 2010 found there had been no increase since 2000 in the proportion of women, which was small to start with, joining the Friday congregational prayer (Sayeed et al 2013).

⁹ These are U.S. data. Canadian data are likely similar.

There seems to have been little noteworthy change in the past few years. Builders of the new mosques established during the last decade showed little inclination for change and embraced the practice of secluding women behind partitions. Prospects of any significant change in the near future do not look bright. A majority of mosque leaders were born and educated in more conservative societies, some of which impose a rigid separation of sexes. Many of the full-time imams including those leading bigger mosques only arrived in North America in the last decade or so, and many of them struggle with how to help their congregants to shed cultural practices that have little to do with religion. At the same time, a whole generation of young mosque-goers is growing up confused whether the isolation of women in the mosques and their exclusion from the decision making process is sanctioned by Islam or imposed by their parents' cultures.

With the demographic transformation, a new generation is rising which is less hampered by their parents' ethnicities and shares a common faith and their Canadian heritage. This is a unique opportunity to adapt institutions and organizations to the version of Islam that set in motion a social revolution and gave the world the magnificent Islamic Civilization. The opportunity for a new beginning like this one is a privilege and responsibility that only a few generations are offered.

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About the author

Daood Hamdani frequently comments on Canadian Muslim issues. His articles have been published in refereed journals and popular media, and were also the basis of a three-hour documentary “A New Life in a New Land: Muslim Experience in Canada”, produced by the University of Saskatchewan. His publications include such seminal works as “In the Footsteps of Canadian Muslim Women 1837-2007” and “The Al-Rashid: Canada’s First Mosque 1938”.

One of the world’s foremost experts on innovation measurement, he has served as special adviser on science and economy in the public service of Canada and as a member of the advisory panel on the measurement of industrial innovation at the U.S. National Science Foundation, Washington, DC. He is the author of invited chapters in books used in MBA studies.

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